

Wildwood Nature School

Travel Plan

January 2023

TTP Consulting Ltd 111-113 Great Portland Street London W1W 600 Tel: 020 7100 0753

www.ttp-consulting.co.uk

Registered in England: 09931399



Contents

| 1 | INTRODUCTION | . 1 |
|---|---|-----|
| | The School Travel Plan Aim | 2 |
| | Travel Plan Coordinator Scope | |
| 2 | ACCESSIBILITY | 3 |
| | Access on Foot | 3 |
| | Access by Bicycle | |
| | Access by Public Transport | |
| | On-Street Parking Controls | |
| | Healthy Streets | . 6 |
| 3 | OBJECTIVES AND TARGETS | . 8 |
| | Objectives | . 8 |
| | Targets | |
| 4 | MEASURES AND INITIATIVES | 10 |
| | Pick up/Drop off | 10 |
| | Marketing and Promotion of Travel Information | |
| | Travel Information | 11 |
| | Sustainable Education | |
| | Walking to School Initiatives | |
| | Cycling to School Initiatives | |
| | Using Public Transport | |
| | School Trips | |
| | Road Safety | 15 |
| 5 | THE MONITORING AND REVIEW | 16 |
| | Monitoring | |
| | Review | - |
| | Funding | 16 |
| 6 | ACTION PLAN | 17 |



Figures

Figure 1.1-Location PlanFigure 2.1-Walk IsochroneFigure 2.2-Cycle IsochroneFigure 2.3-TfL Cycle MapFigure 2.4-Healthy Streets Indicators

Appendices

| Appendix A - | PTAL Output |
|--------------|-------------|
| Appendix B - | Bus Map |



1 INTRODUCTION

1.1 This Travel Plan has been prepared for the School at 34 York Rise in the London Borough of Camden (LBC); it will be updated and finalised prior to occupation of the School.





The School

- 1.2The School will offer mixed-age learning for 20 children in Reception up to Year 6 (ages 4 11)initially with 4 members of staff, increasing at 5 children per year through to a maximum of 40with 6 members of staff. No car parking is provided on-site.
- 1.3 The School day will commence at 9am and end at 4pm Monday through Friday.
 - There are after school clubs which close at 5pm
 - There are no breakfast clubs
 - There are no school clubs proposed outside of term time
 - The hall will be made available in the evenings for community uses.



Travel Plan Aim

1.4 The main aim of this Travel Plan is to put in place the management tools deemed necessary to enable staff, pupils and parents to make more informed decisions about their travel and to minimise the adverse impacts of their travel on the environment. This is achieved by setting out a strategy for reducing the number of single-driver car journeys and eliminating the barriers keeping staff and pupils from travelling by active modes (walking and cycling).

Travel Plan Coordinator

1.5 The School has nominated a School Travel Plan Co-ordinator (TPC) who will dedicate one hour per week on delivering the actions associated with the Travel Plan in order to achieve the measures set out in this Travel Plan.

Name: Tara Royle

Position: Head Teacher

Email: <u>tarasabi@gmail.com</u>

1.6 The TPC will first get in contact with the Council within 3 months of occupation to discuss the Travel Plan.

Scope

- 1.7 The remainder of this document is structured as follows:
 - Section 2 outlines the accessibility;
 - Section 3 sets out the objectives and targets of the Travel Plan;
 - Section 4 sets out the measures that will be implemented;
 - Section 5 outlines the monitoring and review programme; and
 - Section 6 provides an action plan.



2 ACCESSIBILITY

Access on Foot

A person's willingness to walk is dependent on many factors including access to a car, safety, road congestion, weather, gradients, parking, health, direction of route and purpose of journey.
 Figure 2.1 shows the area within an 800m and 2km walking distance of the School.

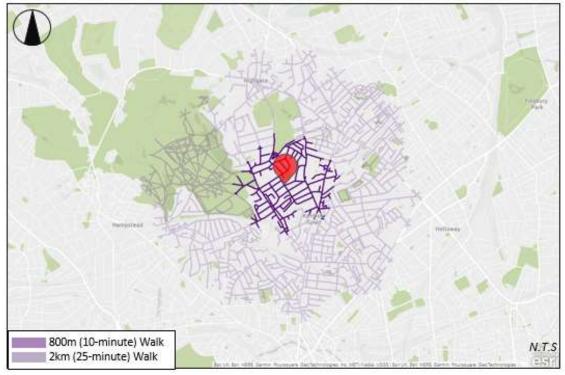


Figure 2.1: Walking Isochrones

2.2

The walking environment is such that there are treelined footways provided on both sides of York Rise, with dropped kerbs at junctions, and zebra crossings over Highgate Road north of Croft Lane to the west, and across Datmouth Park Road to the east. In addition, there are pedestrian crossing facilities at the Darkmouth Park Road / Tufnell Park Road junction which is signalised to the south of the School outside the Tufnell Park station. These facilities provide a link to / from bus stops and rail stations, Hampstead Heath and nearby residential areas.



