

# 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 awarded to the student. Students who add semester credit hours after signing the promissory note must reapply for an additional loan for the new balance.

## Installment Plans

UT San Antonio offers installment plans during the fall and spring semesters that allow students to pay their semester balance for a one-time, non-refundable fee of \$20.

**Armadillo Plan:** Pay 30% of the eligible balance when you sign up, then 35% before the start of the sixth-class week, and the final 35% payment before the start of the eleventh-class week.

**Roadrunner Plan:** Pay a \$500 down payment when you sign up. Then pay 33% of the remaining balance before the start of the sixth-class week, 33% of the remaining balance before the start of the eleventh-class week, and the final 33% of the remaining balance before the start of the fifteenth-class week.

- Housing and meal plan balances are also included in the installment plan. You sign up for the installment plan after the charges have been added to your account.
- Remaining installment amounts can change based on adjustments made to your account, including but not limited to adding/dropping classes, changes in housing, meal plans, or financial aid adjustments.
- The following charges that are not included in the installment plan: parking, installment fees, property deposits, orientation, health insurance, and testing fees.
- For each missed installment payment, there is a \$10 late fee, and a registration hold is placed on your student record.
- Installment plans are only optional through the 20th class day of each fall and spring semester, so sign up early!

## 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 (<https://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 UT San Antonio 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.