

Making a Payment Online

Your school has partnered with Tuition Options to service your student loan. You can make payments a variety of ways: online, by phone or by mail.

1. Begin by creating your online account. Go to:

<https://www2.tuitionoptions.com/STARBorrower> to go directly to the Student Site (skip to step 2) OR Go to www.tuitionoptions.com and click “Enter Students and Cosigners”

The screenshot shows the Tuition Options website home page. The navigation bar includes links for HOME, ABOUT US, PRODUCTS, SCHOOLS, STUDENTS, and CONTACT US. The main heading is "One Complete Solution for Your Private Education Loan Program". On the left, there are buttons for "Go To FirstApp", "Generate Reports", "Request Demo", and "Contact Us". The central text describes the company's focus on maximizing collections and providing best-in-class servicing. A list of services includes online origination, reporting, customized servicing, portfolio analytics, e-signature management, and best practice guidance. On the right, a section titled "Students and co-signers can easily manage their private education loan account" lists features like making payments, enrolling in auto-debit, viewing account details, and e-signing documents. A blue button labeled "Enter Students & Co-Signers" is circled in red. Below this is a section for "Federal Compliance and Data Security".

The screenshot shows the "Student and Borrower Portal: Managing Your Account" page. The navigation bar includes links for HOME, ABOUT US, PRODUCTS, SCHOOLS, STUDENTS, and CONTACT US. The main heading is "Student and Borrower Portal: Managing Your Account". The text explains that the portal makes repaying educational loans easy and convenient. A list of features includes e-signing documents, managing accounts, and making payments. Below the text, it says "Log in today by clicking here" with a link. A blue button labeled "Student Login" is circled in red. To the right of the button is the address: "Tuition Options, PO Box 33, Marlton, NJ 08053". On the left side, there is a "Having trouble making your payment?" section with contact information for customer service.

2. If you already have created an account, enter your **User ID** and **Password**.

**TUITION
OPTIONS**
BRIDGING THE FUNDING GAP

Log-in

Username:

Password:

Sign In

Forgot Username or Password?

Register Now

Welcome borrowers and co-borrowers!

Important Notice:

If you have created your user name and password prior to May 8, 2009, you will need to create your login again. Please select "Register Now" to begin the registration process to access your account.

Finance Tools

Click here to use the Monthly Payment Calculator to estimate what your monthly payments might be.

Set Up AutoPay

Click here to learn how to have your payments deducted automatically from your checking account.

Make A Payment

Click here to learn what payment options are available to you.

3. If you are a First Time User, Select the **"Register Now"** icon.

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Log-in

Username:

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Sign In

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- a. You will need your SSN and birth date to create your online account and create your User Name and password. **Remember your User Name and Password for future reference.**

Register

SSN (no dashes) Example: 123456789

Confirm SSN

Last Name

First Name

Middle Initial (optional)

Birthdate / / MM / DD / YYYY Example: 08 10 1984

User Name Between 6 and 16 characters long

Password Between 8 and 16 characters long (at least 1 number and 1 letter, case-sensitive)

Confirm Password

Security Question Less than 40 characters

Security Answer Less than 40 characters

Email Address

Confirm Email

4. Once logged in, click **'One-time payment'** in the column on the left side of the screen.

<p>Students and Borrowers</p> <ul style="list-style-type: none"> + Personal Info + General Loan Info + Payment History + Responsible Parties + Pending Applications + E Sign + Recurring Payment + One Time Payment + Finance Tools + Your Account + Log-Out 	<p>Welcome borrowers and co-borrowers!</p> <p>Important Notice:</p> <p>If you have created your user name and password prior to May 8, 2009, you will need to create your login again. Please select "Register Now" to begin the registration process to access your account.</p>	<p>Personal Info ▾</p> <p>View and update your personal information, including your address and phone number.</p>	<p>General Loan Info ▾</p> <p>View information about your loans, including amounts due, statuses, and other details.</p>
		<p>Payment History ▾</p> <p>View information about your most recent payments, including a listing of how interest was paid.</p>	<p>Responsible Parties ▾</p> <p>Review each loan to identify the legally responsible parties.</p>
		<p>Pending Applications ▾</p> <p>View information about your loans in progress.</p>	

5. Click the 'Web Payment' link

Students and Borrowers Tuition Options offers borrowers several ways to make payments on their loans.

