



**Brigham Young University - Hawaii**  
**Deferred Payment Plan Contract & Worksheets**

Updated: Dec 19, 2006 **Wint 2006**  
**Payment Deadline: 3/12/2007**

Please read the following information carefully BEFORE completing any of the forms. Not all students will qualify for this Deferred Payment Plan.

**Purpose**

It is the responsibility of the student and the student's family (and if applicable the student's sponsor) to meet financial obligations by paying university charges by the first day of classes during each enrollment period.

The university understands that on occasion, financial resources may be delayed and not available by the first day of classes. As a general rule, students should not plan on applying for deferred payment on a regular basis. Instead, the student should budget her finances in order to pay university charges by the first day of classes.

In situations where the student cannot pay all obligations by the first day of class, and can demonstrate that financial resources will be available after school begins, the University may allow deferred payment of **tuition, fees, and insurance**, provided that the student has paid at least 10% of these anticipated charges.

The purpose of this application form, is for students to self-identify themselves as qualifying for deferred payment, determine the maximum amount that may be deferred, and prove they will have the resources available to pay the deferred charges by the due date.

**Eligibility**

- The student must be enrolled for at least 9 credits at BYU-Hawaii. (4 credits during a term)
- The student cannot have any past due balance from a prior enrollment period.
- The student must pay at least 10% of the anticipated charges for tuition, fees, and insurance prior to submitting this contract. Scholarships & financial aid are not considered personal payments for purposes of deferred payment eligibility.
- The student must demonstrate the ability to pay the proposed deferment amount when due.
- If the proposed deferment amount is more than **\$1,000**, a co-signer signature and information are required.
- If a co-signer signature and information are required, the co-signer must submit a photocopy of a driver's license, passport, or other legal form of identification.

**Estimated Time To Complete & Submit This Contract**

Obtaining the contract and reading the instructions.	15 Minutes
Obtaining & printing financial aid and charge information from the Student Center at mybyuh.edu	15 Minutes
Completing, signing, and submitting the contract with supporting documentation	30 Minutes
<b>TOTAL ESTIMATED TIME (without a required co-signer)</b>	<b>One Hour</b>
Obtaining co-signer signature and information (if required)	* 1 - 14 Days

\* The amount of time will vary depending on where the co-signer lives and the method of delivery (fax, mail, email attachment, etc).

**Instructions (Refer to these instructions as you complete each section.)**

- Part A** On the computer, type your name and contact information as requested.
- Part B** Applicant may enter info if a co-signer is required, or leave this blank for the co-signer to complete after printing the documents.
- Part C** **AFTER** completing Worksheet parts D, E, F, & G, print the forms, then choose an option in Part C and sign the contract.
- Part D** Go online and sign-on to MyByuh at: <https://my.byuh.edu>  
Click on the "**Student**" Tab, and then on "**Student Center**". Then click on "**Account Inquiry**" under the Finances section.  
Click on the 'Charges Due' tab, select View By 'Wint 2006' and print a copy. Then click on the 'Payments' tab, and print a copy.  
In column 1, enter the current charges shown on your account and in column 2, any anticipated charges (not yet on your account).  
For anticipated charges, visit <http://w2.byuh.edu/catalog> and look under the Tuition & Fees and Housing sections for these rates.  
Enter the total of all payments you have made toward current charges for Wint 2006.
- Part E** Print a copy of your financial aid for this enrollment by clicking on View Financial Aid, within the Student Center of MyByuh.edu  
In column 1, enter any financial aid showing on your account that you have received for Wint 2006.  
**(Caution, do not include financial aid received for future enrollment periods.)**  
In column 2, list any anticipated aid you expect to receive by 1/10/2007 for Wint 2006.  
Enter any anticipated aid you expect to receive after 1/10/2007 in the appropriate boxes.
- Part F** List other financial resources you expect to have available and will use to pay university charges by 1/10/2007.  
After the "**Maximum Amount Allowed to be Deferred**" figure has been calculated, enter the amount you propose to defer.
- Part G** Based on the amount you want to defer, enter information to show how you will be able to pay this amount by 3/12/2007.  
**You MUST attach documentation to substantiate that these funds will be available by the due date.**
- Submit** Print the Payment Plan Contract and worksheets. Choose a Payment Plan Option in Part C, and sign the contract.  
If the deferment request is over \$1,000, obtain co-signer signature and information. **Attach a photocopy of co-signer I.D..**  
Attach other required documentation, and submit all documents to the BYU-Hawaii Financial Aid office prior to the deadline.  
Incomplete, inaccurate, and late submissions are not approved and are mailed back to the student at the address provided.  
In the event that a Deferred Payment Plan is denied or reduced, the student will incur a late fee if remaining charges are unpaid by 1/10/2007.