Access by Bicycle

2.3

It is generally accepted that cycling is a sustainable mode of travel for journeys up to 8km in length, although in London, longer journeys are commonplace, with a 5km cycle taking approximately 20 minutes. **Figure 2.2** illustrates a 5km and 8km cycle distance from the School which shows that Angel, Belsize Park, Chalk Farm and Finsbury Park are within 5km, and Cricklewood, Finchley, Wood Green and Tottenham within 8km

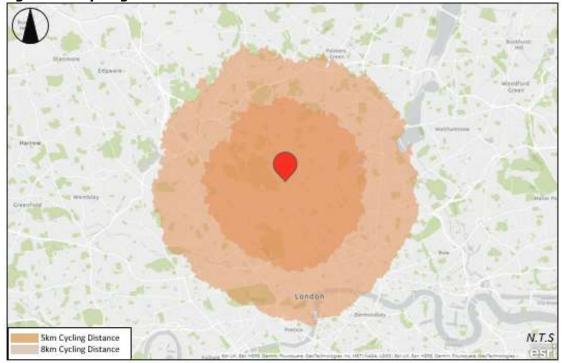


Figure 2.2: Cycling Isochrones

- 2.4 TFL's Journey Planner tool allows for cycle route planning dependent on the difficulty for the route being fast, moderate or easy. The School can be reached from the following areas within various journey times:
 - Hampstead Heath (1 2 minutes);
 - Tufnell Park Station (2 3 minutes);
 - Belsize Park (7 / 11 / 15 minutes); and
 - Archway Station (3 / 5 / 6 minutes).
- 2.5 Parking is provided for up to 6 bicycles with parking for 2 bicycles provided within the hardstanding in front of the building and for a further 4 along the southern flank of the building.



Access by Public Transport

Bus Services

- 2.6 The closest bus stop is located on Highgate Hill (Stop GF) circa 360m from the Site; the stop is served by northbound buses on Routes 88, 214 and C11, with southbound services available at Stop GM on the eastern side of the carriageway circa 85m to the north.
- 2.7 Buses on Route 4 are available from stops on Dartmouth Park Avenue, with southbound services available from Stop TA at a distance of 375m from the Site, and northbound services from Stop TK at a distance of 405m.
 - Route 4 operates between Archway and Blackfriars on a 10min frequency weekdays during the day.
 - Route 88 operates between Clapham Common and Dartmouth Park on a circa 10min frequency weekdays during the day.
 - Route 214 operates between Moorgate Finsbury Square and Highgate on a circa 6 8min frequency weekdays during the day.
 - Route C11 operates between Brent Cross and Archway on a circa 10min frequency weekdays during the day.

Rail Services

2.8 Tufnell Park Station which is located 685m to the south-east is served by trains on the London Underground Northern Line. Overground services are available from Gospel Oak which is located circa 820m to the south-west.

PTAL

- 2.9 Public Transport Accessibility Levels (PTALs) are a theoretical measure of the accessibility of a given point to the public transport network, taking into account walk access time and service availability. The PTAL is categorised in six levels, where 6 represents a high level of accessibility and 1 a low level of accessibility.
- 2.10 The School achieves a PTAL Rating of 4 which represents a good level of accessibility to public transport, with PTAL areas of 5 a short distance to the south. A copy of the PTAL output is included at **Appendix A**.



On-Street Parking Controls

2.11 The falls within Controlled parking Zone CA-U which is operational between 10:00 – 12:00 Monday to Friday.

Healthy Streets

- 2.12 The Tfl Healthy Streets Approach aims to put people and their health at the centre of decisions on how public spaces is designed and managed. The approach is based on 10 indicators of a healthy street. The two main indicators are:
 - Pedestrians from all walks of life
 - People choose to walk, cycle and use public transport
- 2.13 The Heathy Streets indicators are included in **Figure 2.3** below.

