

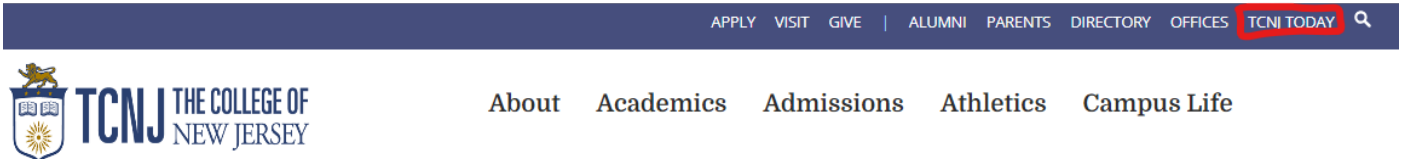
HOW TO PAY YOUR BILL IN TRANSACT PAYMENTS/PAYMENT PLAN PORTAL AS A STUDENT

Table of Contents

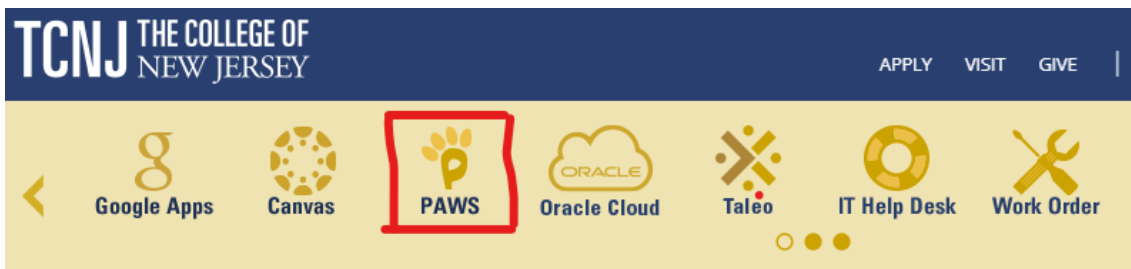
Navigating to the Payments / Payment Plan Portal via PAWS.....	2
Varying Overview Layout Example 1 – Credit Balances.....	7
Varying Overview Layout Example 2 – No Balance & No Aid.....	8
Navigating the Payments / Payment Plan Portal – Making a Payment	9
Credit Card or Debit Card Payment Option	13
ACH/Bank Account Payment Option	14
529 Savings Plan Payment Option	15
International Payment Option.....	16
Email Notifications from the Payments / Payment Plan Portal	22
GradGuard – Tuition Insurance.....	23
Enrolling into a Payment Plan.....	26
Reviewing Transactions	36
Registering an Authorized Payer	37
Removing/Resetting an Authorized Payer and Their Credentials:.....	41

Navigating to the Payments / Payment Plan Portal via PAWS

- 1) Visit the TCNJ homepage - <https://tcnj.edu/>
- 2) Click the **TCNJ TODAY** button in the top menu bar on the right side:




- 3) Click on the **PAWS** icon in the top center of the menu bar:



TCNJ Today

4) Log into PAWS using your **TCNJ Username** and **Password**:



TCNJ THE COLLEGE OF
NEW JERSEY

PAWS

TCNJ Username

Password

Sign In

Account Manager

Sign out and close your web browser when you are finished using PAWS


NOTE: Please contact helpdesk@tcnj.edu if you do not know your PAWS credentials




5) Click on the **Student Center** hyperlink inside the Self-Service box:


Favorites ▾ Main Menu ▾

ORACLE

Self Service

 **Student Center**
Use the student center to manage school related activities.

 **Admissions**
Manage my application for Admissions
 Accept Admission
 Your Academic Requirements

 **View All To Do List**
View pending to do items on you record. See how to complete them.

6) On the Student Center page, click the Payments / Payment Plan Portal hyperlink:

Favorites ▾ Main Menu ▾ > Self Service ▾ > Student Center

ORACLE

Student Center ID

Academics

[Search](#)
[Plan](#)
[Enroll](#)
[Advising Tools](#)
[Enrollment Verification \(NSC\)](#)

You are not enrolled in classes.

