



## Payment Plan (Version 4) Adjustments

If the balance for a **visit on the plan** increases after a payment plan has already been set up, Flywire will distribute the adjustment to the plan in the following order until the plan increase is fully accounted for:

1. Flywire adds to the last installment until it equals all remaining scheduled installments.

### Method 1: The extra balance is added to the final installment amount

Scenario: The guarantor originally owed \$590 and signed up for a 12 month payment plan of \$50/month. The last month's installment is only \$40. There later was an adjustment where the guarantor now owes \$600. **What happens to the extra \$10?**

Answer: The adjusted \$10 is applied to the last installment to equal the rest of the installment amounts, which is \$50

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
												
Original Amt.	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$40
Adjusted Amt.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$50

2. Flywire then adds to the 2nd to last installment until equal to all remaining installments (and so on).

### Method 2: If some installments have been paid off ahead of time, the additional balance is added to the NEW "last" installment until it equals all remaining scheduled installments.

Scenario: The guarantor originally owed \$590 and signed up for a 12 month payment plan of \$50/month. They paid the first month's \$50 installment before their bill was adjusted to \$600. They paid ahead of schedule and paid off their last three installments (Months 10-12). **What happens to the extra \$10?**

Answer: The adjusted \$10 gets applied to Month 9 to fulfill its max installment amount.

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
												
Original Amt.	PAID	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$40	PAID	PAID	PAID
Adjusted Amt.	-	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$50	-	-	-



3. Flywire then extends the # of scheduled installments to the maximum allowed duration for a provider.

**Method 3: The # of scheduled installments are added up to the maximum allowed for a provider.**

Scenario: The Guarantor owes \$300 in 6 installments of \$50, and all installments are already evenly spread out. Payment plans are set up to not exceed 12 months.

The bill is adjusted later where they now owe \$600, an extra \$300. **What happens to the extra \$300?**

Answer: The \$300 extra is added in the form of 6 extra monthly installments of \$50

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
												
Original Amt.	\$50	\$50	\$50	\$50	\$50	\$50	-	-	-	-	-	-
Adjusted Amt.	N/A	N/A	N/A	N/A	N/A	N/A	\$50	\$50	\$50	\$50	\$50	\$50

4. Any remaining balance gets added evenly to all remaining scheduled payments.

**Method 4: Any remaining balance gets added evenly to all remaining scheduled payments.**

Scenario: The Guarantor owes \$600 in 12 installments of \$50, and all installments are evenly spread out. The bill is adjusted later where they owe \$640. The payment plan is at its max # of installments and no more installments can be added. Three months have already been paid off. **What happens to the extra \$40?**

Answer: The remaining amount owed is evenly spread out over the remaining installments, EXCEPT for the upcoming installment, which will remain the same amount of \$50.

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
												
Original Amt.	PAID	PAID	PAID	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Adjusted Amt.				N/A	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55

Please note: We will never alter the upcoming/current installment to ensure the guarantor is not surprised by an unexpected change.



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Guarantors are also notified via email for adjustment changes, if an email is on file.

To watch a short video on [Payment Plan Adjustment Logic](#), visit our Training Center! Be sure to [create your Help Center account](#) first!