**Deadlines** To avoid a late payment fee, all paperwork should be submitted by 5pm on the 1st day of classes, which is 1/10/2007  
**The final deadline is 5pm on the last day to add/drop classes, which is 1/17/2007**

**Review** **Before submitting, check to ensure that all supporting documents are attached. DO NOT SUBMIT THIS PAGE.**  
This contract is reviewed by both Financial Aid and Accounts Receivable (A/R) personnel, and if approved, processed by A/R.



# Brigham Young University - Hawaii Deferred Payment Plan Contract

Payment Deadline: **3/12/2007** **Wint 2006**  
 Application Deadlines: **1/10/2007** & **1/17/2007**

The purpose of this contract is to allow qualified students to defer a portion of the current charges for tuition, fees, & insurance. A new contract is required each semester.

## PART A: Student Information (Type Information into this section)

<b>Doe</b> Last Name	<b>John</b> First Name	<b>1111111</b> I.D. Number	
<b>55-220 Kulanui Street</b> Mailing Address	<b>Laie</b> City	<b>HI</b> State	<b>96762</b> Zip Code
<b>doej@byuh.edu</b> Email Address	<b>808-675-000</b> Preferred Phone Number	<b>808-675-0001</b> Alternate Phone Number	

## PART B: Co-Signer Information (Hand-written or Typed Information is Appropriate.)

A co-signer signature and information are required if the deferred amount exceeds \$1,000. A copy of the co-signer's driver license, passport, or other legal identification must be attached in order to process a payment plan contract. The co-signer must be at least 21 years old, a parent, relative, or guardian, and must have the financial means to pay the amount due if the student defaults. The co-signer cannot be a spouse or another BYUH student. The co-signer also cannot be a BYU-Hawaii employee or the student's ecclesiastical leader (unless a relative). As deemed necessary, co-signers will be contacted for validation. Forgery of a co-signer signature by a student will invalidate the contract and the student will be referred to the Honor Code Office.

 Last Name	 First Name	 U.S. Social Security Number (If Applicable)
 Complete Mailing Address		
 Email Address	 Preferred Phone Number	 Alternate Phone Number
 Relationship to Student listed in Part A		

By signing below, the co-signer agrees to pay the Deferred Payment Plan amount due if payment is not received by the student by the payment deadline. Attach a photocopy of a driver's license, passport, or other legal identification.

## PART C: Payment Options and Deferred Amount (Hand-written Signatures)

After completing the Payment Plan Worksheet below, return to this section and select a payment option. The "Deferred Amount Requested" and other figures will transfer automatically from the worksheets below.

**(\$1,826)** Estimated total charges for Wint 2006  
 200 Payments the student has already made (Must be more than 10% of charges.)  
 0 Other financial resources that will be used to pay charges by 1/10/2007  
 726 **Maximum Amount Allowed to be Deferred**

Choose One	Due Days after 1st day of Class	Contract Fee
Option 1	8	Waived <input type="checkbox"/>
Term	45	\$50 <input type="checkbox"/>
Semester	60	\$50 <input type="checkbox"/>

### \$726 Deferred Amount Requested by the Student

- I understand that BYU-Hawaii has the right to deny this contract or to reduce the amount requested for deferment.
- I understand that until full payment of the contract amount is completed, refunds will not be processed. All federal grants and loans will be applied first to my student account and/or payment plan account balance before a refund will be processed. I therefore authorize the university to apply any Federal Pell Grant and Stafford Loan I may receive to all charges in my student account and thereafter process a refund for any excess amount.
- I understand that withdrawal from BYU-Hawaii does not cancel or void this contract and that any outstanding balance, after the application of the tuition adjustment policy of the university as stated in the university catalog, is still due and payable to the university as scheduled.
- I understand that if anticipated financial aid is not received, I am responsible for any outstanding balance and late fees on my account.
- I understand that if I am a BYUH or PCC employee, I may request payroll deductions at the Student Employment Office. I am fully responsible for monitoring the deductions and payments. The Student Employment Office are not responsible for any missed or additional deductions.
- I understand that if full payment of the deferred charges is not made by the payment deadline or if my check is returned for nonpayment:
  - I will be assessed a \$50 late fee and the university may decide to drop my classes.
  - My student account will be blocked, preventing registration for future semesters, release of transcripts, and release of diplomas and other certifications.
  - I may no longer be eligible for future deferred payment plans or book loans.
  - The co-signer, if any, agrees to pay any amount(s) that are past due.
  - Any unpaid past due amount is subject to a 9% annual interest charge and could result in collection agency action.
- In the event of collection, I will also be responsible for the cost of collections and attorney's fees.