[enrollment shopping cart ▶](#)

other academic... ▾ ⌵

Finances

My Account
[Account Inquiry](#)
[Refund Direct Deposit](#)
[Semester Verification](#)

Account Summary

To view Account Summary and Amount Due:
[Account Inquiry](#) [View Payment Options](#)

Financial Aid
[View Financial Aid](#)
[Accept/Decline Awards](#)

[view bill ▶](#) [payments/payment plan portal ▶](#)

other financial... ▾ ⌵

Personal Information

[Demographic Data](#)
[Emergency Contact](#)
[Names](#)
[User Preferences](#)
[Privacy Settings](#)
[Auxiliary Access](#)

Contact Information

Permanent Address	Residence Hall
None	None
Mobile & Other Phones	Campus E-mail Address
None	None

other personal... ▾ ⌵

Search for Classes

Holds

Financial Transcript Hold

[Details ▶](#)

To Do List

[2015 Tax Documents](#)
[2016 Tax Documents](#)

[More ▶](#)

Enrollment Dates

[Open Enrollment Dates](#)

Advisor

Program Advisor

Khayriy Tilghman
Christopher Ault
609/771-2236

[Details ▶](#)

TCNJ Quick Links

[TCNJ Home Page](#)
[PAWS Help & Tutorials](#)
[Liberal Learning](#)

TCNJ Administrative Services

[Records and Registration](#)
[Student Accounts](#)
[Financial Aid](#)

TCNJ Resources

[Student Affairs](#)
[Residential Ed. & Housing](#)

- 7) The *TCNJ Payment Type* page with the Convenience Fee (Subject to change) disclaimer will be presented – once you have read and understood the verbiage, please click **OK**:

TCNJ Payment Type

The College of New Jersey payment process utilizes Transact to process installment payment plans, and one-time e-check, credit/debit card, 529 and International Wire transactions. The payment experience consists of

1. Selecting Payment Plans or Make a Payment
2. Inputting the appropriate amount for your payment
3. Selecting the payment method
4. Submitting payment

Please Note: Transact charges a 2.85% (4.25% for international payments) convenience/service fee for all credit card transactions. (Subject to change).

To ensure your payment processes, please be sure your computer pop-up blocker is turned off.



**PLEASE DO NOT RE-SUBMIT PAYMENTS
WITHOUT CHECKING FOR A CONFIRM EMAIL
FIRST FROM YOUR FIRST PAYMENT.**

OK

Cancel

8) The Student will automatically be signed into the Transact Payments Site below, met with the Overview dashboard:

The screenshot shows the TCNJ Overview dashboard. On the left is a navigation menu with options: My Account, Overview (selected), Payment Plans, Make a Payment, Transactions, Help, and Sign Out. The main content area is titled 'Overview' and shows a balance of \$21,697.84. Below this is a 'Summary' section with a table of account items. At the bottom, there is a 'Payment plans' section with a table showing one active plan with an 'AUTO PAY' status and a 'Make a payment' button.

Item	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$6,967.84
<i>Minimum due</i>	\$6,967.84
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$13,860.00
<i>Auto payment scheduled 7/25/23</i>	\$1,860.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$870.00
<i>Auto payment scheduled 7/25/23</i>	\$103.33
Balance	\$21,697.84
<i>Minimum due</i>	\$6,967.84

Plan	Paid	Remaining
FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY	\$280	\$870

