



The University of Massachusetts Amherst and Nelnet Business Solutions (QuikPAY) are providing an installment payment plan program for undergraduate students beginning Fall 2011. Enrollment in the **UPay** payment plan begins **June 15, 2011**. Because this is not a loan program, there are no interest or finance charges assessed.

The non-refundable enrollment fee to budget payments through this installment plan is \$35 per semester or \$55 for an annual plan.

Your Bursar account must be in good standing in order to enroll in the UPay payment plan. All past-due balances must be paid in full prior to signing up for the installment plan for the upcoming term.

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1. What is the UPay Payment Plan?

The University of Massachusetts installment payment plan (UPay) allows a student or Authorized Payer to pay their student bill through equal monthly installments: 5 installments for a single term, 10 installments for a full year. There is an annual enrollment fee of \$55 (\$35 for a single term plan) for this no-interest payment option. Enrollment in UPay for the upcoming academic year opens on June 15th. Students can enroll in the UPay payment plan through their SPIRE access at www.spire.umass.edu. Parents who are set up as Authorized Payers may enroll in the payment plan through their QuikPAY access at <https://quikpayasp.com/umass/bursarbill/authorized.do>

2. Is there a fee for the UPay Payment Plan?

There is a \$55 enrollment fee for the annual (10 monthly installments) plan. There is a \$35 enrollment fee for the single term (5 monthly installments) plan.

3. How do I enroll in the UPay Payment Plan?

Enrollment in the payment plan is available online only. Students may log in to their SPIRE account (www.spire.umass.edu) and click on the **View/Pay Bill** link on the Student Center panel to access the UMass online billing system (QuikPAY). Select Payment Plan from the left hand navigation menu in QuikPAY. If you do not have access to a personal computer you may use the kiosks located in the Whitmore Building or in the Learning Commons at the DuBois Library on campus.

4. Can my mother/father enroll in the UPay Payment Plan?

Yes. Parents or other authorized payers (guardian, grandparent, employer, etc.) can sign up for the UPay Payment Plan to pay their student's Bursar account. Enrollment in the payment plan is available online only. In

order to enroll in the UPay Payment Plan, parents or other payers need to be recognized as Authorized Payers in our QuikPAY system. The **student** must initiate this process. Students log in to their SPIRE account (www.spire.umass.edu) and click on the **View/Pay Bill** link on the Student Center panel to access the UMass online billing system (QuikPAY). Select Authorize Payers and enter the required information for the parent/payer to whom you would like to grant access to view and pay your bills. Students will assign each Authorized Payer a password. Using that password, Authorized Payers may log in to the QuikPAY system directly at <https://quickpayasp.com/umass/bursarbill/authorized.do>. Once logged in, parents may select the Payment Plan option on the left hand menu.

5. Can each of my parents have their own UPay Payment Plan?

Only one payment plan can be set up per student. We suggest that parents who are paying separately transfer funds into a bank account set up for UPay Payment Plan deductions.

6. When do payments begin?

The schedule of monthly payments depends on the date you enroll. If you sign up after the due date for an installment has passed, that payment(s) will be required in the form of a down payment at the time of enrollment. As an example, if you enroll in the annual payment plan on August 15th, after the due date of the first installment, you will be required to pay the first installment as a down payment at the time of enrollment and then continue with the scheduled monthly payments from September on.

The schedule of payments is listed below:

Enrollment Date	Required Down Payment	Number of Payments	Payment Months
Fall 2011 / Spring 2012 Annual Plan			
Prior to August 5	None	10	Aug - May
Aug 5 – Aug 23	10%	9	Sept – May
Aug 24 – Sept 6	20%	8	Oct – May
Fall 2011 Single Semester Plan (Fall <u>ONLY</u>)			
Prior to Aug 5	None	5	Aug – Dec
Aug 5 – Aug 23	20%	4	Sept – Dec
Aug 24 – Sept 6	40%	3	Oct - Dec
Spring 2012 Single Semester Plan (Spring <u>ONLY</u>)			
Prior to Jan 5	None	5	Jan - May
Jan 5 - Jan 23	20%	4	Feb - May

7. What is the deadline to sign up for the UPay Payment Plan?

In order to participate in the Annual or Fall ONLY plans, you must enroll prior to September 6th. The required down payment and number of installments will be determined by the date of enrollment in the plan. Please see the section [When do payments begin?](#) for a detailed schedule.

The deadline for enrollment in the Spring ONLY plan is January 23rd.

8. Will we receive a bill for our UPay monthly payments?

No, you will not receive a monthly bill for UPay payments. An email reminder will be sent to the email address of the UPay Payment Plan account owner 10 days prior to the automatic payment deduction.

9. What is the due date for monthly payments?

Each monthly installment will be deducted on the **5th of the month**. Payment plan installments can only be paid by automatic deduction from a credit card or personal bank account. Payments will be automatically deducted from the credit card (MasterCard, Discover or American Express) or personal checking/savings account that you specify during the payment plan enrollment process. **If you elect to pay by credit or debit card, you will be charged a non-refundable 2.7% service charge for each transaction. There is no fee charged for payments made by eCheck from a personal checking/savings account. Please note: VISA is not accepted for payment.**

10. What happens if the payment date is on a weekend or holiday?

For eCheck payments, if the payment date falls on a weekend or banking holiday, the payment will be attempted on the next business day. Although the payment is scheduled for a specific date, it is the bank that determines the time of day the payment is taken from the account. For credit card payments, the payment will be processed on the payment date, regardless of weekend or holiday.

