

BEAR PAY

A NEW, CONVENIENT WAY TO PAY

BEAR PAY

UNC's monthly payment plan allows you to pay your bill in easy monthly installments rather than in one lump sum. This plan includes your tuition, room and board, and all university fees.

Why should I enroll?

- Allows you to pay your bill over time
- Relieves the stress of having to pay your entire bill at once
- Automatically adjusts your payments after financial aid is applied to your account or when classes are added or dropped
- Directly withdraws payments each month from your checking account or credit card

Payment Schedule

One-fourth or one-fifth of the total payment plan is due on the 20th of each month during the fall and spring semesters. One-third of the total payment plan is due on the 1st of each month during the summer semester.*

Fall: August–December (For a total of five payments, enroll by August 20; for four payments, enroll by September 19.)

Spring: January–May (For a total of five payments, enroll by January 20; for four payments, enroll by February 19. No enrollment after February 19.)

Summer: June–August (For three payments, enroll by May 30. No enrollment after May 30.)

*Payment plans are not offered for Interim Session.



FREQUENTLY ASKED QUESTIONS

Will I receive a statement?

You'll be issued an electronic statement each month. It will reflect your monthly Bear Pay payment.

Do I have to apply for a payment plan every semester?

Yes, an application and \$50 nonrefundable application fee is required each time you apply for the plan.

Is there a fee to pay with a credit card?

Yes, there is a convenience fee of 2.85% is added on to all payments made by credit card. This fee will show as a separate charge for the credit card processing on your credit card bill. This convenience fee goes directly to the credit card processor company, not UNC. To avoid the fee, select to pay your Bear Pay installments with a bank account.

Are there any late fees?

If your payment isn't received by the due date, you'll be charged a \$15 late fee per payment per month.

What happens if I add or drop a class? Will this change be reflected in my payment plan?

Monthly payments will be recalculated as classes are added or dropped or as late fees are applied.

Can my plan be canceled?

If you miss two payments, your payment plan will be canceled and the remaining balance, including any late fees, will be due immediately. A service charge of 1.5 percent per month will be assessed if your bill is not paid in full at that time.

How does this affect my class registration?

If your payments are kept up to date, you'll be allowed to register for the next semester. However, if you are registered for the following semester and you miss a payment, you will be dropped from those classes.

Are there any plan restrictions?

The minimum plan amount is \$500, and the maximum plan amount cannot exceed UNC's tuition, room, board and fees for an academic semester, plus \$200 from a prior semester.



HOW TO APPLY

Plan enrollment is fast and simple. You will be able to apply for Bear Pay once charges are placed on your account.

To apply, simply:

- log into your Ursa account
- click on the financial tab and follow the payment plan instructions.

There is a nonrefundable application fee of \$50 each time you apply for a plan.

Bursar's Office

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