8.a) Understanding the Summary Chart Values

Summary


Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	The Tuition & Fees represents the current outstanding balance in PAWS with Anticipated Aid subtracted from the current PAWS balance. It may include the Payment Plan's Contract amount if the Plan hasn't been posted to PAWS yet.	\$6,967.84
<i>Minimum due</i>		\$6,967.84
FALL 2023: FALL 2023 5 PAYMENTS PLAN	The top Payment Plan value represents the remaining amount left on the contract. The bottom value represents the amount left to be paid on the current monthly installment due by the installment due date. Please allow 24 hours for a new Payment Plan to be posted to your PAWS account.	\$13,860.00
<i>Auto payment scheduled 7/25/23</i>		\$1,860.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN		\$870.00
<i>Auto payment scheduled 7/25/23</i>		\$103.33
Balance	The top Balance value represents the TOTAL outstanding balance on the Student's account including the unpaid portion of the Payment Plans. The bottom value represents the amount left to be paid by the bill due date.	\$21,697.84
<i>Minimum due</i>		\$6,967.84

Varying Overview Layout Example 1 – Credit Balances: If you have **NO OUTSTANDING CHARGES IN PAWS** but **HAVE ANTICIPATED AID**, the Overview screen will appear with either just a **Credit Balance** row or if you have a Payment Plan on file, the Payment Plan will show first and the Credit Balance row will appear further below:

The screenshot shows the top of the Overview page. On the left is a profile icon and the text "The College of New Jersey". On the right, the "Balance" is displayed as **-\$4,721**. Below this is a "Summary" section with a table:

FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$2,000.00
<i>Auto payment scheduled 7/25/23</i>	\$666.67
Total	\$2,000.00
Credit Balance ⓘ	-\$6,721.00
Balance	-\$4,721.00

Below the summary is a "Payment plans" section with a "View" link. It contains a table with one entry:

Plan	Paid	Remaining
 FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY	\$0	\$2,000

At the bottom right of the payment plans section is a "Make a payment" button.

* Clicking the ⓘ icon will display a message stating the credit balance which originates from PAWS:

This screenshot shows the same Overview page as above, but with a modal window open over the "Credit Balance" row. The modal is titled "Credit Balance" and contains the following text:

Your account currently has the following credits:

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	-\$6,721.00
Total	-\$6,721.00

Credits display for informational purposes only and cannot be used on this website.

The background of the Overview page is dimmed, showing the same balance of **-\$4,721** and the summary table.

Varying Overview Layout Example 2 – No Balance & No Aid: If you have **NO OUTSTANDING CHARGES IN PAWS** and **NO ANTICIPATED AID**, your overview screen will appear as the one below:

Overview



The College of New Jersey

Balance

\$0

Summary

Your account does not currently have any outstanding charges.

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](#)

Navigating the Payments / Payment Plan Portal – Making a Payment

- 1.) On the Overview screen, click the *Make a Payment* button at the bottom right corner of the screen:

TCNJ THE COLLEGE OF NEW JERSEY

Overview

Balance: **\$21,697.84**

Summary

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$6,967.84
<i>Minimum due</i>	<i>\$6,967.84</i>
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$13,860.00
<i>Auto payment scheduled 7/25/23</i>	<i>\$1,860.00</i>
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$870.00
<i>Auto payment scheduled 7/25/23</i>	<i>\$103.33</i>
Balance	\$21,697.84
<i>Minimum due</i>	<i>\$6,967.84</i>

Payment plans [View](#)

Plan	Paid	Remaining
FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY	\$280	\$870

Make a payment

- **NOTE:** A **GradGuard** panel will pop up on the right-hand side with information regarding *Tuition Insurance*. Please refer to **GradGuard – Tuition Insurance** section for more information.

2.) Select the checkboxes on the right to choose what you would like to pay towards and enter the amount of money you want to pay towards each selected item:

Step 1 of 3: Pay amount
1 2 3

How much would you like to pay?

Balance items

Uncheck all | 3 of 3 selected

Description	Minimum	Balance	Amount	
<input checked="" type="checkbox"/> Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$13,945.83	\$13,945.83	\$100.00	⊗ ⊷
<input checked="" type="checkbox"/> FALL 2023: FALL 2023 5 PAYMENTS PLAN AUTO PAY <small>\$1,910 payment scheduled 7/25/23</small> View payment plan details ⊷		\$13,910.00	\$50.00	⊗ ⊷
<input checked="" type="checkbox"/> FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY <small>\$128.33 payment scheduled 7/25/23</small> View payment plan details ⊷		\$895.00	\$25.00	⊗ ⊷
Total balance			\$28,750.83	
Pay amount			\$175.00	
Remaining balance			\$28,575.83	

Available items

Enrollment Deposit (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)

[View details](#)

Graduate Enrollment Deposit (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)

[View details](#)

Housing Deposit

\$100.00 [View details](#)

One-Time Semester Payment

[View details](#)

* Indicates required field ?

