

Payment Plan FAQs

Signing Up

How does the payment plan work?

This interest free plan allows you to spread the cost of your components or Maintenance of Certification (MOC) into six equal monthly installments (about \$80 per component, per month). The payments will be charged to your credit or debit card (Visa or Mastercard only) monthly, on the date of your choice. Once your payment plan is established, you will be issued a coupon code for each component in your plan – the coupons will be used to complete your purchases in your National Board account.

Who is eligible for the payment plan?

The payment plan is available to all candidates completing components, including retakes and Maintenance of Certification (MOC) purchased during the 2020-21 cycle (even if you elect to defer).

Where and when can I sign up for payment plan?

Visit our [Payment Plan page](#) between April 8 and April 30, 2021, to sign up. **Note:** You will need to use your National Board account login credentials to sign up for the payment plan. If you do not have an account, [create one now](#) (you will need to wait one business day before attempting to sign up for the payment plan).

What is the cost difference when using the payment plan option vs. paying for a component in full?

There is no cost difference; with the payment plan you simply spread the cost of a single component over six monthly payments.

Are there any interest fees or service charges associated with the payment plan? No, you will not be charged any additional interest fees or service charges. You will only pay the component fees.

Is the payment plan a loan? How will it affect my credit score?

The payment plan is not a loan. We will not collect your social security information or report the details of the payment plan to any credit agencies.

What methods of payment are accepted for the payment plan?

All payments must be made using a Visa or Mastercard credit or debit card. Once you have signed up for the payment plan, your credit or debit card will be charged automatically each month.

Do I have to purchase all four components in order to sign up for the payment plan? No, you do not have to purchase all four components. You can use the payment plan option for as few or as many components as you'd like.

I'm expecting funding from a third party for one or more of my components; can I use the payment plan to pay for my remaining components?

Yes, you can set up a payment plan for the components not being funded by a third party.

Once I sign up for the payment plan am I automatically approved? Are there other steps I need to take?

The payment plan is available to all candidates during the 2020-21 cycle, with no approval required. Approximately three business days after signing up, a coupon(s) will be posted to your National Board account to use when completing your purchase(s). **Note:** You must complete the purchase within your National Board account for the component to be active.

Will I be able to sign up for the payment plan on April 30 (the registration and payment deadline)?

You can sign up for the payment plan on April 30; however, it will take up to three business days before your coupon is available for you to complete your purchase within your National Board account. We encourage you to sign up early. **Note:** Although we will allow your coupon to be applied to your account after April 30, you must sign up for the payment plan on or before April 30.

If I sign up for the payment plan now, can I still take advantage of the Flexible Options for 2020-21 and defer my components to 2021-22?

Yes, you can defer your components to the 2021-22 cycle. You will need to sign up for the payment plan AND complete the [Flexible Options Request form](#) no later than April 30, 2021.

I purchased my components before the payment plan option was available. Can I reverse my payment and switch to the payment plan?

You can switch to the payment plan but must do so by April 30, 2021. To make the change: 1.

Log into your National Board [account](#) and withdraw the components you wish to purchase using the payment plan. **Note:** Component withdrawals will take 1-2 weeks to process.

Your refund for the withdrawn component will be processed 4-6 weeks after the withdrawal is completed.

2. [Sign up for the payment plan](#).

3. Approximately three business days after signing up for the payment plan, a coupon will be posted to your National Board account to use when purchasing your component.

When does the sign-up window for the 2021-22 cycle open?

At this time, the payment plan option is only available to candidates purchasing components or MOC during the 2020-21 assessment cycle.

Payment Processing

How many monthly payments will I be expected to make?

The payment plan will be divided into six equal monthly payments (about \$80 per component, per month). The payments will be charged to your credit or debit card (Visa or Mastercard only) monthly, on the date of your choice.

When will my first payment be charged to my credit/debit card?

Your first payment will be due the month after you sign up for the payment plan, on the date you select, and monthly thereafter for a total of six recurring payments. For example, if you sign up for the payment plan in April and choose the 15th, your first payment will be due on May 15th.

Can I use multiple payment methods to make my monthly payments?

No. You will be required to provide a single payment method (Visa or Mastercard credit or debit card only). If you set up multiple payment plans you can use different payment card details for each.

Will I receive monthly payment reminders?

No; however, you will receive a payment confirmation email after each payment has been processed. Beginning in May, you can log into your [payment plan account](#) to view your plan details and payment history.

Can I use a credit card that is not in my name?

Yes. In addition to entering the credit card number, expiration date, and three-digit verification code, you will need to know the billing address of the card holder.

How will the payment appear on my credit card/bank account statement? The payment will appear on your statement as “NBPTS” for the predetermined payment amount.

Where can I access my payment plan details?