Figure 2.3: Healthy Streets Indicators





- 2.14 The School is located in a PTAL 4 area with good pedestrian and cycle links that will help to encourage people to travel to site using sustainable methods in line with the TfL Healthy Streets indicators.
- 2.15 There are footways along both sides of all of the streets in the local area including Boscastle Road, Croftdown Road, Laurier Road and York Rise; the footways are generally in good condition with trees along both sides of the road providing shaded areas that will help to encourage travel on foot and making the environment a more attractive place. All of the streets in the immediate vicinity are subject to a 20mph posted speed limit which is enforced with speed bumps along most streets; in addition, there are a number of crossings that provide step free access between the School and public transport opportunities making the site accessible to pedestrians from all walks of life.
- 2.16 Public transport facilities in the vicinity of the School are easily accessible with crossings and footways provided on the desired routes between the School and bus stops / railway stations. The bus stops on Dartmouth Park Road and Highgate Road provided with shelter, seating and lighting help to make people feel safe and encouraging public transport usage.



3 OBJECTIVES AND TARGETS

- 3.1 This section sets out the overarching objectives for the Travel Plan, as well as targets for the short and medium term. It includes indicators through which progress towards meeting the targets will be measured. Further information on the monitoring and review of the Travel Plan can be found in Section 5.
- 3.2 Objectives are the high-level aims of the Travel Plan. They help to give the Travel Plan direction and provide a clear focus.
- 3.3 Targets are the measurable goals by which progress will be assessed. The Travel Plan sets out targets which the School will seek to reach within the period covered by this Travel Plan. In addition, interim targets have been set.

Objectives

- 3.4 The Travel Plan's overriding objective is:
 - To engage with and encourage both pupils and staff to use sustainable ways of travelling to / from the School from the outset through effective promotion of sustainable modes. This will minimise the impact of the development on the surrounding highway network.
- 3.5 The sub-objectives are:
 - **Sub-objective 1**: To provide visitor, staff, parent and pupil awareness of the advantages and availability of sustainable / active modes of transport from the outset;
 - Sub-objective 2: To promote the health and fitness benefits of active travel to all users;
 - **Sub-objective 3**: To introduce a package of physical and management measures that will facilitate staff and pupil travel by sustainable modes;
 - **Sub-objective 4**: To reduce unnecessary use of the car for the journey to and from the school; and
 - **Sub-objective 5**: To reduce single occupancy car trips to the school by staff.



Targets

- 3.6 Targets are measurable goals by which the progress of the Travel Plan will be assessed, and are essential for monitoring progress and success of the Travel Plan. Targets should be 'SMART' specific, measurable, achievable, realistic and time-related.
- 3.7 Targets come in two forms; Action and Aim Targets. Action Targets are non-quantifiable actions that need to be achieved by a certain time, while Aim Targets are quantifiable and generally relate to the degree of modal shift the plan is seeking to achieve.

Action Targets

3.8 The key action targets are set out below:

- Promote walking / cycling through letters / newsletters home promoting health benefits and safety;
- Implement monitoring surveys;
- Promote events to encourage walking / cycling;
- Reduce overall mode share of car trips and aim to maintain or reduce the total number of car trips to and from the School if the school population increases; and
- Provide travel information for users at reception / staff room.

Aim Targets

3.9 It is not considered necessary to set Aim Targets at the outset when there will only be 20 pupils plus 4 staff. Monitoring surveys will however be conducted annually in March and September each year through a hands up survey of pupils, with the primary aim to achieve as low as possible mode share to car.



4 MEASURES AND INITIATIVES

4.1 This section of the Travel Plan outlines the management measures that the school will implement as a part of the travel plan.

Pick up/Drop off

4.2 It is expected that the majority of children will walk to school. However, the school will closely monitor car use and specifically use promotional material to encourage parents to use other modes of transport or park remotely if they need to travel by car.

