

Terms and Conditions

1. Enrollment. Enrollment in TIPP occurs when the participant completes, signs, and mails the attached application to the address on page 3 along with the first installment payment and application fee or applies on-line at www.highereducationservices.org/apply.cfm?school=temple.

2. Budget Amount/Payment. The budget is payable in equal installments. The 10-Month Plan allows the budget to be paid in ten equal payments beginning May 15th. The 5-Month Plan (Semester Plan) allows the budget to be paid in five equal payments for one semester only beginning May 15th for the Fall Semester and October 15th for the Spring Semester.

3. Security. The Pennsylvania Department of Treasury serves as investment administrator for the plan. Withdrawal of funds by participants is prohibited. Refunds to participants will be processed in accordance with the school's regular refund procedures.

4. Fees and Other Charges. The non-refundable application fee for the 10-Month Plan is \$50. The non-refundable application fee for the 5-Month Plan (Semester Plan) is \$35. A service charge of \$25 will be assessed for checks returned for insufficient funds or uncollectible for any other reason. A handling fee of \$10 will be assessed for payments received after the due date.

5. TIPP Address. Checks and money orders should be made payable to the TIPP/HES Plan and mailed to the following address:

The TIPP/HES Plan
HES/Wachovia Bank
PO Box 2653
Harrisburg, PA 17105

6. Failure to Pay. Failure to make any installment payment within 15 days of the due date will, unless excused in writing by HES, result in termination of enrollment in the plan. All monies deposited to the participant's account, excluding interest, will be remitted to the school; and the full amount owed will immediately become due without further notice. The school's regular procedures 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.

7. Pre-authorized Debit Option. To authorize the debit option, check the box on page 5. The application and application fee must be returned at least 10 days before the initial payment due date. Payments will be automatically deducted from your account on the 15th day of each month beginning on the initial payment due date. If you enroll in the plan and there is less than 10 days before the initial payment due date, you should include your initial payment. The pre-authorized debit option may be used for the remaining payments in the plan.

8. Credit Card Payments. Payments can also be made by credit card via telephone, facsimile or directly from the HES website, www.highereducationservices.org. There is a convenience fee assessed on all credit card payments. The amount of the convenience fee is \$11 on every \$500 charge increment.

Here's How to Calculate Your Installment Amount

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

2. Expenses (estimated)

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

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

3. Credits (estimated)

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

Amount needed to Budget (Expenses minus Credits)	\$ _____
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Enter the Amount Needed to Budget on Line A of the application (page 5).

Temple Installment Payment Plan

T.I.P.P

2009-2010
Academic Year



Monthly Payments

- Temple University helps many students finance their education with student loans and scholarships. However, we know that many of our students must work to meet their college expenses. Therefore Temple is offering a voluntary installment payment plan.
- TIPP is available to all Temple Students – undergraduate, graduate and professional students.
- This plan enables you to budget for the cost of your education for the entire academic year over ten months or for one semester only (Semester Plan) over five months. The 10-Month Plan begins May 15th and the Semester Plan begins May 15th for the Fall Semester and October 15th for the Spring Semester.
- If you use the 10-Month Plan for the entire academic year, five payments will be applied to the Fall Semester and five payments will be applied to the Spring Semester. Summer sessions cannot be included.
- Budget all or a portion of your tuition, fees, room and board, and expenses.
- Participation does not affect your eligibility to receive financial aid.
- Adjust your budget at any time for changes in curriculum or financial aid.
- 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 via telephone, facsimile or directly from the HES website, www.highereducationservices.org. There is a convenience fee on all credit card payments.

No Interest Charges

- There are no interest or carrying charges.
- The only cost is a \$50 non-refundable application fee for the 10-month Plan or a \$35 non-refundable application fee for the 5-month Plan (Semester Plan).

