

THE SYCAMORE PLAN



Fall 2018/Spring 2019

Creative solutions for financing your quality education



The Sycamore Plan

Indiana State University is committed to providing you a quality education at an affordable price. The Sycamore Plan is not one solution—it's a comprehensive package of three creative financing solutions, offering a plan that is best for you and your family.

The three Sycamore Plan payment options include:

- The Single Payment Plan
- The Monthly Payment Plan
- The Variable Payment Plan

The chart inside gives general information about each of these payment plans. For specific details, phone the offices listed on the chart or e-mail: PaymentPlan@indstate.edu

Sample Monthly Payment Plan Budget

The worksheet below is for your use in determining your monthly payment. The numbers on the left are estimates based on fall 2018/spring 2019 fees. The spaces on the right are for your use based on estimated amounts.

A. Enter estimated fall 2018/spring 2019 expenses.

Tuition and fees	\$9,100	\$ _____
Room and board	+ \$10,600	+ \$ _____
Total expenses	= \$19,700	= \$ _____

B. Enter estimated fall 2018/spring 2019 deductions below. Use any financial aid estimates already known. Do not include federal or state work study awards as a deduction.

Financial Aid	\$9,100	\$ _____
Other scholarships +	\$ _____	+ \$ _____
Personal payments made or planned	+ \$4,600	+ \$ _____
Total deductions	= \$13,700	= \$ _____

C. Subtract total deductions from total expenses and enter the result below as your fall 2018/spring 2019 budget amount.

Your budget amount = \$6,000 = \$ _____

D. Divide the budget amount by ten (or the number of monthly payments in your plan).

Your monthly payment = \$600 = \$ _____

The University Board of Trustees reserves the right to change fees at any time in the future. The right to correct errors is also reserved.



Sycamore Plan Financial Options for Academic, Housing (Including Meal Plan), and Mandatory Fees*

	Single Payment Plan	Monthly Payment Plan	Variable Payment Plan
Features	One payment per term.	Fall 2018 and spring 2019 academic, housing, and mandatory fees* may be spread over equal monthly payments, payable through Tuition Management Systems (TMS).	Amount and timing of payments, up to the final due date, are determined by each individual student.
Amounts	Pay the full amount for academic, housing, and mandatory fees* by the deadline dates to avoid being assessed the Variable Payment Plan fee.	Any amount can be budgeted (see reverse side for example) to be paid in equal monthly payments. Budgets, plus other resources, must cover academic and mandatory fees* to avoid the Variable Payment Plan fee.	Academic, housing, and mandatory fee* payments can be made in varying amounts at whatever interval is convenient until the final due date.
Participation Fees	None	\$65 non-refundable academic year enrollment fee payable to TMS.	\$25 minimum/\$60 maximum per semester. A Variable Payment Plan fee is automatically assessed if academic and mandatory fees* remain unpaid as of designated due dates.** This fee does not apply to unpaid housing fees.
Deadline	Full payment must be received for fall 2018 in the Office of the Controller on or before August 21, 2018; spring 2019 fees are to be paid by January 15, 2019. (Visit www.indstate.edu/reslife for dates related to the \$150 initial housing payment.)	Enrollment for the academic year must occur by August 31, 2018. Past due payments must be paid at the time of enrollment. (Contact TMS for spring-only options.) Amounts are due the first of each month with the final payment due April 1, 2019. (Visit www.indstate.edu/reslife for dates related to the \$150 initial housing payment.)	All fall 2018 academic, housing, and mandatory fees* must be paid by October 18, 2018; spring 2019 must be paid by March 21, 2019. (Visit www.indstate.edu/reslife for dates related to the \$150 initial housing payment.) The Variable Payment Plan fee will be assessed if: <ul style="list-style-type: none"> the appropriate payment has not been made under the Single Payment Plan, or Monthly Payment Plan budgets plus other resources, such as financial aid, do not cover academic and mandatory fees.*
Method of Payment	Cash, check, Visa, MasterCard. Payment by electronic check is also available via the Student Account Suite at www.indstate.edu/payisu .	Contact TMS for available budget payment methods; cash, check, Visa, and MasterCard are available for non-TMS budgeted payments made to Indiana State. Payment by electronic check is also available via the Student Account Suite at www.indstate.edu/payisu .	Cash, check, Visa, MasterCard. Payment by electronic check is also available via the Student Account Suite at www.indstate.edu/payisu .
Have Questions or Need More Information?	Contact <ul style="list-style-type: none"> Indiana State University Office of the Controller, 812-237-3511, regarding academic fees. Residential Life, 812-237-3993 or toll-free 888-824-3920, regarding housing fees. 	Contact: <ul style="list-style-type: none"> Tuition Management Systems toll-free, 800-722-4867 or www.indstate.afford.com. Indiana State University Office of the Controller, 812-237-3544. 	Contact: <ul style="list-style-type: none"> Indiana State University Office of the Controller, 812-237-3511, regarding academic fees. Residential Life, 812-237-3993 or toll-free 888-824-3920, regarding housing fees.

*Includes distance education delivery, recreation center, etc. Excludes non-semester based independent study, Study Abroad, non-credit, and normally excludes non-Web registered outreach courses.

**Dates are published in the "Payment Due Dates" under the billing and finances section for each respective semester found on the Sycamore Express Web site at www.indstate.edu/express.

Please note: All accounts carrying fall 2018 and/or prior outstanding charges, as of October 18, 2018, may be subject to the internal collections process. This could result in additional fees, blocked registrations, and encumbered records. The equivalent date for spring 2019 is March 21, 2019.