

TuitionPlanner Copy

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Opening page:

Relax. Paying for education doesn't need to be overwhelming. TuitionPlanner can help. No matter how much you've planned or saved, we can clarify your thinking and get you started on a money-saving education payment plan.

- Begin
- Show me a TuitionPlanner demo first.

If you've already saved a previous planner session, log in now.

User ID:

Password:

Forgot your password? Click here for [hint](#).

If you're new to the Planner, enter school name:

If undecided, choose school type:

- Four year private college or university
- Four year public (state) college or university
- Two-Year College
- Graduate school

If tuition amount unknown:

We do not have expense information available for your school. Please enter your goal amount.

TuitionPlanner Profile page

Step 1 on wireframes:

Our first step is to create your personal TuitionPlanner Profile. We'll gather the information needed to create your education payment strategy. Please fill in as much as you can – the more we know, the better we can advise you! And don't worry – your information is always secure. ([privacy policy link](#))

Question	Text
You are planning for a:	Dependent Student Independent Student
Student name:	
Have you completed the FAFSA?	Yes No
Have you received a financial aid award from your school?	Yes No

Output	Here's the information you entered: Student Name Cost of attendance FA award received yes/no Click to continue Edit information
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Your TuitionPlanner Profile is complete. Here's the step-by-step approach we'll take to handle your expenses:

1. We'll evaluate existing resources from current income
2. Then we'll add what you can contribute from savings and assets on a monthly basis.
3. We'll factor in financial aid.
4. Need more funds? We'll choose the right loans and amounts.
5. We'll put your plan into action with TuitionPay's on-line applications.

Throughout, we'll use your TuitionPlanner Profile information to recommend payment approaches that are customized to you. At TuitionPay, our goal is to help you achieve your education payment goals with smart advice and money-saving payment products.

We've calculated your annual costs. Now comes the tough part: what is the best way to pay those bills? Loans aren't your only option. We'll show you how to combine existing resources with prudent debt. That way, you can achieve your goal of lowering monthly education costs without over-borrowing.

Step 2 of wireframes

Monthly cash contribution (from current income)	\$ _____
(If AMS school) Your school offers the AMS TuitionPay Monthly Plan – an affordable, interest-free way to divide your cash contribution into manageable monthly installments, rather than a lump-sum payment. You may choose from the following plans: (list plans)	Monthly payment \$ _____
(If non-AMS school/no school specified) Many schools offer monthly installment plans for paying tuition. To illustrate how to best use your cash contribution, we've assumed a standard 10-month plan to calculate your monthly payment.	Monthly payment \$ _____
If you are unsure about how much you are able to contribute to education expenses on a monthly basis, use this worksheet to arrive at a number you can use	Go to worksheet
For more information, check out our learning center .	

Disposable Monthly Income Worksheet

Income	
Your monthly take home pay	
Your spouse's monthly take home pay	
Other monthly income (alimony, investments, etc.)	
Total Monthly Household Income	
Expenses	
Mortgage/Rent	
Property Taxes	
Utilities	
Transportation	
Household maintenance	
Food & entertainment	
Loan payments (don't include	

projected school loans)	
Personal and clothing	
Medical and child care	
Savings	
Total Monthly Household Expenses	
THE BIG PICTURE	
Total Household Income	
Total Household Expenses	
Difference	This amount will populate monthly cash contribution

Step 3 Wireframes

Next we need to determine how much money you can take out of savings and use for your education expenses. Please note, this amount is what you can spend for the specific school year we are planning for.

Savings available	\$ _____
If you are unsure about how much of your savings to contribute, you can use our worksheet to help.	Go to worksheet

Savings Worksheet

Traditional savings	
Statement savings	
Money under the bed	
Certificates of Deposit	
Long term savings	
EE Bonds	
Educational IRA	
529 Savings	
Savings available for education	Total here

Step 4 on wireframes

This step will help you determine if there are any assets that could be used to finance this year's education expenses.

Assets available for education for academic year 20xx	\$ _____
If you are unsure about how much of your assets to contribute, you can use our worksheet to help.	Go to worksheet
For more information about various assets, check out our learning center .	

Asset Worksheet

Assets	
Stock	
Mututal Funds	
Property	
Assets available	Total here

Financial Aid

If indicated FAFSA no:

The FAFSA plays a critical role in any payment strategy. It's required for students to be considered for federal aid and some state aid programs. File it as soon as possible after January 1 of the year you're planning for. Deadlines vary ... in some states, you must file by mid-February or early March.