Payment 0 items
Cancel
Checkout
\$

NOTE: If you are making your **Acceptance/Enrollment Deposit**, please select one of the corresponding **Available Items** and enter the amount of the Deposit to add it to your **Total to Pay** in the **Checkout page**.

- If you have **NO BALANCE**, but **would like to make a payment**, click on the **One-Time Semester Payment option** and enter the amount you would like to pay.
- **If you are not enrolled in a Payment Plan yet, you will not see it as an item to pay towards.** Students are not automatically placed in a Payment Plan – to enroll in a Payment Plan to pay in monthly installments, please refer to the ***Enrolling into a Payment Plan*** section of the guide.
- **If you already made a recent Payment within 24 hours, a **Warning message** will pop up to notify you of a recent payment already made.** Click on the Checkbox to show that you acknowledge the recent payment and would like to proceed – then click *Continue* on the bottom right corner of the screen:



Warning

One or more payments have been processed on this account using this system within the last 24 hours. Those payments are as follows:

Date	Time	Receipt	Amount
6/12/23	1:04pm EDT	#227	\$400.00
6/12/23	1:04pm EDT	#226	\$308.25
6/12/23	12:31pm EDT	#225	\$200.00

The payments listed above have already been accepted. If you make a payment now, it will be in addition to those payments. Are you sure you wish to proceed with this payment?

I agree to proceed with this payment with the understanding that I will need to contact The College of New Jersey if I desire a refund.

Cancel


Continue


3.) The first step of the Checkout screen is selecting the payment method you would like to use:


How would you like to pay?


Payment amount
\$175

* Payment method









New credit or debit card

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.

- If you have previously saved a *payment method*, you will also see it on this screen and you can select it again for the payment.

Credit Card or Debit Card Payment Option: If selecting the Credit/Debit card option, please fill out the information asked in the **Credit Card or Debit Card Form**, then click Continue:

*** Payment method** [Change](#)

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

AMERICAN EXPRESS DISCOVER JCB MasterCard VISA

Please enter your credit card information and click on the 'Continue Checkout' button.

*** Card number**

*** Expiration date** *** Security code** ⓘ

MM / YY

*** Zip/Postal code**

International cardholders may input "N/A"

Save card for future use

Cancel Continue

* Upon clicking *Continue* from the Credit or Debit Card option, you'll see the **Service Charge** screen which correlates to our **Convenience Fee** information page in the link below:

<https://studentaccounts.tcnj.edu/billing/bill-payment-options/credit-card-convenience-fees/>

Service charge

\$4.82

This site is owned and operated by Transact Campus, Inc. If you choose to make a payment with a credit or debit card using Transact Campus SmartPay, you will be charged a service charge of **\$4.82**, so your total amount is \$179.82. 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.

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 of **\$4.82** for the use of Transact Campus SmartPay.

* Click the Checkbox to acknowledge the **Service Charge** then click *Continue* again to proceed.

ACH/Bank Account Payment Option: If selecting the New Bank Account option, please fill out the information asked in the **ACH Form**, then click Continue:

*** Payment method** [Change](#)

New bank account

i **Important:** Payments can be made from personal checking or savings accounts only. Corporate accounts are not allowed.

Please enter your bank account information and click on the 'Continue Checkout' button.