Beginning in May, you can log into your [payment plan account](#) to view your plan details and payment history.

I misplaced my payment confirmation email. Can it be resent?

The original confirmation email cannot be resent; however, we can provide you with a financial statement. Please [contact us](#) for assistance. Beginning in May, you can log into your [payment plan account](#) to view your plan details and payment history.

My monthly payment was declined; what happens next?

We will make three attempts to resolve the payment issue with your financial institution. If the issue cannot be resolved, we will contact you with next steps.

What will happen to my account if I don't make all the monthly payments by my payment plan deadline?

The National Board reserves the right to withhold services (testing and/or component submission), scores, and certification results if payments are not made by the established payment plan deadline. If you find yourself in this situation, please [contact us](#) immediately so that we can review your account and determine what options are available to you.

Purchasing a Component

Do I have to use my coupon for the component I selected when I signed up for the payment plan?

No, the coupons are interchangeable and may be used for any component of equal cost.

How do I purchase my components once I've signed up for the payment plan?

Within three business days of signing up, a prepaid coupon code(s) will be posted to your National Board account for you to use when buying your component(s). **Note:** The payment plan does not cover the registration fee. The fee must be paid before you will be permitted to purchase a component. To use your coupon:

- Log into your National Board [account](#).
- Click “My Coupons” from the left-hand navigation menu to find your prepaid coupon.
- Complete the steps to purchase your component and enter your coupon code in the My Coupon Code box before checking out.

I signed up for the payment plan and received my coupons; however, I didn't complete the steps to purchase my components before the April 30 registration deadline. What do I need to do?

Please [contact us](#) immediately so that we can review your account and determine what options are available to you.

I already signed up for the payment plan but have decided to purchase an additional component; how do I add the new component to my existing payment plan?

It is not possible to amend an existing plan. You will have to [sign up for a new payment plan](#) for the new component. You can choose the same payment date and method for the new plan.

If I choose to withdraw from the certification process, will I receive a refund of payments made to date?

If you withdraw by the May 31, 2021, deadline you will be eligible for a refund of any fees paid (minus the registration fee and any service fees).

Making Changes to your Plan

I have already used my coupon but want to change my certificate area, specialty area, or a component selection. How do I make changes to my account and payment plan?

The deadline to make changes to your selections is April 30, 2021. Only first-time candidates may change their certificate and/or specialty area selections.

1. Log into your National Board [account](#) and complete the withdrawal process for each component you want to change. **Note:** To change your certificate area or specialty area, you will need to withdraw ALL of your purchased components (even those not paid for using a coupon).
2. [Contact us](#) immediately to have your coupon codes reversed and a refund processed (for non- coupon purchases).
3. Within three business days, new coupon codes will be issued and applied to your National Board account.
4. Use the new coupon codes to complete your new purchases by the April 30, 2021 deadline.

I signed up for the payment plan but have changed my mind. How do I cancel the automatic payments?

Please [contact us](#) and we will make the necessary adjustments to your plan. **Note:** Once a plan is cancelled, it cannot be reactivated. If you cancel your payment plan and change your mind, you will be required to complete the sign-up process anew before the May 31, 2021 deadline.

I have made two payments to date; can I make a single, larger payment now to pay off my plan?

Yes, you may pay off your plan at any time before the final scheduled payment date. Please [contact us](#) for assistance.

Can I change my payment date?

No, the date cannot be changed once you submit your application.

Can I change how often payments are charged to my credit or debit card? No, payments will be deducted monthly on the date you selected.

The credit card I used when I signed up for the payment plan is expiring; how do I update my payment details?

Please [contact us](#) and we will make the necessary adjustments.

I can only pay a portion of my payment this month; how do I adjust my plan? The payment plan does not allow for changes to the scheduled monthly payment. The full payment amount will be deducted monthly from your personal financial account on the date selected.

My email address has changed. I updated it in my National Board account; do I need to update my payment plan as well?

Yes. Please [contact us](#) and we will make the necessary adjustments.

What happens if I signed up for the payment plan and coupons are unused?

Once you sign up for a payment plan, you must complete the purchase in your [National Board account](#) for the component to be active. That is, you have to apply the coupons to purchase a component(s) by May 21, 2021 for the 2020-21 cycle by following these steps:

1. [Log into your National Board account](#).
2. Click "Browse" under "Certifications" in the left-hand navigation menu and use the search bar to locate your chosen certificate area.
3. Click the link for the component you plan to purchase and follow the steps to complete the check-out process. You may access a [tutorial](#) here on how to purchase a component with coupons.

The deferral option is also available for components purchased in 2020-21 through a payment plan. **If you are planning to defer you still need to apply your unused coupons to purchase your components first and then submit the [Flexible Options Request form](#) by May 21.**