Marketing and Promotion of Travel Information

- 4.3 The sharing of information is vital in order to raise awareness of the various travel options and benefits of travelling in a sustainable manner. A number of channels will be used to provide pupils, parents and staff with information including, parent's evenings, newsletters, leaflets and emails. Feedback will be sought to identify barriers preventing the use of sustainable travel modes. The TPC will promote sustainable travel for general travel as part of a healthier way of life not only for travel to and from school. Advice will include:
 - Public transport information, including routes to the school from local public transport access points;
 - Information on cycling and cycle training;
 - Walking routes to / from local residential neighbourhoods; and
 - Details of the park and stride strategy including relevant mapping.
- 4.4 The TPC will ensure that staff are aware of the existence of the Travel Plan. The details of the Travel Plan, its objectives in enhancing the environment and the role of individuals in achieving the objectives of the Travel Plan will be explained to all staff and discussed with candidates during job interviews.



Travel Information

- 4.5 The TPC will provide travel information at the school reception / staff room. This will be used to display a variety of information including the following:
- 4.6 Maps showing walking and cycling routes to local destinations;
 - Local bus timetables;
 - The health and wellbeing benefits of active travel;
 - New initiative and Travel Plan Measures;
 - Travel Plan successes;
 - Promotion of events such as Bike Week.

Sustainable Education

- 4.7 The School will take the opportunity to teach pupils about sustainable transport and the effect of carbon on the environment as part of the curriculum. The following list provides examples of where the school will incorporate the Travel Plan into the curriculum:
 - Working out percentages from travel surveys in Maths classes;
 - Writing about Travel Plan initiatives in English; and
 - Discussing air pollution and climate change in Science lessons.
 - TfL Safety will be invited to the school to talk to pupils about the responsible use of public transport, with more information available at:

https://tfl.gov.uk/info-for/schools-and-young-people/safety-and-citizenship

4.8 The TPC or an assistant will be present at parent's evenings; advice will be given to parents on sustainable ways to get their child to the School.



Walking to School Initiatives

- 4.9 Walking is a truly sustainable method of travel which offers pupils independence, predictable journey times and a range of physical and psychological benefits.
- 4.10 Walking to school will provide the following benefits:
 - Healthier, happier pupils;
 - Reduced demand for parking from parents;
 - Overall reduced traffic levels which result in less pollution and improve air quality in the local area; and
 - Reduced traffic levels result in reduced road traffic accidents.
- 4.11 The TPC will develop materials to highlight the health benefits of walking and will implement the following measures to encourage walking to school:
 - Pupils, parents and staff will be provided with information and advice concerning safe, suitable routes; and
 - Pupils will be given pedestrian skills training.
- 4.12 There are a number of 'walking' initiatives and events which the TPC will consider involving the school in, these initiatives are discussed in the following paragraphs.

The Big Street Survey

- 4.13 The TPC will investigate whether the school should get involved in the Big Street Survey which is a curriculum resource that enables pupils to investigate the area around the school and create a manifesto on how to make their streets safer and greener.
- 4.14 Working both inside and outside the classroom, pupils explore what they like and dislike about their neighbourhood, before using their manifesto to lobby decision-makers and elected representatives at national and local level to make their changes happen. Information collected by the students from the Big Street Survey will be used to inform feedback to the Council.
- 4.15 The TPC will be able to find more information out about how to lead such a survey at:

https://www.sustrans.org.uk/our-blog/projects/2019/uk-wide/big-street-survey/



WOW – The Year Round Walk to School Challenge

4.16 This year round walk to school challenge allows pupils to record how they get to school and those that walk at least once a week are rewarded with a themed badge. Pupils travel can be recorded using a travel tracker or wallchart.

Walk to School Week

4.17 The school will participate in Walk to School Week where both pupils and staff are encouraged to walk to school during the week. More information can be found at:

https://www.livingstreets.org.uk/what-we-do/projects/walk-to-school-week

Park and Stride

The school shall encourage those who use a car to travel to school to be dropped off a minimum of 3 – 5 minute walk from the school entrance to reduce potential congestion on the surrounding roads and on the school site. More information can be found at:

https://www.livingstreets.org.uk/media/2035/park-and-stride-print.pdf

4.19 Mapping will be prepared and distributed to parents highlighting the location of the park and stride zones which are considered appropriate and walking routes to the school.

Cycling to School Initiatives

Cycle Parking

4.20 The School will provide cycle parking for 6 bicycles with parking for 2 bicycles provided within the hardstanding in front of the building, and parking for a further 4 bicycles along the southern flank of the building.

Cycle Training

- 4.21 LBC offers free cycle training for schools with details of available training provided at: https://www.camden.gov.uk/cycle-skills-and-bike-maintenance-courses#lyyy
- 4.22 The TPC will liaise with the Council to arrange training sessions for pupils during year one of the Travel Plan.
- 4.23 In order to promote safety and encourage students to cycle to school, all those who are interested in cycling will be provided with Hi Vis vests.



