1. To begin enrollment in the CMU Payment Plan, log in to CentralLink at [https://centrallink.cmich.edu](https://centrallink.cmich.edu)
2. Click on the “My Account” link, located on the upper right-hand corner of the menu bar.

3. Click on the “Payment Plan Enrollment” link, located under the Finances heading.
4. A Frequently Asked Questions page will display. Please read through the questions and answers thoroughly, as they may answer any questions you have about the payment plan prior to enrollment.

**Payment Plan: Frequently Asked Questions (On Campus)**

To enroll in the payment plan, click on “Proceed to Budget Worksheet” link at the end of the Frequently Asked Questions. You will be taken to the Budget Worksheet where you will link into e-Cashier.

1. **What is the CMU Payment Plan?**
   
   The CMU Payment Plan is an interest-free installment plan that allows semester charges to be paid over a series of monthly payments. This is not a loan, therefore, there is no interest or credit check required.

2. **Do I HAVE to enroll in a payment plan?**
   
   No, it is not required that you enroll in a payment plan each semester. It was designed for students and parents who wish or without financial aid will not have enough to cover their tuition bill on the due date.

   For students who have applied for financial aid and their award package covers the total cost of attendance through some combination of scholarships, grants, work-study, and student and parent loans, please review the following examples to assist you in determining the necessity for a payment plan:

   **EXAMPLE 1**
   Students who accept all of the offered aid will have sufficient funds and a payment plan is not necessary.

   **EXAMPLE 2**
   Students who reject work study and suggested loans may find a payment plan helpful.

   **EXAMPLE 3**
   Students who reduce the amount of suggested loans and would like to make monthly payments for the balance of educational costs would find the payment plan helpful.

3. **Who is eligible?**

   To be eligible for participation in the CMU Payment Plan, a student must meet the following requirements:
   - Be an admitted student for the semester in which the CMU Payment Plan will be used.
   - The account must not have any overdue unpaid balance. The previous semester’s charges must be paid in full before enrolling in the CMU Payment Plan.
   - Must not have defaulted on a prior established payment plan.

5. Once you have reviewed the Frequently Asked Questions in their entirety, click on the “Proceed to Budget Worksheet” button at the bottom of the page.

**24 Where do I go if I have additional questions about the CMU Payment Plan?**

Refer to the "Frequently Asked Questions" or "How e-Cashier Works" links located on the toolbar of e-Cashier (800) 609-8056 or the CMU Student Account Services and University Billing office at (888) 610-4991.
6. **Please note**: The CMU Budget Worksheet is an *estimate* of total semester expenses less total *estimated* credits from financial aid awards, loans, and scholarships. Some select fields in the worksheet are pre-populated systematically. Please complete all remaining fields to create an *estimated* payment plan budget. This is solely an *estimate* based upon expected fees and/or credits.

7. The first section of the budget worksheet takes semester expenses into consideration.

   a. Select the number of credits that you plan to enroll in for the upcoming semester. The total number of credits will be multiplied by the tuition rate, and a tuition subtotal will appear in the Expenses column.

   ![Tuition Subtotal](image1)

   b. Select whether or not you plan to stay in a Residence Hall during the upcoming semester. Then, choose the residence hall and room type. Next, select whether or not you plan to purchase a meal plan and choose the type of meal plan. The expenses will again be subtotaled in the Expenses column of the worksheet.

   ![Residence Hall Subtotal](image2)
c. The bookstore charges section will be prefilled with $500.00. You may enter a higher amount if you wish to budget for additional expenses (such as a computer or course materials) that may be charged at the CMU Bookstore or a lower amount, as little as $0.00 if you wish to keep bookstore charges out of your CMU Payment Plan arrangement. One final field allows for the inclusion of any additional expenses that you expect and wish to include in your semester payment plan.

8. The next section of the budget worksheet takes expected financial aid into consideration. This field is pre-populated based upon financial aid, loans, and scholarships that students qualify for **according to their financial aid award package**. Please note that this may include loans and awards that require additional qualifying steps, such as the Parent PLUS Loan or Federal Work Study.

If you have a Parent PLUS Loan or Federal Work Study as a part of your financial aid award package and do not plan to use them, you can formally reject the awards in order to adjust for what your payment plan budget takes in to account. You may do so via the Financial Aid Status Page, which is linked to directly from the budget worksheet.
9. A field below the financial aid taken in to account allows for an entry to adjust the expected financial aid. You can either add to (for scholarships expected but not yet included on a financial aid award letter, for example) the expected financial aid or subtract from by entering a value with a minus (-) sign in front of it. Review the “Estimated Financial Aid Subtotal” field to be sure that the estimate matches your expectations.

10. The final section of the budget worksheet provides both the expenses and financial aid subtotals. The difference between the two is the amount that your CMU Payment Plan will be based upon. You can see this figure in the “Estimated Total Expense” field. Once you are satisfied with the figure, click on the eCashier icon at the bottom of the page to continue with payment plan enrollment.
11. The next step of the enrollment process provides some important information about the third-party company, NBS, which manages CMU Payment Plans on the university’s behalf. You will see information about payment methods accepted as well as the one-time, non-refundable $25 enrollment fee that will be assessed immediately upon enrollment. Once you have read through this information, click on the “Next Step” button to proceed with enrollment.

12. In the “Student Information” section of the enrollment process, enter and confirm the student’s e-mail address (a parent/authorized payer’s can be entered in an upcoming step, if desired) and then click “Next Step”.
13. In the “Amount Due/Plan Options” section of the enrollment process, choose one of the available term options (3, 4, or 5 installments depending on enrollment date). The information in the “Amount to be paid through NBS” table will populate based upon the term option selected. Click on the “Next Step” button to proceed once you are satisfied with the payment breakdown.

14. In the “Payment Method” section of the enrollment process, choose whether you would like payments drafted from a bank account (no per-transaction charge, requires account and routing numbers) or from a credit card (2.75% service fee per transaction applies).
15. The “Account Information” section of the enrollment process requires personal contact and billing information. This is the section of the enrollment process in which a parent/authorized payer’s information may also be entered. An access code can be created, and an authorized party may be named to have permission to make changes to or inquire about the CMU Payment Plan.

Note: authorizing a payer for the CMU Payment Plan only authorizes that individual to receive information about the payment plan. Authorizing a payer for any other billing inquiries must be done in QuikPAY or by establishing an Authorization to Release Information Passcode.
16. Enter payment account information and click the “Next Step” button.

17. Read through the NBS terms and conditions, check the box to accept, and click on “Submit and Activate”.
18. Perform one final review of the information entered for accuracy.

19. Review and accept terms and conditions. Click “Submit and Activate”.

20. You are now enrolled in the CMU Payment Plan! Print the information for your records and then exit the eCashier site. You will receive a letter by e-mail within one week from our office with more information.