

THE TUITION PAYMENT PLAN ALTERNATIVE...

At Emory & Henry College, assisting our students and their families in meeting their financial obligations is one of our biggest concerns. That is why Emory & Henry College offers the Tuition Payment Plan as an alternative to traditional tuition payment arrangements. The Tuition Payment Plan will help you avoid additional borrowing by allowing you to make monthly payments. The less you have to borrow now means the less you will have to pay back later!

NO INTEREST CHARGES...

The Emory & Henry College Tuition Payment Plan provides a way to pay your educational expenses in easy monthly installments with NO INTEREST CHARGES! By taking advantage of the Tuition Payment Plan, you can budget your costs to best fit your individual needs.

AFFORDABLE...

The only cost to participate in the Emory & Henry College Tuition Payment Plan is a one-time enrollment fee.

Annual Plan Enrollment Fee - \$55.00
Early Bird Enrollment (prior to 4/1/09) - \$25
4-Pay Semester Plan Enrollment Fee - \$35.00

CONVENIENT, EASY, FLEXIBLE PAYMENTS...

Emory & Henry College makes monthly payments easy, convenient and flexible. The Tuition Payment Plan offers three ways to budget your college expenses—a 12-, 10- or 8-pay plan for annual expenses or a 4-pay plan for each semester. You can choose from two different payment methods to best fit your needs.

Our **Automatic Debit Option** is the easiest and most convenient. Avoid late fees and writing another check by having your payments deducted from your bank account. **The Automatic Credit Card Option** works the same way except that your monthly payment will be automatically charged to your credit card. A non-refundable convenience fee of 3% will be assessed on credit card payments.

ON LINE, ON THE PHONE OR BY MAIL...SETTING UP YOUR TUITION PAYMENT PLAN ACCOUNT IS EASY...

You may set up your Tuition Payment Plan on-line at www.ehc.edu by selecting "Current Students" and then the "Tuition Payment Plan" link and follow the instructions.

You may also establish your account by calling the Plan Administrator, Advanced Education Services, Inc., at 1-800-551-2773, ext. 15.

Or, you may submit the attached enrollment form by mail to the following address:

Emory & Henry College Tuition Payment Plan
PO Box 90187
Harrisburg, PA 17109-0187

Please be sure to enroll prior to the plan start dates if you wish to take full advantage of all available payments. Late enrollment in the Tuition Payment Plan is permitted but will reduce the number of payments in your plan according to the following schedule. Enrollment after 9/1/09 and 1/27/10 must be approved by Emory & Henry.

TUITION PAYMENT PLAN START DATES...

Annual 12-Pay Plan starts 5/1/09

Annual 10-Pay Plan starts 7/1/09

Annual 8-Pay Plan starts 8/1/09

Fall Semester 4-Pay Plan starts 8/1/09

Spring Semester 4-Pay Plan starts 1/2/10

Emory & Henry College Tuition Payment Plan Enrollment Form

Student's Name _____ E&H Student ID _____

Mailing Address _____

City _____ State _____ Zip _____

Home Phone _____ E-Mail _____

Person Paying Tuition Payment Plan Monthly Payment:

Name _____

Mailing Address _____

City _____ State _____ Zip _____

Phone (day time) _____ Phone (evening) _____

Payer's Signature _____ Date _____

Determine Your Estimated Payments: You must complete this section to enroll.

A. EXPENSES (Annual or Semester)
Tuition & Fees \$ _____
Room & Board (if applicable) \$ _____
TOTAL EXPENSES \$ _____

B. CREDITS (Financial Aid)
(DO NOT INCLUDE WORK STUDY)
Scholarships/Grants/Loans \$ _____
Emory & Henry College Scholarships \$ _____
TOTAL CREDITS \$ _____

C. TOTAL PLAN BUDGET AMOUNT
TOTAL EXPENSES minus TOTAL CREDITS = \$ _____

D. MONTHLY PAYMENT
Annual Plan: Line C divided by 8* = \$ _____
Monthly Payment

Semester Plan: Line C divided by 4* = \$ _____
Monthly Payment

* Remember to divide by the correct number of payments if you are enrolling after the plan start date as shown on the other side of this brochure.

