

## 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 6 monthly payments?

### Low cost, no approval required

The only cost for the Monthly Payment Plan is a \$50 Semester enrollment fee.

Use Your Monthly Payment Planner (at right) to determine Your Semester Payment Plan Amount and Your Monthly Payment. If you need a lower monthly payment and are thinking about borrowing, read about BorrowSmart®.

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

[manhattanville.afford.com](http://manhattanville.afford.com)

800-722-4867

## Lower your monthly payment and reduce loan need with BorrowSmart®

Paying monthly is the best way to pay. However, if you need a lower monthly payment and are thinking about borrowing, BorrowSmart reduces loan debt and saves you money.

BorrowSmart combines a Monthly Payment Plan with the loan of your choice. It allows you to pay your education bill with minimal loan debt.

You can use any education loan with this unique service.

To learn more about BorrowSmart, visit us online, or call to speak with an Education Payment Advisor at no charge and with no obligation.

For all your payment and affordability counseling options visit:

[manhattanville.afford.com](http://manhattanville.afford.com)

or call

800-722-4867

**Manhattanville College**  
10694-01

### 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**.

÷ **6**  
= \$ \_\_\_\_\_  
**Your Monthly Payment**

If Your Monthly Payment is affordable, enroll today.  
If not, read about BorrowSmart®.

- 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 [manhattanville.afford.com](http://manhattanville.afford.com) to enroll online or call **800-722-4867**.
- Questions? Need to lower your monthly payment? Call **800-722-4867**.

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. Monthly payments can be automatically deducted from your checking or statement savings account. Late payments may result in additional fees.

6 monthly payments  
due on the 1st of each month from  
June 1st to November 1st

IF YOU ENROLL...	# OF PAYMENTS DUE AT ENROLLMENT	YOUR NEXT PAYMENT IS DUE
...by May 20	0	June 1
May 21 - June 20	1	July 1
June 21 - July 20	2	Aug 1
July 21 - Aug 20	3	Sept 1

Enroll today for lowest payments.  
Final deadline is <CUTOFF DATE>.