Here's How to Enroll

- Parents, guardians and students can enroll in the plan.
- Complete the application on page 5. If you are enrolling for the entire academic year please make sure you check the 10-month option and complete that section. If you are enrolling for one semester only please make sure you check the 5-month option (Semester Plan) and complete that section.
- Mail the completed application with your first installment payment and the application fee to:

The TIPP/HES Plan
HES/Wachovia Bank
PO Box 2653
Harrisburg, PA 17105
Please make all checks payable to
TIPP/HES PLAN.
 If you have any questions,
 call HES toll free at 1-800-422-0010.

- Upon receipt of your application, HES will furnish you with a coupon book and payment schedule.
- If you choose the pre-authorized debit option, your application and application fee must be received at least ten (10) days before the initial payment due date. We will forward account confirmation, and your monthly payments will be automatically deducted from your checking or savings account on the payment due date.
- You can also apply on-line at www.highereducationservices.org/apply.cfm?school=temple. If you apply on-line you will be billed for the application fee and your first payment upon receipt of the on-line application.

Late Enrollment

- If you are using the 10-Month Plan for the entire academic or the 5-Month Plan (Semester Plan) for the Fall Semester only, the initial payment is due on May 15th. If you enroll after May 15th, you must include the number of payments listed below with your application and application fee.

APPLICATION DATE	NUMBER OF PAYMENTS
June 15th	2 payments
July 15th	3 payments
August 15th	4 payments

- If you are using the 5-Month Plan (Semester Plan) for the Spring Semester only, the initial payment is due on October 15th. If you enroll after October 15th, you must include the number of payments listed below with your application and application fee.

APPLICATION DATE	NUMBER OF PAYMENTS
November 15th	2 payments
December 15th	3 payments

- If you are applying late and wish to use the Pre-authorized Debit Option you should remit your application with the required number of payments and the application fee. You may then use the Pre-authorized Debit Option for your remaining payments.

- Since tuition charges will not be finalized until late June, use the following 2008-09 rates to help you estimate your budget (typical increase has been 8%):

PA Resident	\$10,858
Non-Resident	\$19,878
Room and Board	\$9,600
Fees	\$590

Questions

- Contact HES toll-free at 1-800-422-0010.
- Visit the HES website at www.highereducationservices.org.

Temple University Installment Payment Plan Application and Agreement Student Information

PLEASE PRINT CLEARLY

LAST NAME _____ FIRST NAME _____ MIDDLE INT. _____
 Address _____
 City _____ State _____ Zip _____
 TUID # _____
 Telephone # (_____) _____-_____

Parent/Guardian Information

Name _____
 Address _____
 City _____ State _____ Zip _____
 Telephone # (_____) _____-_____

Installment/Budget Information

Ten-month option
 A) Budget Amount \$ _____
 B) Monthly Payment Amount (A ÷ 10) \$ _____
 C) Application Fee \$ 50.00
 D) First Payment TOTAL (B + C) \$ _____
Enclose your first payment with this application. Initial payment is due May 15th.

Five-month plan (Semester Plan)
Please circle one: Fall Spring
 A) Budget Amount \$ _____
 B) Monthly Payment Amount (A ÷ 5) \$ _____
 C) Application Fee \$ 35.00
 D) First Payment TOTAL (B + C) \$ _____
Enclose your first payment with this application. Initial payment for the Fall Semester Plan is due May 15th. Initial payment for Spring Semester Plan is due October 15th.

I, the above participant, hereby apply for enrollment in the Temple Installment Payment Plan (TIPP) administered by Higher Education Services, Inc (HES). I understand that as an enrollee in the plan, I will be entitled to the benefits provided by the plan and will be required to comply with the terms and conditions of the plan as explained to me and as set forth in the brochure containing this form, including the payment of the application fee and the monthly installments under the annual bill. I understand and intend that this application will constitute a legally binding agreement.

Student Signature _____ Date _____
 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 canceled or voided check)
 Bank Name _____
 Bank Routing Number _____
 Checking Account Number _____
 Savings Account Number _____