

What is TuitionPay?

TuitionPay supports families and schools in realizing their education payment goals.

Developed by AMS, TuitionPay offers money-saving products and consultative services, backed by experience with over 4.5 million families, more than 2,500 schools, and extensive national research. Our goal is to build long-term relationships that respond to the evolving needs of our partners.

What's the Next Step?

Decide which payment option works best for you, and enroll in the option of your choice.

If an enrollment form is not included with this brochure, you may enroll online at www.amsweb.com or call one of our TuitionPay consultants at (800) 635-0120. It's a free call, of course. Outside the U.S. call (508) 235-2800.

If you plan to use Option 2 or Option 3, we can tell you immediately whether you pre-qualify for the PLUS Loan. Just call (800) 637-3060 for our helpful Early PLUS Credit Review or click on the Education Loan Trust Application Request at www.amsweb.com.

Customer Service Hours:
Weekdays: 8 am - 10 pm
Saturday: 9 am - 3 pm (ET)



Academic
 Management
 Services

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How Do You Plan to Pay for School?



Have You Considered Monthly Payments?

Now that you've decided on a school, it's time to decide how to pay for it. TuitionPay offers three different ways to make your education payments part of your monthly household budget. Each option can be combined with financial aid, or used alone:

#1 **The TuitionPay Monthly Plan** lets you spread a budgeted amount over several months, without interest charges. This plan is not a loan – that's why it's interest-free. All families qualify, regardless of income.

You decide how much you can budget for this plan from your current income and savings. The more you can budget, the more you'll save in interest costs. Use the plan to pay your entire balance, and you'll graduate debt-free.

#2 **The PLUS Loan** is the most popular Federal low-interest loan for parents. As part of the TuitionPay program, your monthly payments are affordable because the interest rate is capped at 9%. Your income is not a factor with this loan, but there is a minimal credit check.

#3 **The TuitionPay Combo Plan** lets you budget as much as possible from current income and savings, using our Monthly Plan, then borrow whatever balance you have using our PLUS Loan. By reducing the amount you borrow, you can save thousands of dollars in interest costs.

Where to Begin

Paying monthly is the best long-term, manageable solution for meeting education costs. Having a planned approach will help you make the choice that works for your financial situation. So how do you map out a payment strategy?

It all starts with affordable monthly payments.

“...consider...Academic Management Services...Instead of writing one big check each semester, you spread out the cost over 6 to 12 months.”

- “How to Avoid Tuition Trauma”
Better Homes and Gardens

Every family's budget is different. To help you decide which payment option is right for your family, refer to these charts.

Option 1

Pay Your Entire Bill with the TuitionPay Monthly Plan

If you owe the school \$5,000...

Monthly Plan Amount	Total Amount You'll Pay	Interest You Save!
\$500/mo	\$5,050*	\$2,597.20**

If you owe the school \$15,000...

Monthly Plan Amount	Total Amount You'll Pay	Interest You Save!
\$1,500/mo	\$15,050*	\$7,792.80**

*Includes \$50 annual enrollment fee.

**Assumes 9% interest over 10 years.

Keep in mind:

Your monthly payments may be higher. But so are the long-term savings! Pay special attention to how much interest you save by eliminating borrowing.

Option 2

Pay Your Entire Bill with the TuitionPay PLUS Loan

If you owe the school \$5,000...

Monthly PLUS Loan Payment	Amount of Your PLUS Loan	Total Amount You'll Pay With Interest
\$63	\$5,000	\$7,601*

If you owe the school \$15,000...

Monthly PLUS Loan Payment	Amount of Your PLUS Loan	Total Amount You'll Pay With Interest
\$190	\$15,000	\$22,802*

*10 years at 9% interest.

Keep in mind:

Your payments will be lower now, but you will be paying more over the life of the loan.

Option 3

Pay Your Entire Bill with the TuitionPay Combo Plan

If you owe the school \$5,000...

Targeted Monthly Payment	Monthly Plan Amount*	PLUS Loan Amount	Interest You Save! **
\$200	\$150/mo	\$50/mo	\$778.80
\$300	\$250/mo	\$50/mo	\$1,299.20
\$400	\$350/mo	\$50/mo	\$1,818.40

If you owe the school \$15,000...

Targeted Monthly Payment	Monthly Plan Amount*	PLUS Loan Amount	Interest You Save! **
\$250	\$69/mo	\$181/mo	\$358.00
\$500	\$355/mo	\$145/mo	\$1,844.00
\$750	\$641/mo	\$109/mo	\$3,331.30
\$1,000	\$928/mo	\$72/mo	\$4,819.00

*Examples based on a 10-month plan. Your plan terms and amounts may vary.

**Assumes 9% interest over 10 years.

Keep in mind:

You get the best of both worlds with this plan – lower monthly payments *and* interest savings!