



## ▶ Authorized Users

Students can grant Authorized User access to parents, grandparents, guardians, spouses, and others. Authorized Users can view student account information, make online payments, and enroll in a payment plan on the student's behalf. **The Student Payment Center can only discuss student account information by phone, email, or in person with the student and the individuals the student has set up as Authorized Users in PittPAY.**

## ▶ Creating Authorized Users

- 1) Students log into PittPAY and select "Setup Authorized Users," then enter the Authorized User's name and email address. PittPAY will send an account activation email to the Authorized User. Once the Authorized User verifies their email address, they can create a PittPAY password and access the student's account.
- 2) Parents, grandparents, guardians, spouses, and others can initiate the process: Click "Authorized User Login" at [payments.pitt.edu](https://payments.pitt.edu) >Create New Account> I am an Authorized User. Create a PittPAY password. PittPAY will send you an email asking you to verify your email address. Once you do, you will be asked to provide information about your student. Your access must then be approved by your student. The next time your student logs into PittPAY, they will approve or deny your request and you'll get an email letting you know.

## ▶ eRefunds for Parent PLUS Borrowers

When a Parent PLUS Loan applies to the student account and creates a credit balance, it will be refunded to the parent or student depending on the selection the parent made on the PLUS application. Parents who elected to have the credit balance sent to themselves should become an Authorized User in PittPAY, then create their own eRefund profile from the "Setup eRefunds" quick link. The parent must be logged in as an Authorized User (not as the student) to create an eRefund profile that is separate from their student's. Without eRefunds, the refund will be mailed by paper check to the home address.

## ▶ Master Promissory Note & Entrance Counseling

Your Parent PLUS loan will never be applied to your student's account until you complete these two steps at [www.studentloans.gov](http://www.studentloans.gov).

## ▶ Making Payments

Without a payment plan, the account balance will be due according to the Due Date Schedule on our website at [payments.pitt.edu](https://payments.pitt.edu). Students and Authorized Users are notified twice before the due date if a balance is owed. Once the student has charges to pay, you can **pay by eCheck from a personal U.S. checking account for no fee**. An additional 2.75% non-refundable convenience fee is charged for each payment by debit or credit card.

## ▶ PittPAY Payment Plans

The student or **one** Authorized User can choose to pay in monthly installments. On the 5th of each month, payments are deducted by auto pay from a personal U.S. checking account, or you can designate a debit or credit card. A 2.75% non-refundable convenience fee applies to all payments by debit or credit. The earlier you sign up for a plan, the more installments you receive. **Payment plans are optional and are not automatic; you must enroll in a plan for each term that you wish to participate.** Learn more at [payments.pitt.edu](https://payments.pitt.edu).