

# ENROLLING INTO A PAYMENT PLAN

## Enrolling into a Payment Plan

- 1.) From the Overview screen, you can either click the **Payment Plans** button on the left side menu bar, or click on the **View Payment Plan Options** button on the Overview screen:

**TCNJ THE COLLEGE OF NEW JERSEY**

### Overview

My Account | Overview | **Payment Plans** | Make a Payment | Transactions | Help | Sign Out

**Balance**  
\$28,272.40

#### Summary

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$28,272.40
<i>Minimum due</i>	\$28,272.40
<b>Balance</b>	<b>\$28,272.40</b>

#### Payment plans

[View](#)

**Need to enroll in a payment plan?**  
Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

[View payment plan options](#)

[Make a payment](#)

2.) A side panel on the right side of your screen will open up, displaying the payment plan options:

Overview

## Payment Plans

Option 1 of 2 →

FALL 2023  
FALL 2023 3 PAYMENTS PLAN

Choose your plan amount

3 payments | \$25 enrollment fee

\* Plan amount  
\$0.00  
Minimum \$500 | Maximum \$75,000

Click the arrow icon **to view the other plan options.**

**NOTE:** Plans have an **enrollment fee** of \$25

States the number of **Monthly Installments** this Plan includes

Enter the **amount to finance** with the Plan

## Payment Schedule

- 1 \$300  
Payment due 7/25/23
- 2 \$300  
Payment due 8/25/23
- 3 \$300  
Payment due 9/25/23

**Auto pay available:** If you set up auto pay, all scheduled payments will occur on the payment plan due dates.

## Plan Details

**Enrollment fee:** *There is an enrollment fee of \$25, due upon enrollment, to participate in this plan. This fee*

Cancel

Enroll in plan

The **Payment Schedule** will show how much your monthly installments will be and their due dates

Click **Enroll in Plan** to proceed to the next page

- After clicking **Enroll in Plan**, you will need to **accept the eSignature Disclosure**

3.) You will then see a **Review of Plan** page below:

Overview

## Payment Plan Enrollment



Step 1 of 4: Agreement



\$900

You've opted to enroll this amount in FALL 2023: FALL 2023 3 PAYMENTS PLAN

Review the finance information, payment schedule, and terms and conditions below.

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
	\$25	\$900	\$925

### Payment Schedule

1	\$300	Payment due 7/25/23
2	\$300	Payment due 8/25/23
3	\$300	Payment due 9/25/23

Late charge: If a payment is late, you will be charged a fee as specified in the Terms and Conditions.

- The Annual Percentage Rate [APR] **does not** apply to Payment Plans, but is there to show a comparison if this was a loan and show what your APR would have been
- Under the Payment Schedule is the **Terms and Conditions**, please review the verbiage and click the checkbox under it to acknowledge you have understood the Terms and Conditions then click Continue

4.) Enter the **Phone Number** and **Date of Birth** of the Student enrolling into the Payment Plan and click Continue:

### Enrollment information

\* **Phone Number (XXX-XXX-XXXX)**

*Minimum 12 characters | Maximum 12 characters*

\* **Date of Birth (MM/DD/YYYY)**

5.) Select a **Payment Method** for paying the Enrollment Fee – you may also use this payment method as your Auto-Pay option, then click Continue:

### How would you like to pay?

#### Enrollment fee amount

\$25

#### \* Payment method

New credit or debit card

A processing fee of 2.85% will be charged for all credit card transactions.

New bank account

New 529 Savings Plan

If your 529 provider is not listed, please contact Transact directly for assistance.

International payment

Note: Some wire transfers may incur a wire transfer fee.

- 6.) After entering your payment method and payment information, you can enable or disable Auto-Pay. If enabling Auto-Pay, please review the **Auto Pay Terms and Conditions**:

Set up auto pay with the same payment method

**Auto pay terms and conditions**

Payment Authorization:

By checking the box below, you are authorizing MetaBank to process the ACH payments scheduled above:

- You authorize MetaBank to withdraw funds from the bank account selected for the amounts and on the dates shown in the payment schedule above.
- You represent that you have the authority to withdraw funds from the bank account selected.
- This authorization will continue until the date specified above or until you or the school cancels. The school may cancel if two consecutive payments are returned unpaid. If you choose to cancel any recurring payment, you must do so at least three (3) business days before the date of the next scheduled payment. You may cancel recurring payments by visiting your campus portal and navigating to the "MyAccount" page and clicking the "cancel" link. You may also change your payment amount if your school allows.
- Notice of Varying Payment Amount. You have the right to receive notice of all varying transfers. But, unless you exercise your option to receive prior notice of transfers varying in amount, you will not receive prior notice of any transfer within the following range of amounts: between \$0 and the total scheduled payment amount disclosed in the Truth in Lending disclosures provided to you (or disclosed in the payment schedule of any later delivered Truth in Lending disclosures if you elect to increase the amount financed) plus any related fees, including any ACH fees which may be applied. Unless you provide written instructions exercising this right to Customer Service Support at 22601 N. 19th Ave., Suite 130, Phoenix, AZ 85027, you agree that your option is to not receive prior notice of any transfer unless it exceeds the scheduled payment amount plus any related fees.

