

ENROLLING IN AN INSTALLMENT PAYMENT PLAN

The University offers an installment payment plan in both Fall and Spring terms. Tuition and student fees, housing charges and meal plans can be included in the plan. Certain charges such as application fees, enrollment fees, late payment fees and graduation fees are excluded from the installment plan and are paid separately.

Students enrolled in the MED, EDD, EMBA and MCJ programs through Academic Partnerships or the Global E-Learning Program (MS-GBEC) cannot enroll in the installment payment plan. Students in the Academic Partnerships BSBA program may enroll in a separate installment plan designated for that program only. Please contact the Student Accounts Office if you have any question about your eligibility for enrollment in the installment payment plan.

Getting Started

Enrollment in the installment payment plan is done online or in person at the cashier window. You cannot enroll in the installment payment plan by phone, by mail or by email. Enrollment requires that you provide verification that you understand the terms of the installment plan and agree to accept those terms. That verification is done through electronic signature if you are enrolling online or by personal signature on a paper document if you are enrolling in person.

To enroll online -

Log in to the MyLeo portal and then click on the link for LeoPay. Once you reach the home page for LeoPay you will see the screen shown below.

Welcome [REDACTED]

This is the place to manage your student account activity. Here you can view your bills, make payments, enroll in a payment plan, and set up authorized users (parents, employers, etc.). Use the tabs along the top to navigate through the site.

Announcements

Upcoming due dates:
August-mini - August 8
Fall 2013 - August 23
Contact the Student Accounts Office at 903-886-5050 if you have questions or need help. You can also email us at Student.Accounts@tamuc.edu.

Quick View

Current
Account Status

eBills

Recent Payments
and Credits

Enroll in a
Payment Plan

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Payment Plans

There are [payment plans](#) available for enrollment. For details, please select a 'View Plan' link below. To see plans for other terms, click the Payment Plans tab.

Available Payment Plans

Installment Payment Plan - Fall 2013 [View Plan](#)

Installment Payment Plan - Fall 2013 [View Plan](#)

Click on the tab under Quick View that says Enroll in a Payment Plan. If a payment plan is available for the current term (Fall) then a link will be displayed for that plan. As shown in the example above, under Available Payment Plans there are two listings - each for the Installment Payment Plan-Fall 2013. Click on the View Plan link to start the enrollment process.

Step 1 - Plan Description

Clicking on the View Plan link should take you to the screen shown below.

- ① **Payment Plan** ② Budget Worksheet ③ Payment Method ④ Sign Agreement

View Payment Plans for Term: Fall 2013

View Payment Plans for Account: Student Payment

Go

Installment Payment Plan - Fall 2013

Allows students to pay tuition, student fees, housing, meal plans and other term charges through 4 equal payments during the semester. A minimum down payment of \$100 plus a \$35 installment fee are due at signup.

[View full plan description](#)

Installment Payment Plan - Fall 2013 Details	
Term(s):	Fall 2013
Enrollment Deadline:	09/15/2013
Scheduled Payments:	Optional
Setup Fee:	\$35.00
Minimum Down Payment:	\$100.00
Number of Payments:	4
Payment Frequency:	Fixed Dates
Late Payment Fee:	\$25.00

Cancel Continue

The Installment Payment Plan for Fall 2013 is described on this screen. The plan is described as having 4 equal payments as well as information that a \$35 installment fee plus a minimum \$100 down payment is required at signup. No interest is charged on the installment payment plan.

Scheduled payments are optional and that the late payment fee is \$25. Click Continue to go to the Budget Worksheet

Step 2 - Budget Worksheet

Amounts may not match any account statement received earlier if you have added/dropped courses or changed housing/meal plans. The down payment is shown at the default value of \$100. A larger down payment can be made if desired.

