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

- Smaller, monthly payments instead of one large payment
- Easy choices that reduce your need to borrow
- Tailored to your needs
- No approval required

Act now for more options and easier payments.

Enroll today at ncsu.afford.com or call 800-356-8329

"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

We will help you afford your education

Monthly Payment Plans & Reduced Loan Need
Maximize savings and income with the Monthly Payment Plan

Paying-as-you-go 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 5 monthly payments?

Low cost, no approval required

The only cost for the Monthly Payment Plan is a $45 Semester enrollment fee. Life insurance covering your payment balance is included.

Use Your Monthly Payment Planner (at right) to determine Your Semester Payment Plan Amount and Your Monthly Payment.

All students and families, regardless of need or financial standing, are eligible for these payment plans. There is no approval process.

To enroll or learn more online, or for free education payment advice with no obligation, call to speak with an Education Payment Advisor:

ncsu.afford.com
800-356-8329

---

North Carolina State University
10388-01

Your Monthly Payment Planner

1. Enter your estimated Semester expenses.
   
   Tuition $__________
   
   Room, Board / Meal Plan + $__________
   
   Other Fees + $__________
   
   Total Semester Expenses = $__________

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

   Grants / Scholarships $__________
   
   Loans Applied For + $__________
   
   Deposits Paid + $__________
   
   Total Semester Deductions = $__________

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

   = $__________
   
   Your Semester Payment Plan Amount

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

   \[ \frac{\text{Your Semester Payment Plan Amount}}{5} \]

   = $__________
   
   Your Monthly Payment

If Your Monthly Payment is affordable, enroll today.

---

It's easy to enroll in the Monthly Payment Plan

- Use Your Monthly Payment Planner (at left) to determine Your Semester 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 ncsu.afford.com to enroll online or call 800-356-8329.


Paying is simple

You may choose to receive an electronic or paper 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 statement savings account. Late payments may result in additional fees.

Number of Monthly Payments Due

5 monthly payments
due on the 1st of each month from
June 1st to October 1st

<table>
<thead>
<tr>
<th>IF YOU ENROLL...</th>
<th># OF PAYMENTS DUE AT ENROLLMENT</th>
<th>YOUR NEXT PAYMENT IS DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>by May 20</td>
<td>0</td>
<td>June 1</td>
</tr>
<tr>
<td>May 21 - June 20</td>
<td>1</td>
<td>July 1</td>
</tr>
<tr>
<td>June 21 - July 20</td>
<td>2</td>
<td>Aug 1</td>
</tr>
<tr>
<td>July 21 - Aug 1</td>
<td>3</td>
<td>Sept 1</td>
</tr>
</tbody>
</table>

Enroll today for lowest payments. Final deadline is August 1st.