

If you need to use savings, current income or loans, these **options** will make education payment **easier**.

- Smaller, interest-free monthly payments instead of one large payment
- Easy choices that reduce your need to borrow
- Tailored to your needs
- Everyone Qualifies

Act now for more options and easier payments.

Enroll today at
afford.com/options
or call
888-713-7234

"Enough payment options to fit anyone's budget. This simplifies education payment."



- Joe Pariseault

"We didn't qualify for any scholarships. Your payment plan was just what we needed."

- Elizabeth Wise

"Thanks for a great service at such a low cost."

- The Mercurio Family

 **TUITION
MANAGEMENT
SYSTEMS**
A Division of KeyBank NA 
Helping Families Afford Education®

We will help you **afford** your **education**

✓ Gather financial aid info

✓ Apply for aid

✓ Receive award notification

Decide on options to bridge any gap

Interest-free
monthly payments and
reduced loan need

Start bridging the gap between financial aid and your education bill. Here's how.

Maximize savings and income with the Interest-Free Monthly Payment Plan

Pay-as-you-go with the Interest-Free Monthly Payment Plan. It is the best way to pay all or part of your education expenses. Why make a large payment each semester when you can spread your education expenses over 10 interest-free monthly payments? Enroll now to take advantage of this option.

Low cost, no approval required

The only cost for the Interest-Free Monthly Payment Plan is a \$60 annual enrollment fee.

Use Your Monthly Payment Planner (at right) to determine Your Annual Payment Plan Amount and Your Monthly Payment. Enroll at afford.com/options or call 888-713-7234.

University of North Alabama
01016-01

Your Monthly Payment Planner

1. Enter your *estimated* Annual expenses.

Tuition \$ _____
 Room, Board / Meal Plan + \$ _____
 Other Fees + \$ _____
Total Annual Expenses = \$ _____

2. Enter your *estimated* Annual deductions. Use aid estimates. Do not include work study.

Grants / Scholarships \$ _____
 Loans Applied For + \$ _____
 Deposits Paid + \$ _____
Total Annual Deductions = \$ _____

3. Subtract **Total Deductions** from **Total Expenses** to arrive at **Your Annual Amount**. Enter this amount here.

= \$ _____
Your Annual Payment Plan Amount

4. Divide **Your Annual Payment Plan Amount** by the Number of Monthly Payments in your plan (below). This is **Your Monthly Payment**.

÷ 10
 = \$ _____
Your Monthly Payment

If Your Monthly Payment is affordable, enroll today. If not, read about BorrowSmart®.

Lower your monthly payment and reduce loan need with BorrowSmart®

Paying interest-free is the best way to pay. However, if you need a lower monthly payment and are thinking about borrowing, BorrowSmart reduces loan debt and saves you money.

BorrowSmart combines an Interest-Free Monthly Payment Plan with the loan of your choice. It allows you to pay your education bill with minimal loan debt.

You can use any education loan with this unique service.

To learn more about BorrowSmart or for free education payment advice, call an Education Payment Advisor at 888-713-7234. You can also visit us online at afford.com/options.

It's easy to enroll in the Interest-Free Monthly Payment Plan

- Use Your Monthly Payment Planner (at left) to determine Your Annual Payment Plan Amount and Your Monthly Payment. Estimate to start.
- Refer to Number of Monthly Payments Due below to learn if any monthly payments are now due.
- Visit afford.com/options to enroll online or call 888-713-7234 to enroll by phone.
- Questions? Need to lower your monthly payment? Call 888-713-7234.

Paying is simple

You will receive a bill monthly. Pay by check, money order or credit card (where available), by mail, phone or online. Automatic monthly payments may be made right from your checking or savings account. Late payments may result in additional fees.

Number of Monthly Payments Due

10 interest-free monthly payments due on the 10th of each month from July 10th to April 10th

IF YOU ENROLL...	# OF PAYMENTS DUE AT ENROLLMENT	YOUR NEXT PAYMENT IS DUE
...by July 1	0	July 10
July 2 - Jul 30	1	Aug 10

Enroll today for lowest payments. Final deadline is July 30, 2009.