

Tuition Payment Plan Data Dictionary  
September 2023

| Variable Name        | Description   | Acceptable Values   |
|----------------------|---|---|
| AWARD YEAR           | <p>School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.</p> <p>Note that this is the time period represented by the data and is not necessarily the year the data was collected and/or published. For the exact date on which the CFPB observed the website, see the <code>DATE_ACCESSED_BY_THE_CFPB</code> variable.</p> | 2022-2023   |
| INSTITUTION NAME     | The name of the institution of higher education (IHE) that publicly disclosed information on its webpage in the relevant Award Year.  |   |
| TPP OFFERED          | Indicates whether IHE offers a tuition payment plan (TPP)   | Yes – IHE publicly discloses<br>Not Found – CFPB could not identify TPP on IHE's website  |
| TPP PAYMENT PROVIDER | This is the name of the third-party financial service provider that appears to be working with the IHE to facilitate the TPP. This field is based on publicly available disclosures posted on IHE websites and identified by the CFPB.  | ACI Payments<br>CORE Business Technologies (Cards)<br>Fifth Third (ACH)<br>Flywire<br>Herring Bank<br>N/A – indicates that the CFPB did not find a TPP on the IHE's website<br>No Provider Found / IHE – IHE does not disclose a third-party financial service provider but offers a TPP. Indicates that IHE could offer the TPP directly to students or the IHE could have a third-party service provider they do not disclose<br>PayNow<br>PayPal |

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|                               |   | Revopay<br>TFC Tuition Financing<br>TouchNet<br>Transact<br>Tuition Payment Solutions   |
| LATE FEE MAXIMUM AMOUNT       | This field represents the maximum late fee that a student could incur on their TPP and is based on publicly available disclosures posted on IHE websites and identified by the CFPB. Fees applied as percentages are not included in this column, though they are noted in the LATE FEE CATEGORIZATION field.             | \$0-\$300<br>The period or “.” – indicates that the CFPB was unable to find data for this field<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website  |
| LATE FEE CATEGORIZATION       | This field is a qualitative characterization of the maximum late fee, with varying categories and definitions based on publicly available disclosures posted on IHE websites and identified by the CFPB.  | Late Fee – indicates the IHE charges a flat late fee<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website<br>None – indicates the IHE reports not charging a late fee<br>Not Found – indicates the IHE has a TPP but does not include any information on late fees<br>Percentage – indicates the IHE charges a late fee that is a percentage of the balance owed<br>Yes – Not Disclosed – indicates the IHE charges a late fee but does not disclose the amount |
| ENROLLMENT FEE MAXIMUM AMOUNT | This field represents the maximum enrollment fee that a student could incur on their TPP and is based on publicly available disclosures posted on IHE websites and identified by the CFPB. Fees applied as percentages are not included in this column, though they are noted in the ENROLLMENT FEE CATEGORIZATION field. | \$0-\$250<br>The period or “.” – indicates that the CFPB was unable to find data for this field<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website  |

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| ENROLLMENT FEE CATEGORIZATION               | This field is a qualitative characterization of the maximum enrollment fee, with varying categories and definitions based on publicly available disclosures posted on IHE websites and identified by the CFPB.  | Enrollment Fee – indicates the IHE charges a flat enrollment fee<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website<br>None – indicates the IHE reports not charging an enrollment fee<br>Not Found – indicates the IHE has a TPP but does not include any information on enrollment fees<br>Percentage – indicates the IHE charges an enrollment fee that is a percentage of the balance owed<br>Yes – Not Disclosed – indicates the IHE charges an enrollment fee but does not disclose the amount  |
| MAXIMUM RETURNED PAYMENT FEE AMOUNT         | This field represents the maximum returned payment fee that a student could incur on their TPP and is based on publicly available disclosures posted on IHE websites and identified by the CFPB. Fees applied as percentages are not included in this column, though they are noted in the MAXIMUM RETURNED PAYMENT FEE CATEGORIZATION field. | \$0-\$25<br>N/A – indicates the CFPB did not find a TPP on IHE’s website<br>The period or “.” – indicates that the CFPB was unable to find data for this field  |
| MAXIMUM RETURNED PAYMENT FEE CATEGORIZATION | This field is a qualitative characterization of the maximum returned payment fee categorization, with varying categories and definitions based on publicly available disclosures posted on IHE websites and identified by the CFPB.   | N/A – indicates that the CFPB did not find a TPP on the IHE’s website<br>Not Found – indicates the IHE has a TPP but does not include any information on returned payment fees<br>Punitive Actions – indicates the IHE does not charge a fee but takes a punitive action against the student, such as removing them from the TPP<br>Returned Payment Fee – indicates the IHE charges a flat returned payment fee<br>Yes – Not Disclosed – indicates the IHE charges a returned payment fee but does not disclose the amount |

