

# METHODS OF PAYMENT

Students are entitled to enter a class or laboratory only after payment of tuition, fees, and charges have been arranged using one of the alternatives discussed in this section. Once a payment option has been selected by the student at registration, no change in the payment plan will be allowed during the semester.

## Full Payment

Under this option, the student makes full payment of all tuition, fees, and charges in advance of the beginning of the semester.

## Tuition and Fees Short-term Loan

Under this option, the student applies for a short-term loan that accrues interest at the rate of 5 percent annually. The application is accessed online on myUTSA (<https://experience.elluciancloud.com/uotasa/>). If approved, the loan proceeds will be authorized and posted to the student's account. The loan is limited to the total amount of tuition and fees assessed less any available financial aid that is awarded to the student. Students that add semester credit hours after signing the promissory note must reapply for an additional loan for the new balance.

## Installment Program

Under the installment option, the student pays 30% of the tuition, eligible fees, and charges in advance of the beginning of the semester and 35% before the start of the sixth and 11th class weeks. There is a non-refundable service charge of \$16 per semester for this payment option.

A late fee of \$10 will be added to the student's bill for each installment payment not made by the due date. A student who fails to make full payment before the end of the semester may not receive credit for the work done that semester and will not be allowed to register for future semesters until the delinquent amount is paid.

Not all fees are eligible for payment in installments. The fees for parking, installment plans, orientation, health insurance, testing, and property deposits are not eligible for the installment payment program and must be paid in full when initially billed.

Housing and meal plan assessments are also eligible for this installment program.

Installment payment plans are available during the Fall and Spring semesters only. If the student chooses to use the installment option, an electronic promissory note must be completed and the first installment payment made in RowdyPay before the registration process can be considered complete.

All financial aid will be applied to total tuition, fees, and charges before calculation of the payment plan. Prepayment in full of an installment or of total installments will be accepted any time after registration.

Refunds from the add/drop process will be prorated for remaining installments. Additional fees and charges incurred from the add/drop process will be added to the balance due from registration, and the installment payments will be recalculated.

Students paying 30% or more (but less than payment in full) without choosing the Installment Program may be automatically placed on the Installment Program to avoid withdrawal for insufficient payment.

## Accepted Forms of Payment

Payment may be made by credit card or personal check for the exact amount due, provided the bank transit number is encoded on the check in compliance with revised Federal Reserve banking regulations. Students paying by check should include their Student ID number on the check. Payments made by mail must be postmarked four working days before the payment deadline. Students may pay by "e-check" or credit card on myUTSA (<https://experience.elluciancloud.com/uotasa/>). Students may not obtain cash by writing a check for a larger amount. Students who make their payment by credit card will be charged a 2.5% service charge for each transaction.

Credit cards are accepted only for payment online. Students and parents may continue to pay tuition and fees by check or money order in-person, through the mail, or through any of the online payment options on myUTSA, including electronic funds "e-check" transfer.

A returned check (electronic or paper), whether written by mistake or otherwise, unless it is the admitted error of the bank concerned, is likely to delay actual payment and thus result in a penalty (see "Returned Check Fee (<http://catalog.utsa.edu/policies/tuitionfees/penaltyfees/>)"). Many local merchants will not cash out-of-town checks. It is recommended that students set up checking accounts in local banks before enrolling so they can cash checks easily in the city.

When you provide a check as payment, you authorize UTSA either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. *When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.* For inquiries, please call 210-458-8000.