



# 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 1st of every month upon enrollment in the SAS Payment Plan.

## Q: How are my monthly payment amounts calculated?

A: Monthly payment amounts are calculated by taking a student's total program fees due and dividing it by the number of months over which their payment plan lasts. This will generally be the full program costs (see the [Program Cost](#) page for an estimate of this) divided by the number of months until the month of embarkation for that voyage in mind.

## 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 adjusted according to the change in balance due but the length of time over which payments are made would not be. The new

monthly payment would be the new balance due divided by the number of months left remaining in the payment plan.

### Q: How do I make my payments?

A: Payments are made through your student portal. Accepted payment methods include ACH or any major credit/debit card.

### 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: Are there any other incentives to signing up for the SAS Payment Plan?

A: We may be offering a shipboard credit incentive to early enrollment in the payment plan, once deposited: please see student portal for more information. May not be combined with any other offers. Shipboard credit is applied to shipboard account within two weeks upon embarkation and successful completion of the Payment Plan prior to embarkation, other terms and conditions may apply.