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|--|---|---|
| TRANSACTION FEES ON CARDS                | This field represents the transaction fee percentage that a student could incur on their TPP if they opt to pay with a credit or debit card and is based on publicly available disclosures posted on IHE websites and identified by the CFPB. Flat fees are not included in this column, though they are noted in the TRANSACTION FEES ON CARDS CATEGORIZATION field. | N/A – indicates the CFPB did not find TPP on IHE’s website<br>The period or “.” – indicates that the CFPB was unable to find data for this field  |
| TRANSACTION FEES ON CARDS CATEGORIZATION | This field is a qualitative characterization of transaction fees on cards categorization, with varying categories and definitions based on publicly available disclosures posted on IHE websites and identified by the CFPB.  | Flat Fee – indicates the IHE charges a flat fee per transaction<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website<br>None – indicates the IHE reports not charging an enrollment fee<br>Not Found – indicates the IHE has a TPP but does not include any information on enrollment fees<br>Percent of Charge Fee – indicates the IHE charges a fee based on the percentage of the payment made with the card<br>Percent of Charge or Flat Fee – indicates the IHE charges a percentage of the transaction or flat fee, depending on the amount of payment made |
| TRANSCRIPT WITHHOLDING                   | This field indicates if the IHE withholds student transcripts due to late/missed TPP or other installment payments.   | N/A – indicates the CFPB did not find a TPP on the IHE’s website<br>No – indicates the IHE does not withhold student transcripts after late/missed payments<br>Not Found – indicates the IHE has a TPP but does not include any information on transcript withholding<br>Yes – indicates the IHE does withhold student transcripts after late/missed payments   |

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| PLAN LENGTH               | This field represents the plan length, based on the academic term for which the plan covers. Note that the actual durations over which students may make payments on a TPP may vary across reported academic terms due to differences in school-specific payment deadlines.  | Annual – indicates the entire academic school year<br>N/A – indicates that the CFPB did not find a TPP on the IHE’s website<br>Not Found – indicates the IHE has a TPP but does not include any information on plan length<br>Semester – indicates a semester of the academic school year<br>Quarter – indicates a quarter of the academic school year |
| DATE_ACCESSED_BY_THE_CFPB | This field records the date on which the CFPB observed the institution’s website to record variable data. Data collection occurred between December 2022 and April 2023.   | MM/DD/YYYY   |
| PRIMARY URL               | This field provides a URL for the public website identified by the CFPB, maintained by the IHE or the financial service provider, that hosted the TPP terms and conditions used in this report.  | https://webaddress   |
| SECONDARY URL             | This field provides a URL for the public website identified by the CFPB, maintained by the IHE or the financial service provider, that hosted additional TPP information separate from the terms and conditions used in this report.   | https://webaddress<br>The period or “.” – indicates that the CFPB was unable to find data for this field   |
| DISCLOSURE URL            | This field provides a URL for the public website identified by the CFPB, maintained by the IHE or the financial service provider, that hosted disclosure information.  | https://webaddress<br>The period or “.” – indicates that the CFPB was unable to find data for this field   |
| SYSTEM AFFILIATION        | This field refers to the larger system that the IHE is represented by and is not meant to be comprehensive. In cases where multiple branch campuses have been identified and where those branches report cash management metrics separately, system names can be found here. | The period or “.” – indicates that the CFPB was unable to find data for this field   |

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| STATE             | This field indicates in which state the IHE campus is.   | 2-digit code for each U.S. state   |
| SCHOOL TYPE       | This designates the type of institution and is based on the variable "SCHTYPE," or "Control of institution" in the College Scorecard database.   | <p>For-Profit – indicates a university that profits from operations.</p> <p>Non-Title-IV IHE – indicates an IHE that was not present in College Scorecard.</p> <p>Public – indicates a public university</p> <p>Private Non-Profit– indicates a private university that does not profit from operations</p>  |
| UNIQUE ID (OPEID) | This is the unique identifier assigned to the institution of higher education by the U.S. Department of Education (ED). As ED explains, this is the "Identification number used by the U.S. Department of Education's Office of Postsecondary Education (OPE) to identify schools that have Program Participation Agreements (PPA) so that its students are eligible to participate in Federal Student Financial Assistance programs under Title IV regulations. | <p>This is a 6-digit number followed by a 2-digit suffix that are used to identify branches, additional locations, and other entities that are part of the eligible institution.</p> <p>Either the 6- or the 8-digit Office of Postsecondary Education (or OPE) ID is reflected based on the level at which the IHE listed in the institution name field reports their data (i.e. branch or system level).</p> <p>If the OPEID is not included, it is because the school does not have an OPEID and is not listed in the College Scorecard database. This field is based on publicly available data posted on the Department of Education's College Scorecard.</p> <p>The period or "." – indicates that the CFPB was unable to find data for this field</p> |

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|--|---|--|
|  |   | because the school is not in the College Scorecard database  |
| TOTAL ENROLLMENT   | This field reflects the “Enrollment of undergraduate certificate/degree-seeking students” in Fall 2020, reported in the Integrated Postsecondary Education Data System. This field is based on publicly-available data posted on the Department of Education’s College Scorecard. | NULL – Data element not provided in College Scorecard<br>See System – included to avoid duplication, indicates IHE is part of larger university system<br><br>The period or “.” – indicates that the CFPB was unable to find data for this field because the school is not in the College Scorecard database |
| CARNEGIE CLASSIFICATION UNDERGRADUATE PROFILE (CCUGPROF) | This represents the Carnegie classification from the College Scorecard.   | Variable CCUGPROF<br><br>The period or “.” – indicates that the CFPB was unable to find data for this field because the school is not in the College Scorecard database  |
| THREE YEAR COHORT-DEFAULT RATE (CDR3)                    | This represents the IHE’s three year cohort default rate from the College Scorecard.  | Variable CDR3<br>NULL – Data element not provided in College Scorecard<br><br>The period or “.” – indicates that the CFPB was unable to find data for this field because the school is not in the College Scorecard database   |