Payment Plans
for Students and Parents/Other Payers

Last updated: June 8, 2018
Step 1: To enroll in a payment plan, click on the “Enroll in Payment Plan” button on the home page. A student or an authorized user may enroll in a payment plan, but there may be only one payment plan per student account.

Note: The payment plan is dynamic. At the time of enrollment, the plan takes into account estimated or pending financial aid. However, it will recalculate daily (with some exceptions) to keep up with later transactions on the account. While this adds some complexity, it ensures that your payment plan will be aware of transactions that occur after initial enrollment. See the important note on recalculation on the last page of this guide.
Step 2: Select the term by highlighting it and then click on the “Select” button. You will always select the term that matches your newly issued bill.

Note: The payment plan is for one term (“Summer Term 2018”). Students and families decide for which terms they would like to be enrolled. This feature is especially helpful for the unique enrollment pattern of undergraduate students. Enrollment for the plan begins on the day that term’s bill is posted in D-Pay.

To avoid late charges, please pay your balance or enroll in a payment plan on or before the due date of the bill for the given term. After the bill due date, you may incur late charges if you decide to enroll in a plan.

Undergraduate students: You will see your plan in D-Pay.

Graduate and professional school students: Please contact the Campus Billing and DartCard Services office to gain access to your program’s payment plan.

International students: You may enroll in a payment plan. To pay your installments through D-Pay, you must have a US-based bank account. You may simply view your installments in D-Pay and make your payments via Flywire or via bank wire.

Note: If you have a balance due from a previous term, you may not be permitted to enroll in a payment plan for the next term. This could be a new charge that was added to the account at the end of a prior or current term. Call our office (603-646-3230): You may then make your payment in D-Pay. We will ensure that it is applied to the current term’s balance. This will clear the way for enrollment in the next term’s plan. If you have no charges with balances (due to prepayment or financial aid), you may not be permitted to enroll in a payment plan. Enrollment in the payment plan ends when the balance on the account is zero.
Step 3: Click on the “Details” button to see a summary of the plan or click on the “Select” button to continue the enrollment process. You will see a summary of the plan next.
Step 4: Review the plan. Undergraduate and graduate and professional school student plans consist of three payments due on fixed dates throughout the term. In order for a student to “check in” for a future term (a required online process to confirm attendance), a prior term’s payment plan must have been paid in full. There is a $25 setup fee to enroll in a payment plan for each term. Click on the “Continue” button.

Review the charges/credits and the installment due dates. Virtually all charges are eligible for the plan. You will see them summed here by category. The detail may be viewed by clicking on “My Account” and then “Current Activity” at the top of the page. In this simple example above, there are no credits. If there were estimated aid (pending loans and scholarships scheduled to be disbursed to the account), it would be listed as a credit here. The payment plan takes these credits into account so that the plan includes only the final dollar amount owed, after taking into account the estimated aid.

Note: You may choose to make a down payment at the time of enrollment. With a down payment, the three subsequent payments will be lower. The down payment is optional.

Outside scholarships: If you are enrolling in a payment plan, have an outside scholarship, and would like the outside scholarship to be reflected in your plan, please E-mail Campus Billing and DartCard Services. Your scholarship will be entered; this will lower the amount to be covered by your payment plan.
Step 4 (continued): Review the payment schedule and amounts and consider setting up automatic payments. Click on the “Continue” button. If you choose to schedule all of your payments, the “select payment” screen will be displayed next. After you choose your payment method (your named checking/savings account) and continue, you will then see a payment plan agreement.

Note: The due dates vary by term and plan and are relative to the academic calendars. The due dates may fall on weekends or holidays. You may schedule individual payments by clicking on the “Payment Plans” button on the top of each page or by clicking on the “Make Payment” button, even if you choose “No” on the automatic payments question above. This gives you the opportunity to make your installment payments on time even if you are unable to access a D-Pay on a due date, all without having to commit to automatic payments for all of the plan’s installments.
### Payment Plan Agreement

You must scroll through the full agreement and select "I agree" to continue.

Please read the following agreement carefully before you continue.

<table>
<thead>
<tr>
<th>Annual Percentage Rate</th>
<th>The cost of your credit as a yearly rate.</th>
<th>0.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance Charge</td>
<td>The dollar amount the credit will cost you, including all fees.</td>
<td>$0.00</td>
</tr>
<tr>
<td>Amount Financed</td>
<td>The amount of credit provided to you or on your behalf.</td>
<td>$18,000.00</td>
</tr>
<tr>
<td>Total of Payments</td>
<td>The amount you will have paid after you have made all payments as scheduled.</td>
<td>$18,000.00</td>
</tr>
</tbody>
</table>

You have the right to receive at this time an itemization of the Amount Financed. Select View Worksheet below for a printable version of this itemization.

If you pay your plan off early, you will not have to pay a penalty.

I, Velma R. Test, hereby agree to pay the balance deferred as stated in this agreement in 3 installment payments on or before the due dates 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 understand that failure to meet the terms of this agreement may entitle Dartmouth College 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.

- Installment 1 in the amount of $5,000.00 due on 6/1/18.
- Installment 2 in the amount of $5,000.00 due on 7/1/18.
- Installment 3 in the amount of $5,000.00 due on 8/1/18.

This agreement is dated Friday, June 8, 2018.

For fraud detection purposes, your internet address has been logged:
- at 6/8/18 12:32:06 PM EDT

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 campus.billing@dartmouth.edu.

Print and retain a copy of this agreement.

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

I agree to the terms and conditions.

[Print Worksheet] [Print Agreement] [Back] [Cancel] [Continue]

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**Step 5:** Review the disclosure and then scroll to the bottom of the page. Check the "I Agree" box and then click on the "Continue" button. In this step, you agree to the terms of the payment plan. Your disclosure may be different if you are making a down payment or if you are using a payment method for the first time.
Success! Enrollment in the plan is complete. An E-mail receipt will be sent with details about the plan installment amounts and due dates.

You may schedule or pay an installment by clicking on the gear icon next to each installment. You may “pay” or “schedule” an installment payment. Once you have scheduled an installment payment, you may “edit” or “delete” it.

You may view the payment plan installments, amounts, and due dates and make or schedule an installment payment at any time from the home page or by clicking on “Payment Plans” at the top of any page in D-Pay.
You will now see a “Payment Plans” section on the home page. In this example above, Velma has scheduled one of the three installment payments to occur on June 10, 2018. The student account balance should equal the amount of the payment plan.

Any payment that is made to the student account applies to the installments sequentially (the first payment applies to the first installment), including partial payments. Changes to financial aid/scholarships are applied proportionally (an increased aid package will result in lower installment payments rather than completely paying off the first installment).

**An important note about recalculation:** The payment plans are recalculated nightly. This means that the installment amounts may change as the student account balance changes (due to new charges, new payments, reversed charges, reversed payments, financial aid changes, and so on). The tight integration between payment plan and the student account enables you and your family to always know exactly what you owe and when it is due. The D-Pay system will send E-mail notices when the installment amounts go up. Recalculation will occur up to 14 days before an installment is due. The pause in recalculation around installment due dates ensures that you can be confident of the installment amount due, regardless of changes in the student account at that time. The Campus Billing staff will gladly walk you through your account or your student’s account so that you understand how a given installment is calculated.