Terms and Conditions

1. Enrollment
There are two ways you may enroll in the Bridgewater College Flex Plan:

- Online at bridgewater.edu/payments and select “Semester Flex Plan Online Set Up” under the Important Links section
- Call the plan administrator, AES, at 800-551-2773, ext. 15, to enroll by phone

2. Budget Amount/Payments
The total monthly Flex Plan payment is due on the 1st of each month. Only charges billed on your Bridgewater College student account may be budgeted in the Flex Plan (for example, books and personal expenses cannot be budgeted in the Flex Plan). You may adjust your budgeted amount as needed, at any time, via the website or by calling AES at 800-551-2773, ext. 15. Refunds to participants for any reason will be handled through normal College refund and credit procedures.

Note: You are responsible for determining your budgeted amount and making any subsequent changes. Please remember to send your payments to Harrisburg, Pa., and not to Bridgewater College.

3. Fees and Other Charges
The Flex Plan enrollment fee is $50 per semester. Enrollment fees are non-refundable and should be included with your first payment. A $30 service fee will be charged for any payment returned for insufficient funds (NSF) or that is not collectible for any other reason. A $10 late fee will be assessed for any payment not received by the due date.

4. Failure to Pay
In the event you become delinquent with your payments, Bridgewater College reserves the right to terminate your contract. In this event, the unpaid balance will become due and must be paid directly to the school at that point.
The Flex Plan Alternative
Bridgewater College offers the Flex Plan as an alternative to traditional tuition payment arrangements in order to assist students and their families in meeting their financial obligations. Making monthly payments out of your current income helps you avoid additional borrowing and reduce the debt you will have to pay back later. When you choose to pay through the Flex Plan, you divide the balance due for a given semester into either four or five equal payments. **Flex Plans must be set up for each semester.**

No Interest Charges
The Bridgewater College Flex Plan provides a way to pay your educational expenses in easy monthly installments with NO INTEREST CHARGES. By taking advantage of the Flex Plan, you can budget your costs to best fit your needs.

Affordable
The only cost to participate in the Bridgewater College Flex Plan is the enrollment fee of $50 per semester.

 Convenient, Easy, Flexible Payments
Choose from two different payment methods to best fit your needs. The Automatic Debit Option is the easiest and most convenient. Avoid late fees and writing checks by having your payments deducted from your bank account. You may also choose the Monthly Coupon Option, which requires a timely check payment to be mailed in each month. Payments may also be made via credit card. Please go online or call 800-551-2773, ext. 15, to take advantage of this option.

NOTE: A 3.2 percent service fee applies to all credit and debit card payments.

Planning Your Flex Plan
When calculating your Flex Plan monthly payment amount, please refer to your student account statement for the amount due. If you have not received your student account statement or if you are not yet sure about financial aid awards, you may estimate your out-of-pocket costs for the purpose of determining your Flex Plan monthly payment amount. If your actual charges or financial aid credits vary from your estimate, you may amend your Flex Plan budget amount. Call AES customer service at 800-551-2773, ext. 15, if you have questions.

2017-18 Standard Charges per semester:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$16,910</td>
</tr>
<tr>
<td>Residential Fee</td>
<td>$6,220</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$23,130</strong></td>
</tr>
</tbody>
</table>

**ENROLLMENT PERIODS:**

- Fall Flex Plan .................June 1-August 4
- Spring Flex Plan ...............November 1-December 15

**PAYMENT DUE DATES:**

- Fall 4-pay plan: payments are due on the 1st of each month beginning in August and ending in November
- Fall 5-pay plan: payments are due on the 1st of each month beginning in July and ending in November
- Spring 4-pay plan: payments are due on the 1st of each month beginning in December and ending in March
- Spring 5-pay plan: payments are due on the 1st of each month beginning in December and ending in April

If you choose to participate in a particular plan after the first payment due date, but within the enrollment period, back payments are required along with the enrollment fee at the time of enrollment. Adjusting your contract can be done at any time as needed, via the website or by calling Advanced Education Services, Inc. (AES).

**MAIL PAYMENTS TO:** Bridgewater College Flex Plan P.O. Box 90187, Harrisburg, PA 17109-0187 (Please do not mail payments to the College.)

**NOTE:** If you make your first Flex Plan payment after the College's tuition payment deadlines for the fall or spring, or your contract is canceled, you may be subject to a late payment penalty assessed by the College.

**QUESTIONS?** Contact the Flex Plan administrator for Bridgewater College, AES at: 800-551-2773, ext. 15, weekdays 8:30 a.m.-6 p.m. or email custserv@aesppm.com

Two Easy Options to Set Up Your Flex Plan Account:

- **Online:**
  www.bridgewater.edu/payments
  “Semester Flex Payment Plan Online Set Up” under the Important Links section

- **By Phone:**
  Call the Plan Administrator
  Advanced Education Services Inc.
  800-551-2773, ext. 15