- By mail
 - National Loan Servicing Center
PO Box 7031
Tarzana, CA 91357
- Web Payment**
 - Click here to make your payments online. You will need a valid checking or savings account, or a major credit card to make a payment with this method. **Please disable any pop up blockers within your web browser prior to making your payment.**
- By phone
 - You can make your payments over the phone, by calling our customer service number and selecting the "Make a Payment" option. You will need a valid checking account to make a payment with this method.
 - 1-800-423-5513(toll free)
(818) 881-3710(local)
- Via AutoPay

6. Click 'Pay only this loan'

Students and Borrowers **Step 1 of 4: Select billing group or individual loan for payment**

Loans are grouped by the day they are due. Payments may be made on only one group or one loan at a time.

If you would like to make a payment on a loan that is not included on this page, please contact Customer Service. Payments made on a business day before 1:00 PM (Central) will be effective the same day. Payments made after 1:00 PM (Central), or anytime on a non-business day, will be effective the next business day.

Select one of the groups or individual loans below to continue.

	Next Payment Due Date	Note Date	Loan Program	Past Amt Due	Late Fees Due ¹	Reg Pmt Amt	Total Amt Due ³	Pay Off Amt ⁴	Pmt Fee
Pay only this loan	10/01/2009	09/14/2009	TO1001	1,721.88	20.00	166.08	1,907.96	5187.25	0.00
Pay this loan group				1721.88	20.00	166.08	1907.96	5187.25	0.00

7. Choose your payment amount and click 'Next'

Students and Borrowers

Next Payment Due Date	Note Date	Loan Program	Past Amt Due	Late Fees Due ¹	Reg Pmt Amt	Total Amt Due ³	Pay Off Amt ⁴	Pmt Fee
12/01/2009	09/14/2009	TO1001	1721.88	20.00	166.08	1907.96	5187.25	0.00

Total Amount Due \$1907.96
 Custom Payment Amount^{2,5} \$

¹ If any late fees are assessed to your loan(s) between today and the date we receive your payment, you will need to add the late fees to the total payoff amount.
² If your loan is past due, at a minimum, you will need to pay the Past Amt Due + Late Fees Due to bring your account current.
³ Total Amount Due includes the regular payment amount plus any accrued late fees and past amounts due.
⁴ Payoff amount is calculated using 10/13/2010 as the payoff date.
⁵ Custom payment amount will be prorated across all loans within this group.
⁶ Payments made on a business day before 1:00 PM (Central) will be effective the same day. Payments made after 1:00 PM (Central), or anytime on a non-business day, will be effective the next business day.

Next Back Cancel

8. Click 'Make Payment'

Terms and Conditions
Please read and approve the following authorization

I hereby authorize the Lender, or its Agent, to initiate a debit entry to the account indicated above at the depository institution named above and to debit the same to such account. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law.

Non-Sufficient Funds Statement: If any electronic payment is returned unpaid by your financial institution for any reason, a \$15.00 fee will be charged to the student's account.

NOTE: Payments are submitted to the bank for processing every business day at 4pm Central Time. Should you decide to cancel the payment once submitted, you are responsible for contacting your financial institution to request a Stop Payment Order. Please be aware that the Stop Payment Order must reach your financial institution prior to your account having been debited.





Select Make Payment below to provide your credit card or bank account information securely.

Click button only once

9. Choose your payment method and enter your information and click 'Submit'

Step 4 of 4: Make A Payment. You must click the Make Payment button to complete your payment.

By completing the form below, you can make a payment of any amount on any your account 232674-127693 immediately, on-line with a credit card or electronic check.



Enter your name and address exactly as it appears on your Credit Card Statement or Bank Statement:

Account Number: 232674-127693
Payment Applied to: 174207

Name:
Address 1:
City: Marlton
State: New Jersey
Zip: 08053

Amount Due

Payment Amount: \$ 1,907.96

You can change the amount by clicking in the amount due box. Warning: Clicking Submit will process your credit card or e-check request immediately!

Visa
 Master Card
 American Express
 Discover
 Electronic Check

Credit Card Number:
Expiration Date: 10 2010

10. If payment was made by credit card, a payment confirmation page will provide a confirmation code.

**A confirmation code will not be provided if payment is made by checking account.

The image shows a screenshot of a "Payment Confirmation" page. The text on the page is as follows:

Payment Confirmation
Card Number: [REDACTED]
Expiration Date: 02/14
Name on Card: new loan
Address: 123 test road
City: marlton
State: NV
Zip: 12345
Payment Amount: 0.01
Confirmation Code: VSHE7BE90C72
Response Code: 0
Response Message: Approved

Below the text, it says: "Your payment will be processed and posted to your account within 2 business days." At the bottom of the form is a "Close Window" button. The "Confirmation Code: VSHE7BE90C72" is circled in red.

Payments By Mail: Mail payments to the address indicated on your payment booklet.

Payments By Phone: Please call our customer service center at (800)-423-5513, option 2.