

CASHNet Payment Plan FAQs

Palo Alto University partners with CASHNet to offer quarterly payment plans. The following information explains how to enroll, manage plan payments, and respond to changes or missed installments.

For assistance with a PAU student account, contact the Bursar's Office at 650-417-2012 or bursar@paloaltou.edu.

Payment Plan Basics

What is a tuition payment plan?

CASHNet, a third-party payment vendor operating under an agreement with PAU, administers the University's automated payment plans. A payment plan allows students to pay quarterly tuition and fees through scheduled installments rather than making one payment in full.

Students must either pay all charges in full or enroll in a CASHNet payment plan by the applicable quarterly payment due date.

Is there a minimum balance required to enroll?

No. There is no minimum account balance required. CASHNet charges a nonrefundable \$35 enrollment fee for each quarterly payment plan.

When can I enroll in a payment plan?

Payment plan enrollment opens when quarterly billing statements are posted to student accounts and closes after the last day of the quarter's add/drop period. Billing due dates and add/drop deadlines are published in the [Academic Calendar](#).

Do I have to make a payment when I enroll?

The \$35 enrollment fee is due when you enroll. CASHNet will also display any installment that is due based on the payment schedule and the date you enroll. Review the amount due carefully before completing enrollment.

Do I have options other than paying in full or enrolling in a payment plan?

A student account balance must be paid in full by the applicable due date or placed on a CASHNet payment plan. Payments may be made using the methods accepted by PAU, including eCheck/ACH, credit or debit card, check, money order, or wire transfer.

Accessing and Managing Your Plan

Where can I view or manage my payment plan?

Log in to the MyPAU Student Portal at https://my.paloaltou.edu/ICS/Student_Portal/. Then:

- Select "View/Pay My Bill."
- Select CASHNet and follow the prompts.

Can I change the bank account used for my payment plan?

Yes. You can change the checking or savings account used for plan payments through your CASHNet account.

Can I pay the remaining quarterly balance in full after enrolling?

Yes, however the \$35 enrollment fee is nonrefundable.

Can I change my installment due dates?

No. Installments are due on the dates shown in the CASHNet payment schedule.

Who can I contact with questions about my payment plan?

For questions about the CASHNet plan or scheduled payments, contact the CASHNet Student Services Call Center at 800-339-8131.

Changes to Your Student Account

What happens if my account balance decreases after I enroll?

Your payment plan will be adjusted after the change is posted to your student account. If the current installment cannot be changed in time, the remaining installments will be reduced accordingly.

What happens if my account balance increases after I enroll?

CASHNet will email you and ask you to log in and accept the increase to the remaining installments (also called as consolidation). If you do not accept the increase or pay the additional balance, PAU may place a hold on your account.

If an authorized user enrolled in the plan on your behalf, that authorized user must log in and accept the increase.

What happens if I overpay because my account balance decreased?

Any resulting credit balance will be refunded in accordance with PAU's refund procedures and the refund instructions on file for your account.

Automatic Payments and Missed Installments

Can I stop an automatic payment if there are not enough funds in my account?

You may deactivate automatic payments in CASHNet before the scheduled payment is processed. You will remain responsible for making the installment payment by its due date.

If an installment remains unpaid for 15 days after the due date, CASHNet will assess a \$10 late fee. An unpaid balance may also result in a registration hold.

What happens if an automatic payment is unsuccessful?

CASHNet makes three attempts to process automatic payment. If the payment remains unsuccessful, you must submit the payment yourself. You will be notified each time the payment does not go through.

- CASHNet will assess a \$10 late fee when an installment is 15 or more days past due.
- After two missed installments, CASHNet will remove the account from the payment plan.
- The remaining account balance will then become due in full.
- PAU will place a registration hold on an account with an unpaid balance.

Card Service Fees

Is there a fee for paying by credit or debit card?

Yes. Effective Fall 2026, a service fee applies to tuition and fee payments made by credit or debit card: 2.95% for domestic card transactions and 4.25% for international card transactions. The minimum service fee is \$3.00 for transactions over \$20 and \$1.00 for transactions of \$20 or less.

PAU does not assess a service fee for payments made by eCheck/ACH, check, or money order. Bank or intermediary fees may apply to wire transfers.