



SAS Payment Plan FAQ

Q: What is the SAS Payment Plan?

A: The SAS Payment Plan allows students to make more affordable interest-free monthly payments in an effort to help students more easily finance their voyage. It also allows payments to be made beyond the voyage payment due date, which is typically ~90 days prior to embarkation.

Q: What is the application fee to enroll?

A: There is a non-refundable fee of \$50 USD that's required in order to enroll in the plan.

Q: When can students enroll in the plan?

A: Students are eligible to enroll in their voyage's SAS Payment Plan once their \$1,000 USD deposit has been placed, confirming their enrollment in the voyage. Regardless of when students enroll in the plan, the final payment is due the month of embarkation for that student's voyage.

Q: What are the SAS Payment Plan due dates?

A: The 5th of every month upon enrollment in the SAS Payment Plan.

Q: How do I make my payments?

A: Through your student portal, [here](#). Accepted payments methods include ACH or any major credit/debit card.

Q: How are my monthly payment amounts calculated?

A: Monthly payment amounts are calculated by taking a student's total

balance due (tuition, cabin, and fuel fee if applicable) and dividing it by the number of months over which their payment plan lasts. Therefore, the sooner a student enrolls, the lower their monthly payments will be and the more time they'll have to pay off their balance.

*Example: If a student sailing in the fall enrolls in the plan prior to April 5th, they would have 6 months of payments (April – September). If they enroll prior to March 5th they would have 7 months of payments, and so on.

Q: What happens if my total balance due changes (i.e. as a result of cabin changes or scholarships/aid)?

A: The monthly payments would be altered but the length of time over which payments are made would not be. If you are unsure how to calculate what your new monthly payments are after receiving aid or a cabin change, please reach out to us so we can provide you with an updated payment schedule.

Q: How do I enroll?

A: Email us at SASPaymentPlan@semesteratsea.org.

Q: Can I pay off my balance early?

A: Yes! You can pay off your total balance due at any time with no penalty.

Q: Is there a deadline to enroll in the SAS Payment Plan?

A: The payment deadline for a student's voyage (~90 days prior to embarkation) is the latest a student can enroll in the SAS Payment Plan for their voyage. Enrollment in the plan this close to the due date will likely require the first month's installment to be paid at the time of enrollment and will be subject to our cancellation policy.

Q: What if I transfer to another voyage after enrolling in the plan and have made any payments?

A: There are several options available to students in this case. For the most accurate information about a student's specific situation and options available to them, please email us at SASPaymentPlan@semesteratsea.org.

Other questions? Please email us at SASPaymentPlan@semesteratsea.org.