



May 15, 2009

Dear Students and Parents,

Effective June 15, 2009, payment options at Clemson University will change. Students/parents will be able to use a low-cost e-Check payment option for \$1.75/transaction. In addition, credit card payments will be accepted on SISWeb for MasterCard, Discover, and American Express debit/credit cards. A 2.5% non-refundable convenience fee will be assessed at the time of the transaction. Visa will no longer be accepted for tuition and fee payments.

Why the Change?

The change stems from increasing costs to universities in processing credit/debit card transactions. Like merchants, colleges and universities are charged a fee for every credit/debit card processed. Many schools have discontinued the acceptance of credit/debit cards for tuition and fee payments, while others have implemented similar convenience fee programs. Clemson University will continue to accept MasterCard, Discover, and American Express for the payment of tuition and fees through SISWeb, but with the new percentage-based convenience fee. This will better cover the costs of the transaction. Only MasterCard, Discover, and American Express branded cards allow for a percentage-based convenience fee. Visa's association rules do not permit the merchant to charge a percentage convenience fee and would require Clemson to charge the same fee for e-Check transactions.

What Are My Alternatives?

- Pay by check through the mail or in person. There is no additional charge for payments by check.
- If you have been planning on using a Visa debit card to pay tuition and fees, use the e-check option instead. The e-Check option costs less than using a credit/debit card for transactions greater than \$75.
- If a Visa-branded credit card is all you have, ask your issuing bank if they offer a card with MasterCard, Discover, or American Express. You may also consider using a convenience check from your credit card account. Remember that your bank could charge an additional fee for the use of convenience checks.
- Sign up for Clemson's Tuition Payment Plan (TPP). Our payment plan allows the parent/student to pay fees for fall or spring semester in up to 5 monthly installments. Go to <http://www.clemson.edu/cfo/receivables/sar/tppguidelines.html> for more information. The TPP enrollment fee is \$45/semester. Sign up now for Fall 2009 to minimize your monthly payments.
- If you are planning on using financial aid to pay all or part of your fees, don't delay in completing your FAFSA and any other required financial aid documentation. If you are planning on using a private or alternative loan, it is important to apply in enough time for the loan to be completely processed, approved and applied to your student account. Go to <http://www.clemson.edu/finaid/index.htm> for more information.

We appreciate your continued support.