Routes to School

4.24 Parents and staff will be provided with information and advice concerning suitable cycle routes, with the majority of roads in the local area subject to a 20mph speed limit and considered as suitable for cycling.

Bike Week

4.25 Bike Week is the biggest nationwide cycling event in the UK which usually takes place in June each year. The TPC will actively encourage cycling in Bike Week to staff / parents considered eligible to be able to cycle safely. Further information can be found at: <u>www.bikeweek.org.uk</u>

Bike Schemes

4.26 The TPC will investigate whether tax incentive schemes such as the Bike to Work Scheme, or lending/hiring cycles and equipment are appropriate for the staff at the school. Further information can be found at: <u>https://www.cyclinguk.org/article/campaigns-guide/tax-incentives</u>

Using Public Transport

- 4.27 Increased use of public transport is a fundamental aspect of the Government's sustainable transport strategy and is particularly important in London where the greatest levels of sustainable transport provision are available in the country.
- 4.28 It is important to recognise that, where possible, walking and cycling are usually favourable to public transport because they have fewer environmental impacts and offer health benefits.
- 4.29 Up-to-date details of bus services, including route information and service frequencies, will be made available to staff. Use of the TfL Journey Planner website will also be promoted through all relevant means. Further information can be found at: https://tfl.gov.uk/plan-a-journey/

School Trips

4.30 The school will use public transport for school trips where appropriate. The School is eligible to join TfL's School Party Travel scheme, which offers free off-peak school group travel from Monday to Friday. The TPC will take responsibility for entering the School into the scheme which would offer free travel for a maximum of two trips per child per term. There should be a maximum of two adults for every 10 students in a school party. Further information can be found at: https://tfl.gov.uk/fares/free-and-discounted-travel/travel-for-schools



Road Safety

4.31 The TPC will take measures to ensure that pupils are provided with road safety training. In addition to cycle training and provision of hi viz vests for pupils that cycle, the TPC will arrange for the school to participate in road safety training and education available from the local authority. Further information can be found at: https://www.camden.gov.uk/cycle-skills-and-bike-maintenance-courses#lyyy



5 THE MONITORING AND REVIEW

Monitoring

- 5.1 The Travel Plan is part of a continuous process for improvement, requiring monitoring review and revision to ensure it remains relevant. The monitoring programme will include repeats of the pupil "hands up" survey and staff / parent questionnaire survey. The Travel Plan will be monitored on a yearly cycle.
- 5.2 Additional monitoring of the following is also useful to judge whether the implementation or proportion of certain measures needs to be modified. The following factors should be monitored on a constant basis:
 - Demand for cycle parking; and
 - Pick-up/drop-off activity outside of the school.
- 5.3 If vehicle activity outside the school is considered to create disruption, further consideration will be given as to how this can be managed.

Review

5.4 The Travel Plan will be reviewed on an ongoing basis and updated as and when necessary.

Funding

5.5 Funding of the Travel Plan and measures and initiatives shall be the responsibility of the School. This includes all monitoring, reporting and staff time as part of the Travel Plan Coordinator position. Funding for the Travel Plan will be agreed annually, so that it can reflect measures and promotional requirements identified during the year. If the Travel Plan identifies the need for off-site measures, the TPC will engage with LBC Travel Plan officers initially to discuss their merit and the feasibility of any improvements.



6 ACTION PLAN

Г

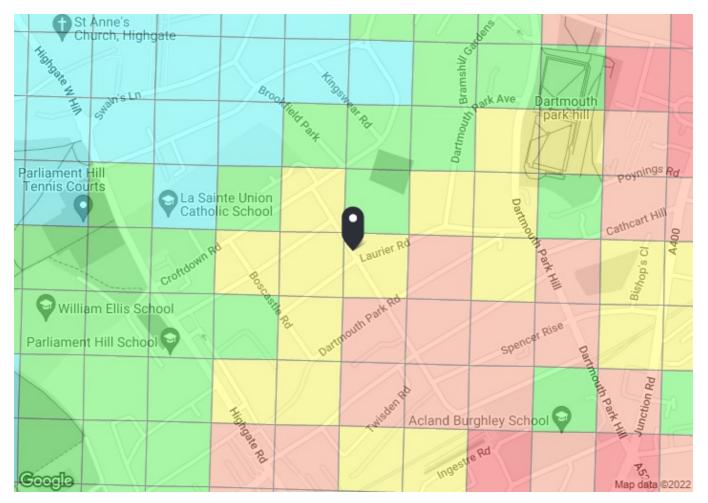
6.1 Table 6.1 sets out the 2023 / 2024 Action Plan