*** Account holder name**

*** Account type**

Checking

Savings

*** Routing transit number** **i**

*** Bank account number** **i** *** Confirm bank account number**

Save bank account for future use

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

Cancel Continue

529 Savings Plan Payment Option: If selecting the 529 Savings Plan option, please fill out the information asked in the **529 Information Form, review the Terms & Conditions**, then click Continue:

*** Payment method** [Change](#)

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

Many 529 savings plans can be used to make payments on this website but not all 529 vendors and/or plans are currently supported. Your 529 vendor may also assess a service fee.

*** 529 savings plan name**

Select... ▼

*** 529 savings plan account number**

11 characters

529 service fee

\$0.00

This fee will be deducted from your 529 plan account in addition to the requested withdrawal amount

Save 529 savings plan for future use

529 savings plan terms and conditions

There is a 529 service fee associated with this payment method which will be deducted from your 529 plan account in addition to the requested withdrawal amount. If you set up a recurring payment plan, the 529 service fee will only be deducted the first time you make a payment from your 529 plan account. Using this 529 account payment method is an optional service. For additional 529 payment options, please visit your 529 plan's website.

I have read and agree to the 529 savings plan terms and conditions.

Click on continue and you will be redirected to the 529 savings plan website where you will be asked to log in with your 529 savings plan account username and password.

After logging in, you will be able to review your account balance and choose to pay with your 529 savings plan or cancel to return and select a different payment method.

Only payments that are equal to or less than 90% of your 529 savings plan account balance will be permitted.

[International Payment Option](#): If selecting the International Payment option, please fill out the information asked in the **International Payment Form**:

*** Payment method** [Change](#)

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

*** What country are you paying from?**

[Redacted]

*** International payment option**

Bank Transfer USD [Redacted]

To pay by Bank Transfer, you will first need to enter information about the student and the payer.

Student information

* Name

* Phone number

* Email address

* Date of birth

Student's current address

* Country

* Street address

* City

* State / Province

* Zip / Postal code

Enter N/A if not applicable

Payer information

* Who is making the payment?

* Name

* Phone number

* Email address

* DNI number

Minimum 8 digits | Maximum 9 digits

Payer's current address

* Country

* Street address

* City

State / Province

* Zip / Postal code

Enter N/A if not applicable

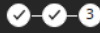
I have read and agree to the international payment [terms and conditions](#).

* For International Payments, add “N/A” in place of the Zip Code without the quotation marks under the **Payer's Current Address** Section

* The **DNI** field may vary depending on which Country you selected the payment is coming from

- 4.) The final step for Checkout is to review the following: items you're paying towards, the amount of funds that is going towards each item, payment information, and the recipient's email address. Once you have confirmed all the information is correct, click the **Pay** button at the bottom right showing the total you'll be paying:

Step 3 of 3: Review



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

* Email address


Summary

[Change](#)

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	
Amount	\$100.00
FALL 2023: FALL 2023 5 PAYMENTS PLAN	
Amount	\$50.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	
Amount	\$25.00
Subtotal	\$175.00
Service charge	\$4.82
Total	\$179.82

Payment details

[Change](#)

Card number	<input type="text"/>	
Expiration date	<input type="text"/>	
Zip/Postal code	<input type="text"/>	

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

Cancel

Pay \$179.82

5.) Once the payment is submitted, you will receive the confirmation pop-up below:



\$179.82

Thank you for your payment

You have a remaining balance of \$28,575.83

The payment receipt #228 was sent to:



6.) If you click the Receipt Number hyperlink, you will see the digital receipt below:




Receipt
#228
[Redacted]

Date: 6/13/23
Business date: [Redacted]
Method: Mastercard

Total amount
\$179.82

Description	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$100.00
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$50.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00
Subtotal	\$175.00
Service Charge	\$4.82
Total	\$179.82

Payments received	Amount
 [Redacted] Authorization #539848	\$179.82
Total	\$179.82

Thank you for the payment.

Email Notifications from the Payments / Payment Plan Portal

- 1.) Once a payment is submitted, the email recipient will receive a copy of the payment receipt shown below:

Thank you for your payment

Inbox x



stuaccts@tcnj.edu

to me ▾

Receipt Number: 228

Customer

Student Account Online

Date: 06/13/2023

Business Da

Description	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$100.00
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$50.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00
Service Charge	\$4.82
Total	\$179.82

Payments Received	Amount
Credit Card Payment	\$179.82
MasterCard	
Authorization #	
Total	\$179.82

Thank you for the payment.

