How to Enroll in Your First Payment Plan

1. Go to your School’s Afford.com web address. If you do not have the web address, please go to Afford.com and search for your school.

2. Scroll down the center of the page to the “Payment Plans” section and click the “Enroll in a Payment Plan” button.

3. You’ll first be prompted to register an online profile. Please enter all requested information in the spaces provided and agree to the terms of use. Then click “Continue”.

4. On the next screen, enter your mailing address & phone number in the spaces provided and click “Continue”.
5. You’ll then be asked to “Verify Your Email Address”. We will send you a unique code to the email address you provided. Please obtain the code from your inbox and then return to the same page and enter the verification code and click “Continue”.

![Verify Your Email Address]

6. Once you successfully log in, you should click “Enroll in a Payment Plan”.

![Enroll in a Payment Plan]

7. Next, you’ll be asked to select an academic year, the plan/program that best fits you, and the academic term. Then click “Continue”.

![Enroll in a Payment Plan]

8. On **Step 1**, you will be asked to enter your “Payment Plan Amount”. Please enter the total dollar amount you owe out of pocket for any/all terms listed. Next, select your plan length in the “No. of Payments” column.

9. In the next section, please confirm your plan selection and carefully review all “Important Payment Plan Information” before moving forward. Next, review the “Payment Plan Schedule” section for a complete outline of your selected payment schedule, due dates & amounts.

10. Next, fill out ALL required fields in the “Student Information” section. (The “Payer Information” section will automatically pre-populate all the information entered during registration – this cannot be edited.)

11. Move to the “Terms & Conditions” section to read and agree to the TMS “Payment Plan Agreement”, next select your delivery preference for the Truth in Lending disclosure. Finally, click the “Submit” button in the lower right to continue to the next step.
12. On Step 2, you will have the option to enroll into **Automatic Payments**. Please select either “Yes” or “No” & follow the remaining steps depending on your choice. When finished, click “Submit” in the lower right to continue.

13. On Step 3, you will select & authorize your payment to activate your plan. You can choose the minimum due, opt to pre-pay future payments, or enter a custom amount. *(Please note: Depending on your selected plan, your minimum payment due today may also include back payments).* Before proceeding, please be sure to confirm the total amount of today's payment. **If you select “Quit” – Your plan enrollment will be incomplete. Your account will not be considered active or enrolled by TMS nor your school until the minimum payment is made.**
14. Finally, you’ll be asked to “Select a Payment Method” for your payment. Make your selection, follow the guided prompts and carefully enter your payment information, review the terms & conditions and then submit your payment.

Once your payment is submitted successfully, you’ll be taken to a confirmation page outlining your TMS account number, payment confirmation number, and all relevant plan details. You can print the page for your records or click “Return to Home” to exit.

Congratulations, you have completed your payment plan enrollment!