

Rev. 3 January 29, 2021

## Payment Plans

### Eligibility

Palo Alto University (PAU) allows students in good financial standing to pay for required student tuition and fees in installments using a payment plan. PAU only offers 3-month payment plans, specific to an individual quarter.

The payment plan is not a loan and there are no interest charges. However, there is an enrollment fee of \$35 each quarter, and students who miss the payment dates for their payment plan will be subject to a \$10.00 monthly late payment fee. Participants must enroll each term; there is no automatic re-enrollment or rollover from one quarter to the next.

1. To setup a payment plan, you first need to log into to the MyPAU portal accessed either through OneLogin or at <http://my.paloaltou.edu>
2. Next you'll want to click on the Student tab found at the top. This will take you to a page as pictured below:

You are here: [Student](#) > [Student Home](#)

**Student**

**Welcome Message**

**Quick Navigation**

- Online Registration
- View or Pay My Bill
- Financial Aid
- My Schedule
- My Academics
- Unofficial Transcript

**Program Pages**

- [Undergraduate](#)
- [M.S. Psychology](#)
- [M.A. Counseling](#)
- [PGSP - Stanford Psy.D. Consortium](#)
- [PhD Clinical Psychology](#)

**Academic Calendars**

- [2018-19 Graduate Academic Calendar](#)
- [2018-19 Undergraduate Academic Calendar](#)

**Student Resources**

- [Course Evaluations](#)
- [Graduation Application Forms](#)
- [Registrar Office Forms](#)
- [Ordering Official Transcripts](#)
- [Student Health Insurance Plan \(SHIP\)](#)
- [Low-Fee Counseling Resources \(Agencies\)](#)
- [Institutional Review Board \(IRB\)](#)
- [Professional Advising & Development \(OPAD\)](#)

**Student Accommodations**

- [Request Exam Accommodations](#)
- [Accommodations Policy 2015-16 \(e.g. disabilities, international students\)](#)
- [Request for Disability Accommodations](#)
  - By Provider
  - By Student
- [Release of Information for Special Accommodation](#)

**Student Rights & Privacy**

- [FERPA Statement](#)
- [Palo Alto University Directory Information Policy](#)

**Student Employment & Payroll**

- [PAU Job Board](#)
- [Employment Eligibility](#)
- [Student Assistant Application](#)
- [Filling Out Your Timesheet](#)
  - Student Assistant's E-Timesheet (Qualtrics)
  - EPATT Student Assistant's (Paper Timesheet)

3. From there, click on View or Pay My Bill and then choose the option that says Go to CASHNet

CashNet, a third-party payment vendor operating under agreement with PAU, administers the University's automated payment plan. The payment plan provides a convenient means for paying tuition and fees through regularly scheduled payments. PAU expects that students will enroll in the CashNet payment plan or make payment in full for all charges by the payment due date for each term. If payment is not received or the student has not enrolled in the payment plan by the due date, the student's course registration may be cancelled.

For questions about CashNet payment plan, contact CashNet Student Services Call Center at (800) 339-8131.

## **Enrollment Dates**

PAU manages student payment plans through CashNet. In order to use the CashNet system, students must sign up for a payment plan during the enrollment window specified below:

Opens: On the billing statement available date of the quarter

Closes: On the last day of the add/drop period for the quarter the student is signing up for

After the end of the add/drop period, students can no longer sign up for a payment plan via CashNet.

## **Amount Financed**

Charges included in payment plans are based on the quarter for or during which they are incurred, including tuition and fee charges incurred on the student's account. Students can review their monthly account statements that reflect all activity during the month of the current month ending balance on the account online.

## **Changes to Amount Financed**

The amount of future payment plan payments will automatically decrease if the student's PAU account is reduced due to changes in registration, financial aid, or additional payments. If the amount additional changes in registration, financial aid, etc. results in increases. A new payment plan must be signed by the student.

## **Minimum Payments**

The monthly minimum payment amount is calculated by dividing the total charges due at the beginning of the quarter by the number of scheduled payment dates in the quarter. The total amount due and the minimum monthly payment will vary depending upon the student's enrollment and the amount of financial aid. Monthly minimum payment amounts can change based on activity on the student's account.

## **Failure to Pay**

Late fees of \$10 will be assessed on any installments 15 days or more past due. Since the minimum payment option is based on the quarter's charges and billing dates, all accounts must be paid in full by the end of that quarter's plan. Any amounts remaining unpaid at the end of a quarter will be billed in full and must be paid in full immediately.

Past due amounts will prevent a student from registering for the next quarter, continuing in the payment plans for subsequent quarters, or from receiving diplomas. If the student misses 2 payments in a row after the 15 days past due, the student will be withdrawn.

## **Default**

Students must pay the balance of the account in full if the monthly payments become past due.

## **Questions**

If you have any questions or concerns, please contact the Bursar's Office at (650) 417-2012, or by email at [bursar@paloaltou.edu](mailto:bursar@paloaltou.edu)