OTB Step 1: Visit paymybill.rutgers.edu and log in to your online term bill. Select the appropriate semester. Click the ‘Pay My Bill’ button found under the Outstanding Balance box.

OTB Step 2: On the Payment Adjustments screen, select the ‘Verify Payment Adjustments’ button. You can manually adjust the payment amount you wish to pay in the grey box.
**OTB Step 3:** Select the ‘Continue to Online Payment’ button to pay by e-check, credit card, or International Transfer. Please note that a 2.8% convenience fee will be assessed for credit/debit payments.

**Note:** You will be prompted to acknowledge the Refund Policy upon accessing the Nelnet QuickPay portal.
You must then review GradGuard Tuition Insurance information and choose to enroll or decline tuition insurance. Students who choose to enroll in Tuition Insurance can view complete instructions here. Please note that tuition insurance can only be purchased via credit or debit card.

Nelnet Steps 1-3: Upon completing the GradGuard prompts, click ‘Make Payment’ on the left menu and enter the amount of your payment. Click ‘Next-Payment Method’ to choose a payment method.
Nelnet Step 4: Select E-Check as the payment method.

Nelnet Steps 5-11: Enter E-Check Information

5. Name of the person the financial account belongs to.
6. Indicate whether it is a Checking or Savings Account.
7. Enter your Routing Number.*
8. Enter your bank Account Number.*
9. Confirm your Account Number.
10. Want to save financial account for future payments?
11. Select your Profile Name

*If you are unsure of your Routing Number or Account Number, refer to the blue question mark icon or call your financial institution.
**Nelnet Step 12:** Enter the Billing Address

**Nelnet Steps 13-17:** Payment Information Recap and Submit Payment

- Billing Information for the Financial Account being used.
- An email receipt will be sent to the Primary email listed however, you can add an additional email as well.
  13. Enter your phone number.
  14. Review the Payment Amount.
  15. Read the Authorization and Note.
  16. Select the Authorize Payment Box.
  17. Submit Payment for $xxx.xx.