Home	eBills	Payments	Payment Plans	Refunds	Authorized Users	My Profiles
Active Payment Plans Sign Up For a New Payment Plan Payment Plan History						
① Payment Plan ② Budget Worksheet ③ Payment Method ④ Sign Agreement						
<p>Please note that all amounts listed below include the most recent activity on your account, and may not necessarily match your latest billing statement. For more information about recent charges and/or credits, please view your activity since last statement.</p> <p>Please review your payment schedule carefully before completing your enrollment.</p>						
			Charges	Credits		
Tuition:			\$1000.00			
Fees:			\$600.00			
Housing:			\$500.00			
Down Payment:				\$	<input type="text" value="100.00"/>	
<p>Display Payment Schedule</p> <p><< Back Cancel</p>						

Click Display Payment Schedule to see the payment amounts and dates required by the plan.

- ① Payment Plan ② **Budget Worksheet** ③ Payment Method ④ Sign Agreement

Please note that all amounts listed below include the most recent activity on your account, and may not necessarily match your latest billing statement. For more information about recent charges and/or credits, please view your [activity since last statement](#).

Please review your payment schedule carefully before completing your enrollment.

	Charges	Credits
Tuition:	\$1000.00	
Fees:	\$600.00	
Housing:	\$500.00	
Down Payment:		\$ 100.00

[Recalculate Payment Schedule](#)

Description	Due Date	Amount Due	Amount Paid
Setup Fee	Due Now	\$35.00	\$0.00
Down Payment	Due Now	\$100.00	\$0.00
Totals:		\$135.00	\$0.00
1st Installment	09/16/2013	\$500.00	\$0.00
2nd Installment	10/07/2013	\$500.00	\$0.00
3rd Installment	11/04/2013	\$500.00	\$0.00
4th Installment	12/02/2013	\$500.00	\$0.00
Total of Installments:		\$2,000.00	\$0.00

Would you like to set up payments to be made automatically on the dates shown above?

Yes, I want to set up my payments. Let me choose the payment method that will automatically be used to make a payment on each due date.

No, I don't want to set up payments. I will come back and make each payment on or before the due date.

[<< Back](#) [Cancel](#) [Continue](#)

The screen above shows the calculated payment schedule for this installment plan. Total plan charges were \$2,100 with a down payment of \$100 so the amount due is \$2,000. That balance was split into 4 equal payments of \$500 each. The due date and amount for each payment is displayed. Payment dates are the same for all plan participants and cannot be modified.

At the bottom of the payment schedule, students are given the option of selecting automatic (scheduled) payments. In this case, automatic payments were not selected which means that payments will have to be made manually by the student at each payment date.

When the automatic payment option is selected, students are asked to choose a payment method (checking/savings account, debt card or credit card) and our system will then process a payment on each payment date using the payment method selected by the student. If the payment fails for some reason (insufficient funds, closed account, etc) then our system will keep trying each day until the payment is completed or the student cancels the payment.

Step 3 - Payment Method

Payment options include:

1. Electronic check: Payments can be made from a personal checking or saving account. The account being used must have a valid bank routing number and account number.
2. Credit cards: The University accepts VISA, MasterCard, Discover and American Express. Please be aware that credit cards issued through foreign banks may not work in our system.
3. Debit cards: Bank debit cards should generally work if they are branded with the logo for VISA, MasterCard, Discover or American Express. Please note that many debit cards have daily payment limits and you will get an error notification if your payment exceeds that limit. We cannot help you with that issue. You must contact your bank to see if they can temporarily raise your limit or you will have to wait and submit your payment the following day.

When making an online payment, be sure to follow the directions and let the payment process to completion. You should see a notification when the payment has been completed successfully. If the payment fails, you should get an error message with an error code. Please make a note of that error code so that you can provide it to us. That error code can help us identify why your payment failed.

As shown on the following screen, a payment method is selected by using the drop-down box. If you have previously provided payment method information then those options will be available for selection. If no payment method has been previously entered or if a new payment is used, then the drop-down box would be used to select "New Payment Method" and the user will be prompted to enter the necessary account data.

In this example, a payment method using a Discover credit card was already entered into the system and was selected for payment of the \$135 due today.

