

Bates College

It's Easy to Enroll in the Interest-Free Monthly Payment Plan

• Use Your Monthly Payment Planner (at right) to determine Your Annual Amount and Your Monthly Payment. Estimate to start. Refer to the back of this planner for estimated costs. As costs or aid are finalized, simply adjust your monthly payment via web, telephone or mail at no cost.

• Refer to Number of Monthly Payments Due (below, right) to learn if any of Your Monthly Payments are now due.

• Complete and detach the enrollment form below. Mail it with your Annual enrollment fee and any monthly payments now due.

• Questions? Need to lower your monthly payment? Read more below or call **1-888-572-8985**.

Lower your monthly payment and reduce loan need with BorrowSmartSM

Paying interest-free is the best way to pay. However, if your interest-free monthly payment is too high and you're 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 this option or for free education payment advice, call an Education Payment Partner at 1-888-572-8985. You can also visit us online at www.afford.com/bates.

Note: You will continue to receive bills from Bates College, even though you are enrolled with TMS. A paid-in-full balance on your TMS payment plan does not necessarily equal a paid-in-full balance at Bates.

Your Monthly Payment Planner

1. Enter your *estimated* Annual expenses. Refer to the back of this planner.

Comprehensive Fee = \$ _____.

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 Payment Plan Amount**. Enter this amount here and on the enrollment form attached below.

\$ _____
Your Annual Payment Plan Amount

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

÷ 10
= \$ _____
Your Monthly Payment

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

Number of Monthly Payments Due

10 interest-free monthly payments
Due on the 1st of each month from
July 1st to April 1st

IF YOU ENROLL...	# OF MONTHLY PAYMENTS DUE	NEXT MONTHLY PAYMENT IS DUE
...by June 20	0	July 1
June 21 - July 20	1	Aug 1
July 21 - Aug 20	2	Sept 1
Aug 21 - Sept 20	3	Oct 1

Enroll today for lowest payments.

Detach and mail the enrollment form below. Keep the top portion for your records.

BATES COLLEGE

05011-01

Student's Social Security #: --

636

Student's ID#: _____

Student's Name: _____

Payer's Name: _____

Payer's Address: _____

Payer's City: _____ State: _____ Zip Code: _____

Payer's Email: _____

Daytime Telephone: (_____) _____ - _____

Evening Telephone: (_____) _____ - _____

Secondary Contact Name: _____

Your Annual Payment Plan Amount

(from shaded box in Planner)

\$ _____

Annual Fee Now Due \$ 65.00

Amount of Monthly Payments Now Due

(Multiply # of Monthly Payments Due x Your Monthly Payment. If no payments are due, enter 0.)

+ \$ _____

Total Amount Now Due = \$ _____

Make check or money order payable in U.S. funds to:
Tuition Management Systems

Please send me an application for:

Automatic monthly deductions from checking/savings

10

Bates College
Estimated Education Costs
2008/2009

Comprehensive Fee	\$ 49,350.00
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This Monthly Payment Plan is administered for your school by
Tuition Management Systems, PO Box 842722, Boston, MA 02284-2722
www.afford.com/bates 1-888-572-8985