GradGuard – Tuition Insurance


- 1.) When it is your first time making a payment, a panel will appear on the right-hand side after you click *Make a Payment*. This panel is from GradGuard informing you about the Tuition Insurance offered:

Make a Payment

Tuition Insurance

Step 1 of 5: GradGuard offer

1-2-3-4-5



Add Tuition Protection

Protect my upcoming term for \$110.00.
Enjoy peace of mind for the education you have saved for:

- **Compensation:** Get reimbursed up to \$10,000.00 if the student withdraws for reasons such as a covered injury or illness (mental or physical health condition)
- **Peace of mind:** Receive protection for books, supplies, instructional materials, lab/activity fees, and more
- **Flexibility:** Update the coverage amount to what works best for you (up to \$40,000)
- **Help when you need it:** Enjoy 24/7 assistance for emergencies, including help arranging student and family travel plans and returning the student's vehicle home

Please visit GradGuard.com to purchase a plan with a different coverage amount.

Review Period: If you are not completely satisfied with your plan, you may request a refund of the unearned premium as long as you haven't initiated a claim. Premiums are non-refundable after this period.

I acknowledge that I have read the The College of New Jersey [refund policy](#).

Purchase now

I'm not interested

Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Insurance benefits are

- 2.) Read through the verbiage (verbiage may change year-to-year), click the Checkbox to acknowledge TCNJ's Refund Policy, and either click *Purchase Now* or *I'm Not Interested*.
- 3.) Clicking the [X] button will make the panel appear again on your subsequent payment
 - a. If either button (*Purchase Now*/*I'm Not Interested*) are clicked, the system will remember your decision for the current term and will not show the panel again
- 4.) If Purchasing – click the *Purchase Now* button and fill in the Student information requested in the form, then click *Continue* further down:

First we need some information about the student

*** First name**

*** Last name**

*** Email address**

*** Phone number**

Enter 10 digits only

- 5.) Fill in the Student address information on the next form:

Where does live during the school year?

*** Address line 1**

Address line 2

*** City**

*** State**

*** Zip/Postal code**

6.) Select the Payment Method you would like to use and enter your payment information:


How would you like to pay?

Payment amount
\$110

*** Payment method**

New credit or debit card

New bank account

 *Secure encrypted payment*

7.) Review the final transaction details before submitting to GradGuard

- **NOTE:** The panel may not appear if the Student already accepted the Tuition Insurance. If this is the case, please contact GradGuard directly by clicking the *Help* button on the left menu bar and scrolling down to the GradGuard contact information

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:

The screenshot shows the 'Overview' page of the TCNJ student portal. The page header includes the TCNJ logo and the word 'Overview'. A dark navigation bar on the left contains menu items: 'My Account', 'Overview' (highlighted), 'Payment Plans', 'Make a Payment', 'Transactions', 'Help', and 'Sign Out'. The main content area shows a balance of \$28,272.40 and a 'Summary' table with the following data:

Item	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$28,272.40
Minimum due	\$28,272.40
Balance	\$28,272.40

Below the summary is a 'Payment plans' section with a 'View' link. It features a graphic of a green bill and the text: '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.' A yellow button labeled 'View payment plan options' is centered below the text. At the bottom right, there is a dark blue button labeled '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**

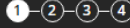
3.) You will then see a **Review of Plan** page below:

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

FALL 2023: FALL 2023 3 PAYMENTS PLAN	
Enrollment fee	\$25.00
Service charge	\$0.00
Total	\$25.00

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 a status of '\$0' and an 'AUTO PAY' button. A callout box on the right, titled 'Payment Plans', provides a detailed view of the selected plan. 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'. A '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. At the bottom of the callout is a 'Make a payment' button. A 'Need to enroll in a payment plan' section is partially visible at the bottom of the main content area.