Please complete one of the following options.

DIRECT DEBIT PAYMENT OPTION

I, the undersigned, do hereby authorize Emory & Henry College and/or **Advanced Education Services, Inc.** (Plan Administrator) to automatically deduct monthly payments from the checking account shown below. This authority will remain in effect until I notify the College or AES to terminate my Plan account or until my Plan Budget Amount has been paid.

Name of Bank: _____

Checking Account # _____

Bank Routing # _____

Authorized Signature _____ Date _____

AUTOMATIC CREDIT CARD PAYMENT OPTION

I, the undersigned, do hereby authorize Emory & Henry College and/or Advanced Education Services, Inc. (Plan Administrator) to automatically charge monthly payments to the credit card account shown below. A non-refundable convenience fee of 3% will be assessed on credit card payments. This authority will remain in effect until I notify the College or AES to terminate my Plan account or until my Plan Budget Amount has been paid.

Type of Card: _____

Account # _____

Expiration Date _____

Authorized Signature _____ Date _____

TERMS AND CONDITIONS...

1) Enrollment. There are three ways you may enroll in the Emory & Henry College Tuition Payment Plan. You may enroll on-line at www.ehc.edu by selecting "Current Students" and then the "Tuition Payment Plan" link; you may call the Plan Administrator, AES at 1-800-551-2773, ext. 15 to enroll by phone; or you may complete and return the attached application to Advanced Education Services, Inc. Your first payment and non-refundable enrollment fee is due at the time you enroll in the Tuition Payment Plan. In order to take advantage of all available payments, your Tuition Payment Plan enrollment must be completed prior to the plan start date shown on the other side of this brochure.

2) Budget Amount/Payments. The total Tuition Payment Plan payment is due on the first day of each month. Only charges billed on your Emory & Henry College student account may be budgeted in the Tuition Payment Plan (for example, books and personal expenses cannot be budgeted in Payment Plan). Refunds to participants for any reason will be handled through normal College refund and credit procedures.

3) Fees and Other Charges. The Annual 8-Pay Plan enrollment fee is \$55. The Semester 4-Pay Plan enrollment fee is \$35. Enrollment fees are non-refundable. A \$30 service fee will be charged for any payment returned for insufficient funds (NSF) or which is not collectible for any other reason. A non-refundable convenience fee of 3% will be assessed on credit card payments.

4) Failure to Pay. In the event you fail to pay any Tuition Payment Plan amount within 30 days of the due date, your enrollment in the Tuition Payment Plan will be terminated and any remaining balance on the student account will be due in full to Emory & Henry College.

PLANNING YOUR TUITION PAYMENT PLAN...

When calculating your Tuition Payment Plan monthly payment amount, please refer to your student bill for total charges due for tuition, room and board. If you have not received your student bill or if you are not sure about financial aid awards, you may estimate your out-of-pocket costs for the purpose of determining the amount of your Tuition Payment Plan monthly payment. If your actual charges or financial aid credits vary from your estimate, you may amend your Tuition Payment Plan budget amount. Simply call the AES customer service number shown below. They will be happy to assist you.

QUESTIONS...

If you have any questions concerning the Emory & Henry College Tuition Payment Plan or the enrollment process, please direct your calls to the plan administrator for Emory & Henry College:

Advanced Education Services, Inc.
1-800-551-2773, ext. 15
Weekdays 8:30AM to 6:00PM
Email: custserv@aespmm.com



Office of Centralized Student Assistance
Emory & Henry College
PO Box 947
Emory, Virginia 24327

2009-10
ACADEMIC YEAR

Tuition Payment Plan

Tuition Payments
Made Easy

The Interest Free Tuition
Payment Plan offered by
Emory & Henry College

Emory & Henry
COLLEGE