

ACMA 3-Month Payment Plan Policy

Thank you for choosing the 3-month payment option. 3 month payment plans are provided as a flexible payment option for those that need additional support. By enrolling in this plan, you agree to the following terms and conditions:

1. Payment Schedule

- The total program fee will be split into 3 equal monthly payments.
- The **first payment is due at the time of enrollment** and is **non-refundable**.
- The remaining payments will be **automatically charged** to the payment method on file every 30 days.
- An administrative fee of \$50 will be added to each payment for processing fees

2. Card on File

- A **valid credit or debit card must be kept on file** for the duration of the plan.
- Failed payments will automatically be reattempted up to 3 times within a 7-day period.
- Any failed payment will incur a \$25 administrative and handling fee

3. Access Restrictions

- Full program access may be limited if payments are missed or overdue.
- ACMA reserves the right to **pause or revoke access** to certification programs or services until the account is current.
- ACMA reserves the right to revoke your ability to use ACMA professional designations in your title if payment is not made in full by the due date.

4. Delinquent Accounts

- Accounts more than 15 days past due will be referred to **collections**.
- A late fee of **\$25 per missed installment** may be applied.
- Your employer may be notified of your delinquency if the professional designation is being used fraudulently.
- Your credit score could be impacted as we will report the non-payment to the credit bureau.

5. No Cancellations or Refunds

- Enrollment is binding. Once you enter into the payment plan, **you are responsible for completing all payments**. Early cancellation or withdrawal does not release you from your financial obligation.
- No refunds are allowed once you enroll in an ACMA program.

6. Program Completion

- Your certificate and/or final program documentation will only be issued once **all payments have been received in full**.

7. Questions

If you have questions or need to update your payment method, contact us at info@acaminfo.org.