



NEW JERSEY  
AMERICAN WATER

WE KEEP LIFE FLOWING™

We work hard to provide our customers with convenient billing options. Budget Billing is a service that is available to residential customers.

The program makes managing your cash flow easier by providing predictable monthly payments.

We also offer installment plans to assist eligible customers extend the time they have to pay a past due balance.

## QUESTIONS?

If you have additional questions, please contact our customer service center at 1-800-272-1325 M-F, 7 a.m. to 7 p.m.



# BUDGET BILLING AND INSTALLMENT PLANS

## MANAGING YOUR CASH FLOW EASIER BY PROVIDING PREDICTABLE MONTHLY PAYMENTS

### WHAT IS BUDGET BILLING?

Budget billing is a free service that is available to residential customers. The program makes managing your cash flow easier by providing predictable monthly payments and avoiding seasonal spikes that may be difficult to pay when not planned for in advance.

### HOW BUDGET BILLING WORKS

When you enroll, our billing system will calculate your monthly bill amount by applying current rates to your average consumption:

- **Where there is more than a 12-month billing history:** the budget billing installment amounts are calculated based on an average of the customer's actual account history from the previous 12 months.
- **If there is less than 12 months of history:** The installment amounts are calculated based on generic information (i.e., rate schedule, typical water use trends, etc.).
- **If there is no historical data available:** The monthly bill will be estimated based on the average annual consumption for other residential customers located along your meter reading route.

NOTE: Charges related to other services will continue to be billed as separate line items on your bill in addition to the budget billing amount. This includes charges related to installment plans and optional charges, such as fees related to the homeowners' protection programs, H2O program donations, etc.

Your payment plan will be reviewed annually. On the final month of the budget billing year, the billing system will calculate the difference between the total amount paid through budget billing and the actual costs for water services rendered based on your water usage during the year. If the actual amount due was more than budget bill amount, you would be billed for the difference. If the actual amount due was less, your account would be credited accordingly. Refunds can be made upon request.

### WHO IS ELIGIBLE FOR BUDGET BILLING

Budget Billing is available to residential customers only who are billed monthly. To enroll in the program, the customer should be current and not have any past due amounts owed. NOTE: In some cases, the customer may be eligible to enroll in Budget Billing by setting up an installment plan for the past due balance.

# INSTALLMENT PLANS

## WHAT IS AN INSTALLMENT PLAN?

In some cases, we may also be able to offer an installment plan to extend the time a customer has to pay a past due balance. This is a free service that assists eligible customers spread the payment of past due balances over time (up to 12 months). The installment plan amount is added to the current monthly bill. To learn more or determine if you are eligible, please contact our customer service center.

## DO YOU CHARGE INTEREST ON INSTALLMENT PLANS?

No. We don't charge interest or late fee charges on installment plan amounts.

## HOW TO ENROLL

To sign up for Budget Billing or see if you are eligible to activate an installment plan for a past due balance, contact our Customer Service Center Monday through Friday, 7 a.m. to 7 p.m. at 1-800-272-1325.

## CAN I ENROLL IN AN INSTALLMENT PLAN FOR MY PAST DUE BALANCE WITHOUT BUDGET BILLING?

Yes, if you meet the eligibility requirements for installment plans. To learn more, please contact our customer service center to determine if you are eligible.

## SAMPLE BUDGET BILL



### Account Summary – See page 3 for Account Detail

Prior Billing:	\$25.05
Payments - Thank You!	-\$25.05
<b>Balance Forward:</b>	<b>=\$0.00</b>
Service Related Charges:	+\$17.14
Taxes:	+\$1.59
<b>Total Amount Due:</b>	<b>=\$18.73</b>

**Budget Billing – Pay This Amount: \$25.05**

### Budget Billing Summary

Actual Charges Billed to Date	\$249.84
Budget Amount Billed to Date	\$250.50
Difference Budget to Actual	-\$0.66
Budget Renewal Date	May 31, 2020

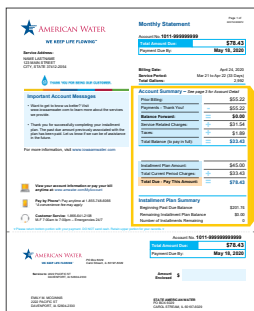
### Budget Billing Amount Due:

This is the amount you pay by the due date.

**Budget Billing Summary:** A summary is provided on each monthly bill, which includes:

- **Actual charges billed to date based on your actual water usage.** This is the amount that would have been paid to date for services received if not on budget billing.
- **Budget Billing amount billed to date** based on the budget billing payments.
- **Difference** between the actual charges and budget billing amount billed.
- **Budget Renewal Date**, which is also the 'true up' month.

## SAMPLE INSTALLMENT PLAN BILL



### Account Summary – See page 3 for Account Detail

Prior Billing:	\$55.22
Payments - Thank You!	-\$55.22
<b>Balance Forward:</b>	<b>=\$0.00</b>
Service Related Charges:	+\$31.54
Taxes:	+\$1.89
<b>Total Balance (to pay in full):</b>	<b>=\$33.43</b>

Installation Plan Amount:	\$45.00
Total Current Period Charges:	+\$33.43
<b>Total Due - Pay This Amount:</b>	<b>=\$78.43</b>

### Installation Plan Summary

Beginning Past Due Balance	\$201.74
Remaining Installment Plan Balance	\$0.00
Number of Installments Remaining	0

**Current Balance** (not including installment plan)

**Installation Plan Amount Due**

**Total Due**

This is the amount you pay by the due date.