

## Terms and Conditions

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- 1. Enrollment.** Enrollment in TIPP is accomplished by completing the on-line application through the HES website, [www.highereducationservices.org/apply.cfm?school=temple](http://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 late 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.** Participants who wish to have their monthly payments automatically deducted from their checking or savings account should check the appropriate box on the online application and complete the required information. Payments will be deducted on the 15th of each month beginning with your application fee and initial payment.
- 8. Credit Card Payments.** Payments can be made by credit card directly from the HES website, [www.highereducationservices.org](http://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.

# Temple Installment Payment Plan

**T.I.P.P**

2018-2019  
Academic Year



## Monthly Payments

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- 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.highereducation services.org](http://www.highereducation services.org). There is a payment processing fee of 3.5% on all credit card payments

## No Interest Charges

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- 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

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- You must apply on-line through the HES website at [www.highereducationservices.org/apply.cfm?school=temple](http://www.highereducationservices.org/apply.cfm?school=temple).
- New Enrollees should complete the application.
- If you have utilized the plan in the past, you can complete the application or you can renew your enrollment by accessing your existing account on-line through the HES website and clicking on the RenewNow/Reenroll button.
- Use the online worksheet to help determine your budget for tuition, room and board, and fee charges or use the Temple tuition rate calculator, <https://bursar.temple.edu/tuition-and-fees/tuition-rates>.
- Upon receipt of your application, HES will furnish you with account confirmation and provide you with online access to your account.
- If you choose the pre-authorized debit option, your payments will automatically be deducted from your account on the 15th of each month beginning with your initial payment and application fee.

## Questions

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- Contact HES toll-free at 1-800-422-0010.
- Visit the HES website at [www.highereducationservices.org](http://www.highereducationservices.org).
- Checks should be payable to TIPP/HES Plan and mailed to:  
TIPP/HES Plan  
PO Box 2653  
Harrisburg, PA 17105

## Fees

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- There is \$50 non-refundable application fee to participate in the Annual Plan (10 Months). There is a \$35 non-refundable application fee to participate in the Semester Plan (5 Months).
- There is a \$20 late fee assessed on all payments not received by the due date.
- There is a \$35 service charge for any item that is returned for insufficient funds or for any reason.

## Late Enrollment

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- 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 will owe the application fee and the number of payments due to bring the account up-to-date based on the schedule below:

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APPLICATION DATE	NUMBER OF PAYMENTS
June 15th . . . . .	2 payments
July 15th . . . . .	3 payments
August 15 . . . . .	4 payments

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- 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 will owe the application fee and the number of payments due to bring the account up-to-date based on the schedule below:

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APPLICATION DATE	NUMBER OF PAYMENTS
November 15th . . . . .	2 payments
December 15th . . . . .	3 payments

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- Since tuition charges will not be finalized until late June, below is a sample of the 2017-18 rates. To help you estimate your budget, please refer to [www.temple.edu/bursar](http://www.temple.edu/bursar) for a complete list of tuition rates. The typical increase has been 5%:

PA Resident . . . . .	\$15,768
Non-Resident . . . . .	\$27,528
*Room and Board . . . . .	\$12,800
Fees . . . . .	\$890

\*This is an estimate of the average cost.