- ① Payment Plan ② Budget Worksheet ③ **Payment Method** ④ Sign Agreement

Description	Due Date	Amount Due	Amount Paid
Setup Fee	Due Now	\$35.00	\$0.00
Down Payment	Due Now	\$100.00	\$0.00
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2nd Installment	10/07/2013	\$500.00	\$0.00
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4th Installment	12/02/2013	\$500.00	\$0.00
Total of Installments:		\$2,000.00	\$0.00

Down payment is required for this payment plan. Please select a payment method below.
The payment method you select will be used to pay your down payment and plan fees which are due now, if any.
You will be responsible for making installment payments on time, through this system, in person, or via mail.

Click on Continue once the payment method has been selected.

- ① Payment Plan ② Budget Worksheet ③ Payment Method ④ **Sign Agreement**

Please read the following agreement carefully before you continue.

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you, including all fees.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
0.00%	\$35.00	\$2,000.00	\$2,035.00

You have the right to receive at this time an itemization of the Amount Financed. Would you like to see your plan's Budget Worksheet? [View](#)

If you pay your plan off early, you will not have to pay a penalty and you will not be entitled to a refund of part of the setup fee.

I, [REDACTED], hereby agree to pay the balance deferred as stated in this agreement in 4 installment payments on or before the due date specified for each installment. I understand that INSTALLMENT AMOUNTS MAY CHANGE over time to account for any new charges, payments, or financial aid adjustments. I also agree to pay the payment plan setup fee of \$35.00. I understand that a \$25.00 late fee will be assessed for each installment payment that is late. I also understand that failure to meet the terms of this agreement may entitle Texas A and M University-Commerce to (1) declare the full balance plus late fees immediately due and payable by law, (2) refuse subsequent registration for any classes and/or drop current classes, (3) deny future enrollment in any payment plan, and (4) withhold grades, diplomas, or transcripts from being released until the unpaid balance, as well as all attorney fees, legal expenses, and other collection costs are paid in full.

1st Installment in the amount of **\$500.00 due on 09/16/2013.**

2nd Installment in the amount of **\$500.00 due on 10/07/2013.**

3rd Installment in the amount of **\$500.00 due on 11/04/2013.**

4th Installment in the amount of **\$500.00 due on 12/02/2013.**

This agreement is dated Monday, July 29, 2013.

For fraud detection purposes, your internet address has been logged.

[REDACTED] at 07/29/2013 08:30:12 PM CDT

ANY FALSE INFORMATION ENTERED HEREON CONSTITUTES AS FRAUD AND SUBJECTS THE PARTY ENTERING SAME TO FELONY PROSECUTION UNDER BOTH FEDERAL AND STATE LAWS OF THE UNITED STATES. VIOLATORS WILL BE PROSECUTED TO THE FULLEST EXTENT OF THE LAW.

To revoke this authorization agreement you must contact Student.Accounts@tamuc.edu.

Print and retain a copy of this agreement.

Please check the box below to agree to the terms and continue.

[Print Agreement](#)

I Agree

Step 4

Sign Agreement

The next step in the enrollment process is to sign the installment payment agreement.

The agreement shows the amount being financed - in this case that amount is \$2,000 plus the \$35 set up fee.

Please note: There is no penalty if the plan is paid off early but the set up fee of \$35 is not refundable.

Failure to pay the plan as agreed may result in late payment fees of \$25 at each installment payment date and registration/transcript holds will be placed on delinquent accounts.

The installment dates and payment amounts are displayed and will match the payment schedule provided earlier in the process.

Students may cancel the installment payment plan at any time by contacting the Student Accounts Office. We must have a written request to cancel the plan so you may contact us by email at Student.Accounts@tamuc.edu.

You must check the box that says "I Agree" to confirm your acceptance of the installment plan agreement. The installment plan cannot be completed unless the student agrees to the term of the plan.

When the agreement is signed electronically by checking the box for "I Agree" then the next step is to click on Continue. Your payment for the set up fee and down payment will be processed and enrollment is then complete.