I have read and understood all terms and conditions of this contract. I agree to pay the amount due as stated above.

 Student Signature	 Date	 Co-Signer Signature (If required)	 Date
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For Office Use Only	Action	Action Date & Signature	Co-signer Verified
FA Date Rec'd _____	Approved / Denied / Incomplete N/A	_____	<input type="checkbox"/>
A/R Date Rec'd _____	Approved / Denied / Incomplete N/A	_____	<input type="checkbox"/>

# Deferred Payment Plan Worksheet

Wint 2006

(To be completed by the student.)

## PART D Current and Anticipated Charges (Type Information into the Appropriate Boxes.)

### Instructions for PART D

1. Login to your mybyuh account at: <https://my.byuh.edu>, then click on the Student Tab, and then Student Center.
2. Click on "Account Inquiry" under the Finances section, and then on the "Charges Due" tab.
3. Select Wint 2006 in the "View By" box and print a copy of your Wint 2006 charges.
4. In the **Current Charges** column at the right, **enter** charges (if any) showing on your account.
5. In the **Anticipated Charges** column, **enter** any charges not yet showing on your account \*  
\* ( Visit <http://w2.byuh.edu/catalog/> for Tuition, Fee & Insurance rates.)
6. Click on the "Payments Tab" in "Account Inquiry"
7. Print a copy of your Wint 2006 payments.
8. Attach printed copies of your charges & payments
9. Enter tuition, fee, & insur payments paid for Wint 2006.

	Current Charges	Anticipated Charges	TOTAL Charges
Tuition	1,520		\$1,520
Fees	20		20
Insurance	236		236
Fee for Payment Plan	0	50	50
<b>Total Current &amp; Anticipated Charges</b>	<b>\$1,776</b>	<b>\$50</b>	<b>\$1,826</b>

### To qualify for the Deferred Payment Plan;

You cannot have any past due balance from a prior enrollment period on your account.

You must pay at least 10% of your Tuition, Fee, & Insurance charges. (Financial Aid is not considered a payment.)

10% of Current & Anticipated Tuition, Fee, & Insurance Charges from Above **\$182.60**

**Enter the TOTAL of all payments made toward tuition, fee, & insurance charges for this Enrollment Period** **\$200.00**

This amount must be more than \$182.6 (Do not include payments you have made to pay prior period charges.)

## PART E Financial Aid Received or Anticipated (Type Information into the Appropriate Boxes.)

### Instructions for PART E

1. Login to mybyuh at: <https://my.byuh.edu>
2. Click on the Student Tab, and then on Student Center.
3. Click on View Financial Aid
4. Print copy of Financial Aid received for Wint 2006
5. Enter Financial Aid received in Column 1
6. Enter anticipated aid in Column 2 \*  
\* These would be awards/funds not currently on your account, but that you know will credit your account by 1/10/2007.
7. Attach a printed copy of your Financial Aid report

Sample

	Current Aid Received for Wint 2006 (1)	Anticipated Aid To Be Received (2)	TOTAL Expected Aid Wint 2006
Scholarship	\$500		\$500
Scholarship			0
Scholarship			0
Scholarship			0
IWES Scholarship			0
Pell Grant	400		400
ACG Grant			0
SMART Grant			0
Stafford Loan			0
FIS Loan			0
Other:			0
Other:			0
<b>Total Financial Aid Received or Anticipated</b>	<b>\$900</b>	<b>\$0</b>	<b>\$900</b>

(2) Anticipated aid you expect will be received and credited to your account by 1/10/2007. Itemized above.

Total anticipated aid you expect to receive after the Add/Drop deadline which is 1/17/2007

Total anticipated aid you expect to receive the first week of school from 1/10/2007 through 1/17/2007.

**0**

## PART F Estimated Deferment Amount (Type Information into the Appropriate Boxes.)

**Total Charges less Payments & Financial Aid from Above** **(\$726)**

### Other Available Resources that will be used to pay University Charges by 1/10/2007, the first day of classes

Cash, Checking, & Savings

Family assistance expected to be received by the student by 1/10/2007, the 1st day of class.