11. I have monthly payments coming out of my bank account, but I don't have enough in my account to cover this month's payment. What will happen?

Prior to the scheduled payment date, you can change the method of payment. For instance, if you have set up your UPay Payment Plan to pay from your checking account each month, prior to the monthly payment you can change your setup to deduct payments from your credit card instead. To adjust the method of payment, log in to the QuikPAY system and select Payment Plan from the left hand menu.

12. I lost my credit card and had to cancel it with my credit card company. I've been issued a new card with a new number. I used my old credit card to set up my UPay Payment Plan. What should I do?

You need to update your payment profile set up for your payment plan. To update your payment profile information, log in to the QuikPAY system and select Payment Plan from the left hand menu.

13. What happens if my payment is returned?

If a payment fails, you will receive an email indicating that the payment failed and the reason for failure. You will be notified that a \$30 Missed Payment Fee will be assessed and scheduled to be paid five days after the missed payment. If the payment fails, your payment plan contract **will be cancelled** and you will have to pay UMass directly for the remaining balance on your account. In order to re-enroll, you will need to contact the Bursar's Office at bursar@admin.umass.edu requesting re-enrollment.

14. If payments are made automatically from my bank account or charged to my credit card, does that mean that UMass has direct access to my account?

NO. This is a common misconception about automatic payments. No one other than you and your financial institution has access to your account. When you arrange to make an automatic payment through UPay, you authorize your current payment amount to be paid by your bank or Credit Card Company on a specific date.

15. What if I don't have a bank account or a credit card, but I need a payment plan?

Because a checking/savings account or a credit card is required to use the plan, you should work with one of the many local banks or credit unions to set up an account.

16. I just signed up for the UPay Payment Plan. When can I expect to see the credit on my Bursar account?

Any down payment that is required at the time of enrollment will post to your Bursar account instantly. The balance of the contract for the term will post to your Bursar Account within 24 hours of enrollment.

17. My parents are paying on the Payment Plan, but I received a bill from the Bursar's Office. Why?

If you receive a bill from the Bursar's Office, the amount you have set up through the UPay Payment Plan is not enough to cover your balance with the University. You can choose to pay the difference in a lump sum to the University, or you can choose to include this increase as part of your payment plan.

If you wish to adjust the amount of your payments scheduled through the UPay Payment Plan, log in to the QuikPAY system and select Payment Plan from the left hand menu. You can then choose the adjustment/rebalancing option that suits you best. If you choose to pay the difference directly to the University, log in to the QuikPAY system and select Make a Payment from the left hand menu.

18. I signed up for the UPay Payment Plan, but now I've changed my mind and I want to pay the entire bill before the monthly payments begin. Can my enrollment fee be refunded?

No, the enrollment fee is a non-refundable fee. It will not be refunded if a payer cancels the plan for any reason.

19. I signed up for classes early and have already made a monthly payment. I found out that I won't be able to attend school this semester and have to drop all of my classes. How do I get my money back for payments I've already made?

You need to officially withdrawal from the University immediately, as this can have an impact on your refund. You should contact the Undergraduate Registrar's Office to alert them to your decision to withdraw. Your account balance will be adjusted accordingly and any payments made through the UPay plan will be refunded

once your charges have been adjusted in accordance with our withdrawal policies. Once your withdrawal is complete, a refund will be issued to you through our Excess Express process, and you will be notified by email when the refund is available.

Your UPay Payment Plan will be terminated. Any future scheduled payments will be cancelled or reduced (if there is still an outstanding balance to be paid).

20. I have already enrolled in the UPay Payment Plan, but just received an outside scholarship. What should I do?

If you wish to adjust the amount of your payments, log in to the QuikPAY system and select Payment Plan from the left hand menu. You can then choose the adjustment/rebalancing option that suits you best.

21. I have already enrolled in the UPay Payment Plan, but just upgraded my meal plan so my account balance is now more. What should I do?

If there is an increase in your Bursar account after you have established a UPay Payment Plan amount, you can choose to pay the difference in a lump sum to the University, or you can choose to include this increase as part of your payment plan.

If you wish to adjust the amount of your payments scheduled through the UPay Payment Plan, log in to the QuikPAY system and select Payment Plan from the left hand menu. You can then choose the adjustment/rebalancing option that suits you best. If you choose to pay the difference directly to the University, log in to the QuikPAY system and select Make a Payment from the left hand menu.

22. Will the University automatically adjust my payment plan if changes are made to my account?

No, the University will not automatically adjust your payment plan if there are changes made to your account. If you wish to adjust the amount of your payments scheduled through the UPay Payment Plan, log in to the QuikPAY system and select Payment Plan from the left hand menu. You can then choose the adjustment/rebalancing option that suits you best.

23. I signed up for the UPay Payment Plan last year. Do I have to sign up for it again if I want to use it this year? Will there be an additional fee?

Yes, you must re-enroll in the annual plan each year. Similarly, if you enroll in a Fall only plan and decide you would like a payment plan for Spring as well, you must enroll in the Spring only plan.

24. Can I cancel the UPay Payment Plan once I have enrolled?

The UPay Payment Plan may be cancelled at any time by the student or Authorized Payer. Please note, the enrollment fee is non-refundable. If you cancel your payment plan, you will be required to pay the University directly for the remaining balance on your Bursar account.