HERE'S HOW TO CALCULATE YOUR MONTHLY AMOUNT

1. Include the University billed educational expenses – tuition, room and board and fees only. Use the worksheet below.

2. **Expenses** (estimated)

Tuition	$ _____
Room	$ _____
Board	$ _____
Fees	$ _____
Total Expenses	$ _____

Note: Do not include books or personal expenses in your budget.

3. **Credits** (estimated)

State & Federal Grants	$ _____
State & Federal Loans	$ _____
Scholarships or Grants	$ _____
Other (Cash Available)	$ _____
Total Credits	$ _____

4. **Amount Needed to Budget**

Expenses minus Credits	$_____

The Amount needed to Budget should be entered on line A of the application (page 5).

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TERMS AND CONDITIONS

1. **Enrollment.** Enrollment in the plan is accomplished by completing, signing and returning the attached application to the address listed on page 3, together with payment for the total amount of the first month's installment and the application fee.

2. **Budget Amount/Payments.** The total budgeted amount is payable in equal monthly payments due on the 1st day of each month beginning with your initial payment and non-refundable application fee.

3. **Security.** US Bank is serving as the investment administrator for MPP payments, assuring that funds are handled with utmost security. Participants may not withdraw any amount from the investment account at any time. Refunds to participants will be processed in accordance with the University's regular refund procedures.

4. **MPP Address.** All checks should be made payable to the MPP/HES PLAN and sent to the following address:

   MPP/HES Plan
   4720 Carlisle Pike, Suite 200
   Mechanicsburg, PA 17050

5. **Failure to Pay.** Failure to make any monthly payment within 15 days of the due date may, unless excused in writing by HES, result in termination of enrollment in the plan, including termination of the life benefit coverage. All monies deposited to the participant's account, excluding interest, will be remitted to the University; and the full amount owed will immediately become due to the University without further notice. The University's regular procedure will apply for issuing refunds or otherwise handling past due accounts. HES is not responsible for any actions taken by the University with respect to the participant or the student for whom amounts are budgeted including but not limited to suspension, termination or other sanctions.

6. **Fees and Other Charges.** The application fee for the Annual Plan is $55. The application fee for the Semester Plan is $30. The application fee is non-refundable. A $25 service charge will be assessed for checks returned for insufficient funds or uncollectible for any other reason. A $10 handling fee will be assessed for payments received after the due date.

7. **Pre-authorized Debit Option.** Participants who wish to have their monthly payments automatically deducted from their checking or savings account should check the appropriate box on the application and complete the requested information. Return the completed application and the application fee at least ten (10) days before your initial payment due date. Your payments will then be automatically deducted from your account on the 1st day of each month. If there is less than ten (10) days before your initial payment due date or you wish to make multiple payments you should remit your payment with your application. You may then use the Pre-authorized Debit Option for your remaining payments.

8. **Credit Card Payments.** Payments can also be made by credit card directly from the HES website, www.highereducationservices.org. A convenience fee will be assessed on all credit card transactions. The amount of the convenience fee is detailed during the on-line payment procedure.

University *of* Great Falls

MONTHLY PAYMENT PLAN

MONTHLY PAYMENTS

- The University of Great Falls Monthly Payment Plan offers an alternative to making large lump sum payments each semester, enables families to preserve accumulated assets and serves to assist shrinking financial aid sources.
- Budget all or a portion of your tuition, room and board, and fee charges.
- Pay by check, money order or pre-authorized debit from your checking or savings account. Payments can also be made by credit card or electronic payment directly from the HES website, www. highereducationservices.org.

FEES

- There are no interest or carrying charges.
- The only cost is a $55 application fee for the Annual Plan or a $30 application fee for the Semester Plan. The application fee is non-refundable.
- There is a $25 handling fee for any payment that is returned for insufficient funds or is uncollectible for any reason.
- There is a $10 late fee for any payment received after the payment due date.

HOW TO ENROLL

- Complete the worksheet on page 6 to determine the amount of tuition, fees, room and board you want to pay in regularly scheduled interest free payments.
- Determine the plan that you wish to enroll in using the schedule below:

Annual Plan
10 months beginning August 1st

Fall Semester Plan
5 months beginning August 1st

Spring Semester Plan
5 months beginning January 1st

- Complete the application on page 5. Detach and mail the signed application with your first monthly payment and the application fee to:

The MPP/HES Plan
4720 Carlisle Pike, Suite 200
Mechanicsburg, PA 17050

Please make all checks payable to MPP/HES Plan.

- You can apply on-line at www.highereducation services.org. There is also a link to the on-line application on the University of Great Falls website.
- Upon receipt of your application, HES will furnish you with a coupon book and a payment schedule.
- If you will be using the pre-authorized debit option, your application should be received at least ten (10) days before the initial payment due date. You will receive account confirmation and your payments will be deducted from your account on the 1st day of each month.

LATE ENROLLMENT

- To enroll in the Annual Plan or the Fall Semester Plan after August 1st, you must return the completed application together with the application fee and the number of payments due based on the schedule below:

Application Date	Number of Payments
September 1st	2 payments
October 1st	3 payments

- To enroll in the Spring Semester Plan after January 1st, you must return the completed application together with the application fee and the number of payments due based on the schedule below:

Application Date	Number of Payments
February 1st	2 payments
March 1st	3 payments

QUESTIONS

- Contact HES toll free at 1-800-422-0010.
- Visit the HES website at www.highereducationservices.org.
- To revise your budget amount or change your pre-authorized debit information, contact HES at the toll-free number or via the website.

UNIVERSITY OF GREAT FALLS MONTHLY PAYMENT PLAN APPLICATION AND AGREEMENT

STUDENT INFORMATION

PLEASE PRINT CLEARLY

LAST NAME FIRST NAME MIDDLE INT.

Address _____

City _____ State _____ Zip _____

Student ID # _____

Telephone # (_____) _____–_____

Expected Graduation Year _____

PARENT/GUARDIAN INFORMATION

Name _____

Address _____

City _____ State _____ Zip _____

Telephone # (_____) _____–_____

Date of Birth _____

INSTALLMENT/BUDGET INFORMATION

A) Total Budget Amount _____

B) Number of Months (per eligibility) _____

C) Monthly Payment Amount (A ÷ B) _____

D) Application Fee (Annual $55, Semester $30) _____

E) TOTAL (C + D) Please enclose check for initial payment _____

Make all checks payable to MPP/HES Plan. All checks must be sent to the address noted on page 3 of this brochure.

I, the above participant hereby apply for enrollment in the University of Great Falls Monthly Payment Plan (MPP) administered by Higher Education Services. I understand that as an enrollee in MPP, I will be entitled to the benefits provided by the MPP/HES Plan and will be required to comply with the terms and conditions of the MPP/HES Plan as explained to me and as set forth on the reverse side of this brochure, including the payment of the application fee and the monthly installment payments of the total budgeted amounts of tuition, room and board and fees. I understand and intend that this application will constitute a legally binding agreement.

Student Signature _____
Parent/Guardian

Signature _____ Date _____

☐ Pre-authorized Debit Option
Yes, I would like my monthly payments automatically deducted from my checking or savings account. Below is the account information (If using a checking account please include a cancelled or voided check)

Bank Name _____

Bank Routing Number _____

Checking Account Number _____

Savings Account Number _____

☐ Yes, please send me loan information.