Think your income is too high to qualify for aid? Fill out the FAFSA anyway. Even if you don't qualify, you'll need the FAFSA to take advantage of some low-interest federal loans that are available to everyone, regardless of financial need (example: the Federal Unsubsidized Stafford Loan). Click [here](#) to visit the [FAFSA](#) site.

If indicated FAFSA yes, FA award no:

You've indicated that you have filed a FAFSA -- but you haven't received your financial aid award yet. In order to give you the best advice on how to pay for school, we'll need this information. Please continue with the planner and

remember to save your session. Once you've received your financial aid award information, come back to execute your plan. [Send me a reminder](#)

If FA award yes:

Step 5 Wireframes

Using the amounts listed on your financial aid award letter, complete the following information. Use only those portions of the financial aid award you plan to use. You should not use work-study as part of this calculation, as that is money that has not yet been earned. For more information, check out our [Learning Center](#).

Grants	\$
Scholarships	\$
Subsidized Stafford Loans	\$
Unsubsidized Stafford Loans	\$
Perkins Loan	\$
Other	\$
Total	Calculate total

Check here if done (NOTE: Lisa wanted to add these in, but if "Calculate Total" is a link that yields a result, this is just an unnecessary extra step for the parent/student!)

Step 6 wireframes

Your TuitionPlanner Strategy is almost complete! You have \$x,xxx remaining to reach your goal of \$xx,xxx in education funds. Prudent borrowing is the next step.

Based on your TuitionPlanner Profile, we recommend the following loans. Experiment with different amounts. Or, try the loan of your choice using our [loan calculator](#).

Education Loans	Annual Amount	Monthly Payment	Total cost with interest
PLUS			
ATL			
Loan of your choice (link to calculator)			
Totals	populated	populated	populated

Appropriate loans shown here. Methodology:

- ❑ *Four-year college/university: PLUS, ATL, ACL*
- ❑ *Community college: PLUS, ATL, ACL*
- ❑ *Graduate school: med loans as appropriate, or ATL and ACL*
- ❑ *Independent school: Prep Loan from TuitionPay, ATL, ACL*

Wireframe congrats page

Congratulations! You have reached your goal of \$xx,000. Your TuitionPay strategy will save you money because it minimizes education debt. We recommend:

1. (TPMP yes) Budget as much as possible from current income and savings by using the TuitionPay monthly plan. By reducing the amount you borrow, you can save thousands of dollars in interest payments.

(TPMP no) Use current income and savings to pay as much of your education expenses as possible – this will decrease the amount you need to borrow.

2. Take any loans awarded as financial aid first, because they are among the lowest cost loans available. (If TP Stafford yes) TuitionPay Stafford Loans are offered at XYZ University. These loans offer special borrower benefits that save you even more.

3. (TP loans yes) If you need more funds to meet your expenses, TuitionPay offers education loans at *XYZ University*. TuitionPay loans can save you money or time with our special features and benefits:
Display recommended loans as appropriate, with brief write-ups or links to product write-ups.

(TP loans no) TuitionPay education loans are not offered at your school due to the William D. Ford Direct Lending Program or special processing requirements. Please contact your school directly for Federal Loans, and be sure to print out your TuitionPlanner Strategy for future reference.

Wireframe "yikes" page

You have not yet reached your goal of \$xx,000. But don't panic, we'll help you get there. Be sure you have considered the following:

1. Have you budgeted as much as possible from current income and savings? Increasing your cash contribution even slightly can make a difference.
2. Have you taken advantage of all available loans?

Be sure apply for the **Federal Stafford Loan**. There are two types: **Subsidized** is need-based and awarded as financial aid by your school. The government pays the interest while the borrower is in school and during the six month grace period. **Unsubsidized** is available to all students, regardless

of financial need. The borrower is responsible for the interest, not the government. A FAFSA is required to qualify for the Stafford Loan.

The **Federal PLUS Loan** is a low-cost education loan for parents sponsored by the Federal government. Parents may borrow up to the full annual cost of education, minus any financial aid, regardless of income. The PLUS Loan has a variable interest rate, capped at 9%. The interest rate for loans made after 7/1/00 is 8.99%.

Alternative, or private, loans are another resource if you need additional funds for education after considering the Federal Stafford and/or PLUS Loan and monthly payment options. Shop carefully – ask about interest rates and origination fees.

3. Consider another school or school type. If, after factoring in all available cash and loan options, you are still unable to meet your payment goal, choosing a less expensive alternative may be your best solution.

4. Remember to call AMS to speak with a TuitionPay Consultant. They are specially trained to help you find your best education payment strategy.

4. Your TuitionPay Strategy Details

Note: This will display only available TP products.

