

Payment Plans – Database Documentation

Entity

Payment Plans

The Payment Plans entity represents structured financial arrangements that allow students to pay tuition and institutional charges over time through installments rather than a single payment. Payment plans are typically managed through student financial services and are integrated with student accounts, billing periods, and academic terms.

Related Entities

The Payment Plans entity is related to the following business entities:

- **Student Accounts**
Payment plans structure how outstanding student balances are paid.
 - **Students**
Students enroll in payment plans based on eligibility and financial need.
 - **Holds**
Payment plans may prevent or resolve financial holds.
 - **Year Term and Sub Term**
Payment plans may be associated with specific academic periods.
 - **Billing Periods**
Some payment plans are based on billing cycles.
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Key Tables

PaymentPlanDefinition

Table Description

The PaymentPlanDefinition table stores institution-defined payment plans that can be offered to students. Each record defines the structure, eligibility rules, installment configuration, fees, and operational parameters of a payment plan.

Key Columns

Plan Identification and Structure

- **PlanName**
Name of the payment plan.
- **NumberOfMonths**
Number of installments in the payment plan.
- **PaymentPlanBalanceDisplayDefinitionAppID**
Foreign key defining how the payment balance is displayed.
- **PaymentPlanTypeDefinitionAppID**
Foreign key defining the balance calculation method.

Due Date Configuration

- **DefaultStartDueMonth**
Default starting month of payments.
- **DefaultStartDueDay**
Default starting day of payments.
- **DefaultStartDueYear**
Default starting year of payments.
- **NextDaySignUp**
Indicates whether the first installment is due the day after signup.

Key Column Values (NextDaySignUp)

- **1** – Yes
- **0** – No

Balance Calculation Settings

- **PlanBalanceFreezeDate**
Date after which balances are no longer automatically recalculated.

- **IncludeMustPayInBalance**
Indicates whether required course fees are included.

Key Column Values (IncludeMustPayInBalance)

- **1** – Yes
- **0** – No
- **AllowStudentEditBalance**
Indicates whether students may modify balances during signup.

Key Column Values (AllowStudentEditBalance)

- **1** – Yes
 - **0** – No
 - **YR_TERM_APPID**
Foreign key identifying the academic year/term (used for year-term plans).
 - **BILLING_PERIOD_ID**
Foreign key identifying the billing period (used for billing-period plans).
 - **DEFAULT_SUBSID_CDE**
Default subsidiary code used for transactions.
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Finance Charges

- **FinanceChargeFee**
Flat finance charge amount.
 - **FinanceChargePercent**
Finance charge percentage.
 - **FinanceChargeBalanceTypeDefinitionAppID**
Foreign key defining finance charge calculation method.
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Signup Window and Enrollment Rules

- **SignUpBeginDate**
Date students may begin enrollment.

- **SignUpEndDate**
Date enrollment closes.
 - **SignUpFee**
Flat signup fee.
 - **SignUpPercent**
Percentage-based signup fee.
 - **SignupFeeCHG_CDE_APPID**
Charge code used when creating signup fee transactions.
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Credit Card Fee Configuration

- **CreditCardFee**
Flat convenience fee.
 - **CreditCardPercent**
Percentage convenience fee.
 - **ConvenienceFeeCHG_CDE_APPID**
Charge code used for convenience fees.
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Late Payment Rules

- **LatePaymentFee**
Flat late fee amount.
 - **LatePaymentPercent**
Percentage late fee.
 - **LatePaymentAssessmentDays**
Number of days before late fees are assessed.
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Student Messaging

- **HintMoreInformation**
Informational message displayed to students.
- **AgreementConsentText**
Agreement text displayed during enrollment.

Payment Processing

- **AllowRecurPayments**
Indicates whether recurring payments are allowed.

Key Column Values (AllowRecurPayments)

- **1** – Yes
- **0** – No

Other Important Columns

- **APPID**
Unique identifier for the payment plan.