Other: (Please List)

### Total Other Available Resources

**0**

### Total Estimated Unpaid Charges On the First Day of Classes

**(\$726)**

Total Current & Anticipated Tuition, Fees, & Insurances Charges

Total Payments & Financial Aid

**Maximum Amount to be Deferred**

Tuition, Fees, Insurance, & Misc	Total Charges
\$1,826	
\$1,100	
<b>\$726</b>	

### Proposed Deferred Amount for Tuition, Fees, Insurance, & Miscellaneous Charges.

**Enter the amount you would like to defer. This amount cannot be greater than \$726.**

**\$726**

Enter Amount Here



# Deferred Payment Plan Worksheet

Wint 2006

Now that you have determined the amount of the charges you would like to defer, you must demonstrate the capacity to pay this amount within the 60-day deferment period (45 days for spring/summer). **IMPORTANT: For each claimed resource, you must attach documentation that substantiates your claim.**

PART G Financial Resources Available to Pay the Deferred Charges by the Due Date		3/12/2007
(Type Information into the Appropriate Boxes.)		
<b>Use of Future Wage Income</b>	<b>Proposed Deferred Amount</b>	<b>\$726</b>
<b>Employer:</b>	BYU-Hawaii Physical Plant	
<b>Position:</b>	Grounds Keeper	Available
<b>Name of Supervisor:</b>	John Theboss	Financial
<b>Phone # of Supervisor:</b>	675-3400	<b>Resources</b>
On average, how much do you expect to receive in your paycheck <b>after</b> deductions?	\$220	
How many paychecks do you receive each month? If paid every two weeks, enter "2"	2	
This is your estimated <b>Monthly Take-home Pay.</b>	<b>\$440</b>	
How much of your <b>Monthly Take-home Pay</b> will you use to pay Deferred Charges?	<b>\$380</b>	
<b>Payment Multiplier:</b> If Fall or Winter, enter "2", if Spring or Summer enter "1.5"	2.0	
<b>TOTAL Future Wage Income Committed to Pay Deferred Charges</b>		<b>760</b>
Attach a recent copy of a paycheck stub, or if newly hired, a copy of the hire slip. To download BYUH paycheck information visit: <a href="http://w3.byuh.edu/services/financial/Payroll.htm">http://w3.byuh.edu/services/financial/Payroll.htm</a>		
<b>Late Financial Aid</b>		
Anticipated Financial Aid Expected to Be Received After the 1st Day of Classes (From Part E)	0	
Enter the amount of Anticipated Aid listed above expected to be received after <b>3/12/2007</b>		
<b>TOTAL Late Financial Aid Available prior to the due date.</b>		<b>0</b>
Attach documentation that substantiates the Financial Aid you expect to receive.		
<b>Assistance from Family, Friends, Relatives, Bishop, etc</b>		<b>0</b>
Attach documentation that proves a firm commitment and the amount of the commitment.		
<b>Other</b>		
(Enter Description Here)		<b>0</b>
(Provide Details Here)		
Attach documentation that substantiates this resource.		
<b>Other</b>		
(Enter Description Here)		<b>0</b>
(Provide Details Here)		
Attach documentation that substantiates this resource.		
<b>Estimated Federal and/or State Tax Refund</b>		<b>0</b>
Normally received May - July. <b>Attach documentation to support amount.</b>		
<b>TOTAL Financial Resources Available to Pay Deferred Charges by the due date</b>	<b>3/12/2007</b>	<b>\$760</b>

<b>TOTAL Financial Resources Available to Pay Deferred Charges (from Part G)</b>	\$760
<b>Proposed Deferred Amount (from Part F)</b>	\$726
<b>Difference</b>	<b>\$34</b>

If your Financial Resources are insufficient to pay the Proposed Deferment Amount within the 60-day period (45 days for spring/summer), you do not qualify for the Deferred Payment Plan because you do not have the capacity to pay the deferred amount by the payment deadline. You might want to consider the following.

1. Secure additional assistance from family, friends, relatives.
2. Seek ways to reduce your costs.
3. Consider temporary full-time employment to earn & save money and return to complete your education at a later date.
4. Consider student or parent loans. (If a U.S. citizen or Legal Permanent Resident, have you completed the FAFSA?)
5. January through April, research and apply for need-based scholarships available from various external organizations.
6. If eligible, consider working additional hours or finding a second job.