Payment Method			
TuitionPay Monthly plan			
Subsidized Stafford loan (if indicated on FA page)			
Unsubsidized Stafford loan (if indicated on FA page)			
Federal PLUS loan			

Now that your TuitionPlanner Strategy is complete, you have a customized education payment plan in place. You can put your TuitionPlanner Strategy in action right now using our on-line applications.

Or you can experiment with the amount of the monthly plan or loans. For example, by increasing the monthly plan amount even a little, you can borrow less and save interest costs. A larger loan may mean smaller monthly payments that better fit your budget.

Choosing to execute this plan will lead you to the enrollment process for each product. During the process, you will have the choice to select or deselect each product.

We'll start the application process by creating your permanent TuitionPlanner Member Profile. You can save your Profile and use it to pre-fill any TuitionPay forms or access your most recent TuitionPlanner Strategy.

Execute this plan	Exit and save my Planner strategy for future reference.	Send me a reminder to apply or enroll later.
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Member Profile section

Laura's TuitionPlanner Member Profile

All required fields are marked with an asterisk.

Please select a username, password and hint. You will need them to access certain information areas of our site in the future.

User name*

Password*

Re-enter password to verify*

Student information

Salutation

First name*

Middle initial

Last Name*

Suffix

Estimated date of graduation

Social Security Number*

Date of Birth*

E-mail address*

(Use permanent home address)

Street*

Apartment

City*

State*

Zip*

Country*

Driver's license number or n/a

Driver's license state or n/a

(Note: Driver's license information is needed for PLUS or Stafford loan applications)

Parent information: complete for PLUS Loan or if parent will be TuitionPay Monthly Plan billpayer.

Salutation

First name*

Middle initial

Last Name*

Suffix

Social Security Number*

Date of Birth*

E-mail address*

Street*

Apartment*

City*

State*

Zip*

Country*

Driver's license number or n/a

Driver's license state or n/a

(Note: Driver's license information is needed for PLUS or Stafford loan applications)

Do you want us to occasionally send you education payment information and news?

Yes (default)

No

Submit

Cancel

Your TuitionPlanner Member Profile is complete and saved. You can access your Profile in the future by visiting *address*. Now it's time to apply.

Stafford application

Application for the TuitionPay Stafford Loan

Pre-application checklist

You may apply online for a TuitionPay Stafford Loan if:

You have filed a FAFSA and received a financial aid award from your school. Your school has determined how much you can borrow using the Stafford Loan.

You are an undergraduate or graduate student attending school at least half-time.

You do not have any unresolved defaults on Federal education loans.

As a returning student, you have maintained satisfactory academic progress (as determined by your school).
You are a U.S. citizen or have eligible resident status.

Are you a current Stafford Loan borrower?

If so, you have already filed a Master Promissory Note (MPN) for the Stafford Loan that is valid for 10 years. Please contact your school's Financial Aid Office directly to obtain your next Stafford Loan. Or, proceed with the online Master Promissory Note if you attend a two-year school, you have transferred to a school that requires a new MPN or you want to change lenders.

PLUS application

Application for the TuitionPay PLUS Loan

Pre-application checklist

You may apply online for a TuitionPay PLUS Loan if:

You are a parent or legal guardian of a dependent undergraduate student who is enrolled at least half-time in a post-secondary institution.

You are a U.S. citizen or an eligible non-citizen.

Important notes

A parent may borrow up to the total annual cost of education, including tuition, books, living and travel expenses less any financial aid.

Parents of all income levels may apply. A minimal credit check is required.

Want to know if you qualify before you apply? Complete our quick, [Early PLUS Credit Review](#) now.

TPMP application

Use existing TPMP online enrollment program

Select application

Application for the TuitionPay Select Alternative Loan

U.S. citizens may apply or co-sign online for the Select Loan. Permanent or temporary residents may apply or co-sign using the [print version](#) of the form.

Undergraduate students: you may apply with a creditworthy co-signer.

Graduate students: you may apply on your own signature provided you have satisfactory credit and you are a U.S. citizen or a permanent resident without conditions.

Form will be identical to paper form, with fields populated with Profile data if supplied earlier. Copy to come.

Submit

Cancel

Select co-signer application

Cosigner must be a U.S. citizen or permanent resident without conditions, have a minimum of two years satisfactory credit history and meet debt-to-income ratio standards of 40%.

Academic Term Loan application

Form will be identical to paper form, with fields populated with Profile data if possible. Copy to come.

TuitionPay Prep Loan application

We cannot offer online application for the TuitionPay Prep Loan because the form requires a school official's signature. Please print the application and mail it to the address indicated on the form.