Columns No Longer In Use (PaymentPlanDefinition)

The following columns are identified as not currently used:

- **IsGainfulEmploymentFinancing**
- **ToDeductUnPostedFinancialAid**
- **ToDeductPreliminaryFinancialAid**
- **MinimumInterestAmount**
- **MinimumPaymentAmount**

Additional Key Tables

PaymentPlanPercents

Table Description

The PaymentPlanPercents table defines how payment plan balances are distributed across installments. Each record represents the percentage of the total balance due in a specific installment month.

Key Columns

- **PaymentPlanDefinitionAppID**
Foreign key linking to PaymentPlanDefinition.
 - **MonthNumber**
Installment sequence number.
 - **MonthPercent**
Percentage due for the installment.
 - **APPID**
Unique identifier.
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Relationships to Other Tables

- **PaymentPlanDefinition**
Links installment percentages to plan definitions.
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PaymentPlanTypeDefinition

Table Description

The PaymentPlanTypeDefinition table defines payment plan balance calculation types and determines how payment obligations are calculated.

Key Columns

- **InternalName**
System identifier for plan type.

Key Column Values (InternalName)

- **YearTerm** – Balance based on academic year/term
- **BillingPeriod** – Balance based on billing period
- **TotalBalance** – Balance based on total student account balance
- **DisplayName**
User-facing description.
- **IsActive**
Indicates whether the type is active.

Key Column Values (IsActive)

- **1** – Active
 - **0** – Inactive
 - **SortOrder**
Display ordering value.
 - **APPID**
Unique identifier.
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Relationships to Other Tables

- **PaymentPlanDefinition**
Defines how plan balances are calculated.
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PaymentPlanBalanceDisplayDefinition

Table Description

The PaymentPlanBalanceDisplayDefinition table defines how payment plan balances are displayed to users. Currently only installment display types are supported.

Key Columns

- **InternalName**
System display type name.

Key Column Values (InternalName)

- **Installment** – Installment-based payment display
- **Loan** – Not supported
- **TailoredInstallment** – Not supported
- **DisplayName**
User display name.
- **IsActive**
Indicates whether the display type is active.

Key Column Values (IsActive)

- **1** – Active

- **0** – Inactive
 - **SortOrder**
Display order.
 - **APPID**
Unique identifier.
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Relationships to Other Tables

- **PaymentPlanDefinition**
Defines how balances are displayed.
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Tables Not In Use

Payment_Plan

Table Description

The Payment_Plan table defines legacy payment plan configurations including installment percentages, finance charges, eligibility rules, and financial aid interactions. This table is currently not in use.

Key Columns

Plan Identification

- **PAYMENT_PLAN_CDE**
Payment plan code.
 - **PAY_PLAN_DESC**
Plan description.
 - **STD_OR_TLRD**
Indicates whether the plan is standard or tailored.
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Installment Structure

- **MON_1_PCT through MON_12_PCT**
Monthly percentage allocations.

- **NUM_OF_MTHS**
Total number of months.
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Financial Charges

- **FIN_CHG_PCT**
Finance charge percentage.
 - **BAL_FOR_FIN_CHG**
Balance type used for finance charges.
 - **MIN_INT_AMT**
Minimum interest amount.
 - **LATE_FEE**
Late fee amount.
 - **NUM_DAYS_LATE_FEE**
Days before late fee applies.
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Payment Requirements

- **PAYMENT_PERCENTAGE**
Overall payment percentage.
 - **MIN_PAYMENT_AMT**
Minimum payment amount.
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Financial Aid and Deductions

- **DEDUCT_UNP_FA_TRANS**
Deduct unpaid financial aid transactions.
 - **DEDUCT_PRELIM_FA_TRANS**
Deduct preliminary financial aid transactions.
 - **LOAN_REC_SUBSID_CDE**
Loan reconciliation subsidiary code.
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Plan Flexibility

- **ALLOW_RECALC**
Indicates whether recalculation is allowed.
 - **YRS_EST_COST**
Estimated plan cost.
 - **GE_INSTITUTION_FINANCING**
Indicates institutional financing participation.
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