

Program Terms and Eligibility

The Clemson Computer Store accepts payment plan purchases made by eligible Clemson employees under the following terms:

- The buyer must be a full-time Clemson employee with a minimum of six months' service to qualify for the Clemson-ECPP.
- A non-refundable \$20.00 processing fee is due at time of purchase.
- Purchase will require the minimum of a 10 percent non-refundable down payment at time of purchase, and the remaining balance must meet a minimum of a \$50.00 semi-monthly payroll deduction.
- The purchase must include a computer or tablet.
- The buyer's take home earnings must be sufficient to cover the payroll deduction cost.
- Qualifying items are laptops, desktops and select tablets. Computer accessories may be added to the hardware purchase, but accessories are not eligible as a sole transaction.
- The purchase total (including tax) must be between \$700.00 and \$2,500.00.
- All devices and accessories are subject to South Carolina sales tax.
- RETURNS, EXCHANGES, or REFUNDS can be made for seven days after purchase. The 10% down payment and processing fee are non-refundable and will be forfeited.
- An employee qualifies for one Clemson-ECPP at a time.
- Early payoff of the Clemson-ECPP is not permitted.

- Termination of employment at Clemson University does not terminate an employee's obligation to pay the balance due to the Clemson-ECPP. If an individual separates employment with Clemson University before the completion of the Clemson ECPP, the remaining amount will be deducted from the final paycheck. If there are not adequate funds to pay the full balance, the remaining balance will be due and payable within 30 days. If the full remaining amount is not paid within the 30-day period, the account will be turned over to a collection agency.

Sample Payroll Deduction Amounts (Includes the \$20 processing fee)

Total	10% Down Payment	Amount Due Per Pay Period
\$700.00	\$70.00	\$52.50
\$800.00	\$80.00	\$60.00
\$900.00	\$90.00	\$67.50
\$1,000.00	\$100.00	\$75.00
\$1,100.00	\$110.00	\$82.50
\$1,200.00	\$120.00	\$90.00
\$1,300.00	\$130.00	\$97.50
\$1,400.00	\$140.00	\$105.00
\$1,500.00	\$150.00	\$112.50
\$1,600.00	\$160.00	\$120.00
\$1,700.00	\$170.00	\$127.50
\$1,800.00	\$180.00	\$135.00
\$1,900.00	\$190.00	\$142.50
\$2,000.00	\$200.00	\$150.00
\$2,100.00	\$210.00	\$157.50
\$2,200.00	\$220.00	\$165.00
\$2,300.00	\$230.00	\$172.50
\$2,400.00	\$240.00	\$180.00
\$2,500.00	\$250.00	\$187.50

Procedures

- Call or stop by the Clemson Computer Store with your Tiger-1 Card.
- Hours: Monday through Friday 9 a.m. - 5 p.m.
- Phone: (864) 656-1563
- Make an appointment to confirm eligibility and set up your account.
- Provide your Employee ID number to establish a Computer Payment Plan account.
- Upon authorization you will have 10 business days to use your account to purchase products.
- After selecting computers, tablets and accessories, a single transaction will be rung up at the Clemson Computer Store register.
- A 10 percent non-refundable down payment of the total purchase price including tax will be due at time of purchase and can be made with any store accepting credit cards or personal checks.
- The remaining balance for the loan will be entered onto a payroll deduction form indicating the amount that will be deducted from the purchaser's paychecks over the next six months and the total remaining balance the purchaser agrees to repay. The employee will then be asked to sign the agreement.



Procedures (continued)

- The payroll deduction form must be signed by the purchaser and is an agreement to the deduction of equal payments during each pay period for the following 12 pay periods (less if the customer is a 9-month employee).
- Generally, payroll deductions will begin on the pay period following the processed purchase.
- Payroll deductions will be taken on an after-tax basis.
- 9-month employees should confirm payment details.



Frequently Asked Questions

Can I purchase a product for a family member through payroll deduction?

Yes, but it's important to note that your signature on your Clemson-ECPP forms obligates you for the purchase.

What if I don't have my ID card with me?

We can hold your order until you return with your ID card. We cannot process an order without a copy of your ID card.

Can I purchase more than one item?

Yes, purchases may be made up to the \$2500 limit.

What if I leave the University and still owe money? The amount due will be deducted from your final paycheck. If the amount owed is not satisfied/paid through payroll, you will have 30 days to remit payment before it is sent to collections.

Can I put a deposit larger than 10% on my purchase and pay the balance through payroll deductions?

Yes, however the remaining balance must be equal or greater than \$50 per pay period.

What will I see on my paycheck?

You will see the deduction with a description of Employee Computer Purchase under the "After-Tax" Deduction section of your paystub.

Can I extend the number of pay periods that I pay for my purchase?

No. The program only permits up to 12 semi-monthly pay period deductions.

When will the first payroll deduction happen?

The timing of the initial deduction depends on the purchase date and when the paperwork is received by the University Payroll Department. Generally, the deduction will be on the next paycheck. However, if the purchase is made near the end of a pay period, it will likely be deducted from the following pay period.

Clemson University Employee Computer Purchase Plan (Clemson-ECPP)