TCNJ THE COLLEGE OF NEW JERSEY

FALL 2023: FALL 2023 3 PAYMENTS PLAN
Auto payment scheduled 7/25/23

Overview
Payment Plans

FALL 2023
FALL 2023 3 PAYMENTS PLAN

\$300
Payment scheduled 7/25/23*
AUTO PAY

Paid \$0 | Remaining \$900

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

Need to enroll in a payment plan
Enrolling in a payment plan takes just a few minutes and allows you to spread out payments on your education.
[View payment plan options](#)

Reviewing Transactions

1.) To review transactions, click the **Transactions** button on the left side menu bar:



Transactions

- My Account
- Overview
- Payment Plans
- Make a Payment
- Transactions**

Date	Description	Receipt	Amount
5/12/23	Enrollment fee FALL 2023: FALL 2023 3 PAYMENTS PLAN	#190	\$25.00
5/10/23	Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	#127	\$776.94

Showing 1-2 of 2

2.) Click on the Receipt Number hyperlinks to review the digital receipts from each transaction:

Receipt

#190

ID: [REDACTED]

Date: 5/12/23
 Business date: 5/11/23
 Method: [REDACTED]

Total amount
\$25.00

Description	Amount
Enrollment fee FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00
Subtotal	\$25.00
Total	\$25.00

Payments received	Amount
[REDACTED]	\$25.00
Total	\$25.00

Thank you for the payment.

Registering an Authorized Payer

1.) On the left-hand menu bar, click the **My Account** button to see your account settings:

The screenshot shows the 'My Account' overview page for The College of New Jersey. The page includes a navigation menu on the left with options like 'My Account', 'Overview', 'Payment Plans', 'Make a Payment', 'Transactions', 'Help', and 'Sign Out'. The main content area displays a 'Summary' table of financial data and a 'Payment plans' table.

Summary

Description	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$13,845.83
<i>Minimum due</i>	<i>\$13,845.83</i>
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$13,860.00
<i>Auto payment scheduled 7/25/23</i>	<i>\$1,860.00</i>
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$870.00
<i>Auto payment scheduled 7/25/23</i>	<i>\$103.33</i>
Balance	\$28,575.83
<i>Minimum due</i>	<i>\$13,845.83</i>

Payment plans [View](#)

Plan	Paid	Remaining
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$0.00	\$870.00

[Make a payment](#)

- 2.) On the **My Account** screen, you'll see your (Student) name, saved Payment Methods, any registered Authorized Payers, whether or not you signed up for SMS notifications, and the agreements the Student signs upon signing in for the first time. Click on **Send a Payer Invitation**:

The College of New Jersey

Basic information

Name [REDACTED]

Payment methods

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

[+ Add payment method](#)

Payers

Do you know someone that would like to help you pay? Invite them to have access to your account!

- [REDACTED]

[+ Send a payer invitation](#)

SMS notifications

[Sign up](#)

Privacy & terms

Use of personal information [View](#)

Agreements

eSignature disclosure [View](#)

3.) Fill in the Authorized Payer's information in the Form and click **Send Invitation**:



My Account

Payer Invitation

Payer information

* **First name**

* **Last name**

* **Email address**

* **Confirm email address**

Payer access

By sending this invitation, I hereby authorize this payer to access my account information and/or make payments.

