

**What is TMS?** The Tuition Management System is an Interest-Free Monthly Payment Plan which allows you to pay your education expenses over a period of months.

How the Plan Works:

- Your education expenses for the academic year will be totaled. NOTE: Books and/or other materials may NOT be included in your TMS Plan.
- All deductions (i.e. scholarships, loans, grants etc.) are subtracted from the education expenses/charges.
- The total amount of your TMS Plan is:
  - Total Expenses – Total Deductions = TMS Contract Amount
  - Total TMS contract amount is divided by the number of months of the plan (usually 4)

**How do I enroll?** You may enroll on the TMS website at [www.afford.com](http://www.afford.com). You also may call TMS directly to speak with an enrollment counselor at 1-800-722-4867.

- Let them know you are an ORU student.
- Give TMS the total Expenses amount/charges that your ORU enrollment counselor has given you for the semester. TMS will divide the total amount due by 4 payments.
- Once you are setup with TMS, call Student Accounts at 918-495-7401 and give them your TMS account number so they may verify that you have made the 1<sup>st</sup> month's payment and are set up correctly. You may then be validated. NOTE: The cost to enroll in a four-month payment plan is \$50, **which is a non-refundable fee.**

Only when you are enrolling in the fall semester and utilizing TMS, may you opt to setup a nine-month (August to April) plan. This annual payment plan option has a \$75.00 enrollment fee, which saves the student \$25.00. To get your annual budget, take the fall charges and double the fall amount to get the estimated combined fall and spring budget. Then, divide by nine months to get your monthly figure due.

Please note that TMS will post a **\$45.00 late fee** to your account if your payment is not received on the 1<sup>st</sup> of each month. Lastly, after setting up with TMS, TMS will send you a monthly statement and you will remit **payments(s)** and all further correspondence directly with TMS at:

Tuition Management Systems  
Payment Processing Center  
PO Box 0169  
Cincinnati, OH 45274-0169  
Phone 1-800-722-4867 (to speak with TMS counselor)  
[www.afford.com](http://www.afford.com) (to access your account)

We look forward to serving you and helping you successfully manage your educational needs.