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 directly from the HES website, www.highereducationservices.org. There is a payment processing 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
  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.

Late Enrollment

- If you are using the 10-Month Plan for the entire academic year 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.

<table>
<thead>
<tr>
<th>APPLICATION DATE</th>
<th>NUMBER OF PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 15th</td>
<td>2 payments</td>
</tr>
<tr>
<td>July 15th</td>
<td>3 payments</td>
</tr>
<tr>
<td>August 15th</td>
<td>4 payments</td>
</tr>
</tbody>
</table>

- 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.

<table>
<thead>
<tr>
<th>APPLICATION DATE</th>
<th>NUMBER OF PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 15th</td>
<td>2 payments</td>
</tr>
<tr>
<td>December 15th</td>
<td>3 payments</td>
</tr>
</tbody>
</table>

- Since tuition charges will not be finalized until late June, below is a sample of the 2014-15 rates. To help you estimate your budget, please refer to www.temple.edu/bursar for a complete list of tuition rates. The typical increase has been 5%:

| PA Resident      | $14,006             |
| **Upper Division| $14,806             |
| Non-Resident     | $24,032             |
| **Upper Division| $24,832             |
| Room and Board   | $11,200             |
| Fees             | $690                |

**This is an estimate of the average cost.

Questions

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

Temple University

Student Information

Please Print Clearly

<table>
<thead>
<tr>
<th>LAST NAME</th>
<th>FIRST NAME</th>
<th>MIDDLE INT.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Installment/Budget Information

- Ten-month option
  - A) Budget Amount: $ ___________
  - B) Monthly Payment Amount (A ÷ 10) $ ___________
  - C) Application Fee: $ ___________
  - D) First Payment TOTAL (B + C) $ ___________

- Five-month plan (Semester Plan)
  - Please Circle one: Fall/Spring
  - A) Budget Amount: $ ___________
  - B) Monthly Payment Amount (A ÷ 3) $ ___________
  - C) Application Fee: $ ___________
  - D) First Payment TOTAL (B + C) $ ___________

Questions

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: ___________

Pre-Authorized Debit Option

Parent/Guardian Information

Name: ____________________________
Address: __________________________
City: ____________________________ State: ______ Zip: _______
Telephone #: _______________________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________

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Parent/Guardian Signature: ____________________________ Date: ___________

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Questions

Parent/Guardian Signature: ____________________________ Date: ___________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________

Questions

Parent/Guardian Signature: ____________________________ Date: ___________
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 $35 will be assessed for checks returned for insufficient funds or uncollectible for any other reason. A handling fee of $20 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
   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 be made by credit card directly from the HES website, www.highereducationservices.org. There is a payment processing fee assessed on all credit card payments. The amount of the payment processing fee is detailed during the on-line payment procedure.

Terms and Conditions

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
   - State & Federal Loans
   - Temple Scholarships or Grants
   - Other (Cash Available)
   - Total Credits

Amount needed to Budget (Expenses minus Credits)

Enter the Amount Needed to Budget on Line A of the application (page 5).