Viewing an Active Installment Plan

Once the plan is complete, go back to the Home page for LeoPay and click on the tab for Payment Plans - then click on Active Payment Plans. You should see the details of your current term installment plan. In this example, the plan is ready to go with payments of \$500 each beginning on 9-16. All of the payments will show unpaid until payments are processed against the plan.

Home eBills Payments **Payment Plans** Refunds Authorized Users My Profiles

Active Payment Plans | Payment Plan History

Payment Plans

You are currently enrolled in the following payment plan:

Installment Payment Plan - Fall 2013			
Enrollment Date:	07/29/2013		
Setup Fee:	\$35.00		
Down Payment:	\$100.00		
Payoff Amount:	\$2,000.00	Pay off Plan	
Installment	Due Date	Amount Due	Status
1 of 4	09/16/2013	\$500.00	Unpaid
2 of 4	10/07/2013	\$500.00	Unpaid
3 of 4	11/04/2013	\$500.00	Unpaid
4 of 4	12/02/2013	\$500.00	Unpaid

Note: To pay an installment or other partial plan amount, please go to the [Payments](#) tab.

As indicated on the webpage, click on the Payments tab to make payments on the plan.

How Are Payments Applied to the Plan?

Payment amounts are calculated based on total charges. This is true regardless of whether financial aid or other payments are available at the time of enrollment.

In the previous example, the plan called for 4 payments of \$500 each or \$2,000 in total. For this case, \$1,000 in financial aid was available at the time of enrollment so the net account balance was actually \$1,000 when plan enrollment was completed.

Why then were payments calculated at \$500 each for a total of \$2,000 instead of \$250 each for a total of the \$1,000 net balance?

As indicated above, payments are calculated based on total charges - not a net balance.

Financial aid of \$1,000 was applied immediately after plan enrollment was completed. As such, a review of the Home page in Leopay shows information as displayed on the screen below.

The account balance of \$1,000 is determined as follows:

\$2,100	original term charges
+ 35	set up fee for installment plan
- 100	down payment for installment plan

\$2,000	total plan charges
-1,000	financial aid

\$1,000	current account balance (corresponds to amount shown on LeoPay screen)

Installment plan balance is calculated as:

\$2,000	original plan balance (\$500 * 4 payments)
-1,000	financial aid applied to plan

\$1,000	current plan balance (corresponds to plan balance showing on LeoPay screen)

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Quick View

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Current Account Status

View information for account: Student Accounts

Student Accounts

Your current account balance, including [recent account activity](#), is **\$1,000.00**. You can also view transactions and pay balances from [previous terms](#).

Current Account Status

Current Balance:	\$1,000.00	View Current Activity
Installment Payment Plan - Fall 2013 Balance	\$1,000.00	Installment Payment Plan - Fall 2013
Other Charges Not Included in a Plan:	\$0.00	Make a Payment

Even though the net account balance was only \$1,000 at the time of enrollment, the payment amounts were based on the total plan charges of \$2,000. The \$1,000 was applied to the plan as shown below. The \$1,000 in aid paid payment 1 (\$500) and payment 2 (\$500) - leaving two payment (3 and 4) due for \$500 each. The plan balance ends up at \$1,000 as expected but the remaining balance is showing as due in the November and December payments rather than spread over the entire life of the plan.

Home eBills Payments **Payment Plans** Refunds Authorized Users My Profiles

Active Payment Plans | [Payment Plan History](#)

Payment Plans

You are currently enrolled in the following payment plan:

Installment Payment Plan - Fall 2013			
Enrollment Date:		07/29/2013	
Setup Fee:		\$35.00	
Down Payment:		\$100.00	
Payoff Amount:		\$1,000.00	Pay off Plan
Installment	Due Date	Amount Due	Status
1 of 4	09/16/2013	\$0.00	Paid
2 of 4	10/07/2013	\$0.00	Paid
3 of 4	11/04/2013	\$500.00	Unpaid
4 of 4	12/02/2013	\$500.00	Unpaid

Note: To pay an installment or other partial plan amount, please go to the [Payments](#) tab.