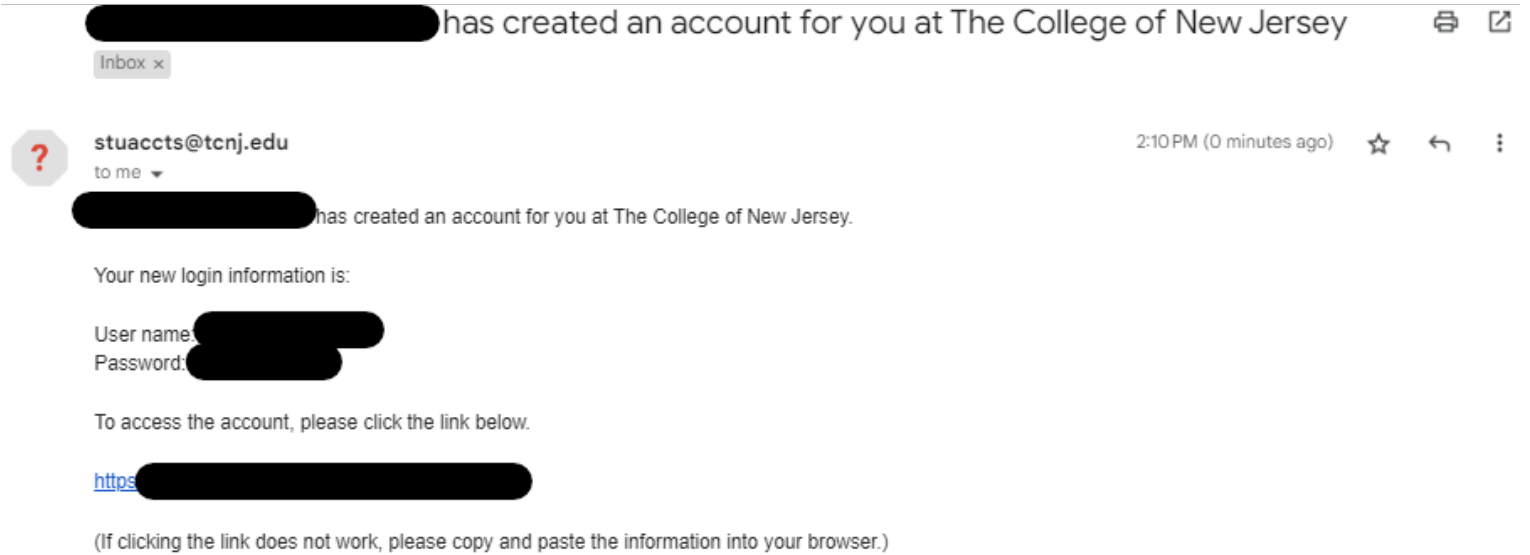
Message to payer

Maximum 250 characters

Cancel

Send invitation

4.) The Authorized Payer will receive the email below with their User name and a temporary Password:



- When the Authorized Payer logs in for the first time, they will be prompted to change their password.

Removing/Resetting an Authorized Payer and Their Credentials:

1.) Click on **My Account** and then click the *Pencil* icon to edit the Authorized User:

The College of New Jersey

My Account

Payers

Basic information

Name [Redacted]

Payment methods

- [Redacted] MASTERCARD [Pencil icon]
- [Redacted] AMERICAN EXPRESS [Pencil icon]
- [Redacted] DISCOVER [Pencil icon]
- [Redacted] VISA [Pencil icon]
- [Redacted] [Pencil icon]

+ Add payment method

Payers

Do you know someone that would like to help you pay? Invite them to have access to your account!

[Redacted] [Pencil icon]

+ Send a payer invitation

SMS notifications

Sign up

Privacy & terms

Use of personal information [View](#)

Payer information

Name [Redacted]

Email address [Redacted]

Payer access

By sending this invitation, I hereby authorize this payer to access my account information and/or make payments.

Remove payer

Resend payer invitation

This will also reset the payer's password.

Cancel Save

- 2.) Click either **Remove Payer** to revoke the Authorized Payer access or click **Resend Payer Invitation** to reset the Authorized Payer's credentials. The Authorized Payer would receive the email below:

Your password has been reset Inbox x



stuacct@tcnj.edu

to me ▾

2:46 PM (0 minutes ago)



A new password was recently requested for your account at The College of New Jersey.

Your new login information is:

User name:

Password:

When you login you will be prompted to change your password. We encourage you to immediately change it to something you will remember.

To access the account, please click the link below.

[https://\[redacted\]](https://[redacted])

(If clicking the link does not work, please copy and paste the information into your browser.)