

Your Education Payment Choice!

www.afford.com

**Easy interest-free
monthly payments
instead of one large
up-front expense**

**Don't borrow
unnecessarily**

**To learn more, visit
www.afford.com or call
1-800-722-4867, ext. 710**

BorrowSmart[®] Low-Interest Loans

Tuition Management Systems offers the most attractive low-interest loan options available for you to use alone or in combination with interest-free monthly payments to help pay your education expenses.

Parent Loan for Undergraduate Students (PLUS): A federally backed loan offered at a 1% lower interest rate than most lenders. The interest rate is reduced an additional ¼% when using the Automatic Payment Option. PLUS is available to all parents, regardless of need.

Stafford Loan: A federally backed student loan offering a 2% reduction in interest after 48 consecutive on-time payments are made. The rate is reduced an additional ¼% if the automatic payment option is used.

Alternative Loans: These loans do not require a financial aid application and offer some attractive benefits: Borrow up to \$25,000 per year. These loans feature a generous repayment term, a maximum deferment of 7 years, no application fee, no prepayment penalties, and pre-approval in five minutes. A check is mailed within one week of final approval.


To enroll, or learn more about
Tuition Management Systems, visit our website at
www.afford.com, call 1-800-722-4867,
ext. 710, or email us at: service@afford.com.

Counselors are available between 8 a.m. and 10 p.m.
weekdays and from 9 a.m. to 3 p.m. on Saturdays (EST).
When calling from outside of the U.S., (401) 849-1550.
TDD users call 1-800-572-8985.



Helping Families Afford Education[®]

127 John Clarke Road, Newport, RI 02842-5636

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Many tuition payments are better than one

**Enjoy interest-free
monthly payments
and reduce the amount
you may need to borrow**

If you plan to pay your education expenses using savings, current income or loans, we will help. Here's how...

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

If you plan to use your savings and/or income to cover all or part of your education expenses, the Interest-Free Monthly Payment Option is the best way to pay. Why make large annual or semester payments when you can spread your education expenses over 10, 9 or 8 interest-free monthly payments?

Simply use Your Expense Planner (at right or at www.afford.com) to determine your total payment plan amount and your monthly payment. Then enroll today on the web, or by mailing the completed enrollment form, or by calling 1-800-722-4867, ext. 710. If the monthly payment seems too large, learn how BorrowSmart will help.

Low cost, #1 service

Your \$55 enrollment fee includes toll-free education payment counseling and access to account information 24-hours a day at www.afford.com or through our toll-free InfoLine.

Education payment insurance

Education Payment Insurance protecting the balance of your payments is paid for and provided by Tuition Management Systems and is underwritten by Boston Mutual Life Insurance Company.

Reduce loan need with BorrowSmart®

If you need or prefer to use a loan to pay all or part of your education expenses, first find out how

BorrowSmart helps keep your monthly payments low and loan debt at an absolute minimum. Use Your Expense Planner (at left or at www.afford.com) to determine your annual amount and whether the monthly payment is affordable. If the interest-free monthly payment is too high, call 1-800-722-4867, ext. 710, and we will customize a combination of a low-interest loan and interest-free monthly payments to fit your budget.

BorrowSmart ensures you borrow only what you must and not a penny more. On average, BorrowSmart counseling reduces family loan debt and related interest payments by 50%. BorrowSmart counseling is also available on the web. Learn more by visiting www.afford.com.

Best rates and terms

Information on low-rate BorrowSmart loans with great terms can be found on the back of this brochure.

Your Expense Planner

- Enter your estimated expenses.

Tuition	\$	_____
Room & Board	+	\$ _____
Miscellaneous Fees	+	\$ _____
Total Expenses	=	\$ _____
- Enter your deductions. Use aid estimates already provided. If not provided, use last year's or enter 0.

Grants/Scholarships	\$	_____
Loans Anticipated	+	\$ _____
Deposits Paid to School	+	\$ _____
Total Deductions	=	\$ _____
- Subtract total Deductions from Expenses to arrive at **Your Total Payment Plan Amount**. Enter this amount below (and on your enrollment form if enrolling by mail).

Your Total Payment Plan Amount	=	\$ _____
Number of monthly payments in your plan	÷	_____ * (10, 9 or 8)
Your Monthly Payment	=	\$ _____

** If you choose the 9 or 8 payment option, you must spread your Fall semester expenses over 4 or 3 monthly payments. Your spring expenses will be spread over the remaining 5 payments (November 1 - March 1)*

Enrolling is easy

- Check Your Payment Schedule (below) to determine if any monthly payments are now due.
- Complete the enrollment form attached to the enclosed letter, or call 1-800-722-4867, ext. 710 and an Education Payment Counselor will enroll you right over the telephone. If enrolling by mail, send your enrollment fee, enrollment form and any monthly payments now due to Tuition Management Systems.

Paying is simple

Take advantage of our Automatic Payment Option to avoid check writing, postage costs and the possibility of late payment penalties due to mailing delays. This automatic withdrawal from your checking or savings account costs nothing extra. Please have your account information available when enrolling in this option over the telephone. Monthly payments can also be paid by check or money order, or by credit card for a convenience fee.

Your Payment Schedule

You may choose either 10, 9 or 8 Interest-Free Monthly Payments Due on the 5th of each month

Number of payments in plan	Paid each month From-To	Number of monthly payments now due if enrolling:		
		by 6/25	6/26-7/25	7/26-8/25
10	July 5 - April 5	0	1	2
9	Aug. 5 - April 5	0	0	1
8	Sept. 5 - April 5	0	0	0

Call 1 800 722 4867 for Semester Options

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