

“If you plan to pay for school using savings, current income or loans, these **options** will make it **easier.**”

- Interest-free monthly payment option & low-interest financing options
- Easy choices that reduce your need to borrow
- Tailored to your needs

“Free advice. And, enough payment options to fit anyone’s budget. This simplifies education payment.”

- Joe Pariseault
Monthly Payment Plan User

Start planning **now** for **more** options and easier payments **later.**

Return the attached form or call an Education Payment Partner today!

1-888-463-6994

Or, visit us online at:

www.afford.com/options



Helping Families Afford Education

171 Service Avenue, Suite 200, Warwick, RI 02886
1-888-463-6994 www.afford.com/options

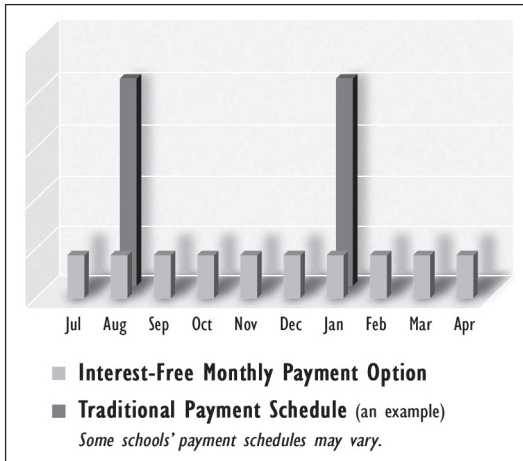
We will help you
afford your
education



Interest-free
monthly payments and
reduced loan need

Start planning now for more education payment options later.

The earlier you start planning, the more options you have when the bill is due. Your school and Tuition Management Systems are here to help you every step of the way. This unique partnership will reduce your need to borrow and lower your interest costs. Some options even allow you to pay-as-you-go, without any interest.



Interest-Free Monthly Payment Option.

Pay-as-you-go and maximize your savings and cash flow. Everyone qualifies.

If you plan to use your savings and/or income to cover all or part of your education expenses, an Interest-Free Monthly Payment Option is the best way to pay.

- Simple enrollment. Everyone is approved.
- Easy and predictable monthly payments.
- A small one-time fee. No interest costs.
- Spreading out payments conserves savings.
- Options that fit your cash flow.
- No financial aid qualification necessary.

Low-Interest Loan Options.

Pay later, with smaller monthly installments and low interest cost. Quick funds availability.

If you need or prefer loans to help pay your education expenses, Low-Interest Loan Options make sense.

- Easy application.
- Fast processing and quick funds availability.
- Options to tailor your plan.
- Private and Federal education loans.

Combined Option.

Combine an Interest-Free Monthly Payment Option and a Low-Interest Loan Option. Lower your interest costs and save money.

If you need lower monthly payments but don't want to borrow too much, a combination plan is the way to "BorrowSmart."

- Avoids unnecessary borrowing.
- Tailors monthly payments to your budget.
- Provides low-cost loan options.
- Easy application.
- Quick processing.

Get free expert advice — simplify education payment.

Don't wait until your tuition bill arrives to figure out how to pay it! Let us know today that you want to take advantage of an Interest-Free Monthly Payment Option, a Low-Interest Loan Option, a Combined Option or free assistance from an Education Payment Partner. Take advantage of our expertise and simplify the planning and payment process.

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Return this form, call, or visit us online and be on track to an easy and tailored way to fit education costs into your budget.

You will then receive timely information about your payment options and an opportunity to enroll early in the Interest-Free Monthly Payment Option. Additionally, you will be notified as soon as costs for the upcoming academic term are available.

Keep me informed of all my education payment options!

STUDENT NAME

COLLEGE OR UNIVERSITY STUDENT IS ENTERING

STATE IN WHICH SCHOOL IS LOCATED

TUITION PAYER NAME

PAYER STREET

PAYER CITY

PAYER STATE

PAYER ZIP CODE

PAYER PHONE NUMBER

PAYER EMAIL ADDRESS

Once complete, simply mail this form to:

Tuition Management Systems
171 Service Avenue, Suite 200
Warwick, RI 02886

Please detach this section and return.