A FEE MAY BE CHARGED FOR EACH SCHEDULED ACH REQUEST. HOWEVER, YOU SHALL HAVE THE RIGHT TO TERMINATE OR CANCEL THE SCHEDULED PAYMENT TRANSACTION IF YOU DO NOT WISH TO PAY THE FEE BEFORE THE TRANSACTION IS PROCESSED.

I agree

- Click **I Agree** then click Continue at the bottom right corner

- If using the **Credit Card or Debit Card** payment option, you will need to review the **Service Charge** verbiage/charges and click the Checkbox to acknowledge it and click Continue again:

### Service charge

This site is owned and operated by Transact Campus, Inc. If you choose to make a payment by using Transact Campus SmartPay, you will be charged a service charge for each payment as shown below. This charge is assessed by Transact Campus, Inc. Service charges are included in your transaction and are paid directly to Transact Campus, Inc. Service charges are non-refundable.

### Amount due now

<b>FALL 2023: FALL 2023 3 PAYMENTS PLAN</b>	
Enrollment fee	\$25.00
<b>Service charge</b>	<b>\$0.00</b>
<b>Total</b>	<b>\$25.00</b>

### Payment Schedule

- 1  $\$300 + \$8.25 \text{ service charge} = \$308.25$   
Payment scheduled 7/25/23 | Payment due 7/25/23
- 2  $\$300 + \$8.25 \text{ service charge} = \$308.25$   
Payment scheduled 8/25/23 | Payment due 8/25/23
- 3  $\$300 + \$8.25 \text{ service charge} = \$308.25$   
Payment scheduled 9/25/23 | Payment due 9/25/23

I acknowledge that I have read and accept the terms and conditions of the Transact Campus, Inc. user agreement and I understand that my transaction includes a non-refundable service charge for each payment for the use of Transact Campus SmartPay. [View terms and conditions](#)

- 7.) Upon clicking Continue, you'll see the final Review Page below. Please ensure all payment information is correct then click the **Pay** button that shows you will be charged the enrollment fee immediately:

Last step! Let's make sure we have your correct information.

Email address

All notifications regarding this payment plan will be sent to the email address(es) saved in your profile.

### Amount due now

#### FALL 2023: FALL 2023 3 PAYMENTS PLAN

Enrollment fee \$25.00

**Total \$25.00**

### Auto pay details

First scheduled payment: 7/25/23

Payment amount: \$308.25

All remaining scheduled payments will occur on the payment plan due dates.

### Payment details

[Change](#)

Card number

VISA

Expiration date

Zip/Postal code

### Enrollment information

[Change](#)

Phone Number (XXX-XXX-XXXX)

Date of Birth (MM/DD/YYYY)

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Cancel

Pay \$25

8.) You will see a payment confirmation message appear:



\$25

Thanks for your payment! You're now enrolled in FALL  
2023: FALL 2023 3 PAYMENTS PLAN

First scheduled payment: 7/25/23

Payment amount: \$308.25

The enrollment confirmation and payment receipt [#236](#) were sent to:



- You can click the Receipt Number hyperlink to review the digital receipt
- The **email entered under the Enrollment Information** section will receive a copy of the receipt via email as well as an email with the **Installment Due Dates and Amounts**

9.) The Payment Plan will appear on your Overview screen. Click on the Payment Plan to see the **Plan Details and Payment Schedule**:

The screenshot displays the TCNJ student portal interface. On the left is a dark navigation sidebar with icons and labels for 'My Account', 'Overview', 'Payment Plans', 'Make a Payment', 'Transactions', 'Help', and 'Sign Out'. The main content area is titled 'FALL 2023: FALL 2023 3 PAYMENTS PLAN' with a sub-header 'Auto payment scheduled 7/25/23'. Below this is a 'Balance' section showing 'Minimum due'. The 'Payment plans' section contains a table with one entry: 'FALL 2023: FALL 2023 3 PAYMENTS PLAN' with an 'AUTO PAY' button and a 'Paid' amount of '\$0'. A green banknote graphic is positioned below the table. A callout box on the right, titled 'Payment Plans', provides a detailed overview. It features a circular progress indicator showing '\$300' with the text 'Payment scheduled 7/25/23\*' and an 'AUTO PAY' button. Below the indicator, it states 'Paid \$0 | Remaining \$900'. The 'Payment Schedule' section lists three payments: 1. \$300 (7/25/23\*), 2. \$300 (8/25/23\*), and 3. \$300 (9/25/23\*). An 'Edit amount' link is next to the schedule title. At the bottom of the callout is a blue 'Make a payment' button.

Plan	Paid
FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY	\$0

**Payment Schedule** [Edit amount](#)

- 1 \$300  
Payment scheduled 7/25/23\*
- 2 \$300  
Payment scheduled 8/25/23\*
- 3 \$300  
Payment scheduled 9/25/23\*

Make a payment