| Measures | Notes | Status / Target Date | Method of Monitoring | Responsibility | | |
|--|--|--|--|----------------|--|--|
| Appointment of `School' Travel Plan Coordinator (TPC) | Prior to the School opening | To be appointed by an appropriate member of staff at the school | N/A | School | | |
| Staff discount on cycles and safety equipment (if possible) | Cycle to Work Scheme (if appropriate) | When possible | Uptake of offer monitored by TPC | TPC | | |
| Encourage cycling through awareness events such as National Bike Week | Events to be promoted by email and notices in prominent location(s). | Annual event – June each year | TPC to monitor participation levels and interest | TPC | | |
| Cycle Training | Participate in training sessions | On-going | TPC to monitor participation levels and interest | TPC | | |
| Staff and pupils to be provided with information related to safe walking routes. | As part of Sustainable transport education for pupils | On-going through lessons | NA | TPC | | |
| Initial Travel Survey (Year 0) | | Within one month of occupation of the School | Completed surveys | TPC | | |
| Interim Monitoring Full Review at end of Year 3 | | Annually on the anniversary of the Initial Travel Survey | Completed surveys | TPC | | |

Appendix A

(PTAL Output)





| PTAL output for Base Year 4 | |
|--|---------|
| 28 Laurier Rd, London NW5 1SG, UK Easting: 528712, Northing: 186165 | |
| Grid Cell: 110375 | |
| Report generated: 06/06/2022 | |
| Calculation Parameters | |
| Dayof Week | M-F |
| Time Period | AM Peak |
| Walk Speed | 4.8 kph |
| Bus Node Max. Walk Access Time (mins) | 8 |
| Bus Reliability Factor | 2.0 |
| LU Station Max. Walk Access Time (mins) | 12 |
| LU ReliabilityFactor | 0.75 |
| National Rail Station Max. Walk Access Time (mins) | 12 |
| | 0.75 |

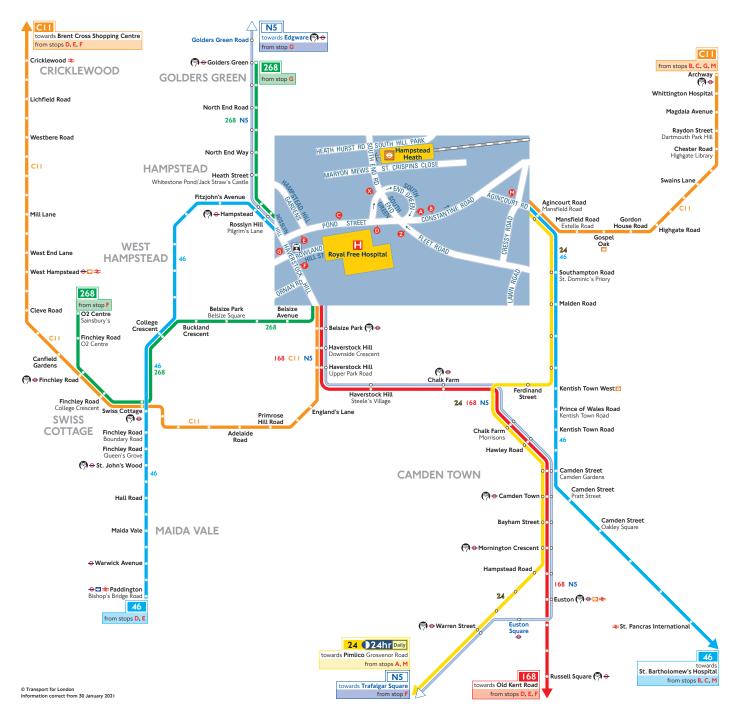


| Calcu | Calculation data | | | | | | | | | |
|-------|--------------------------|------------------------|-------------------|----------------|------------------|------------|------------|------|---------------------|-------|
| Mode | Stop | Route | Distance (metres) | Frequency(vph) | Walk Time (mins) | SWT (mins) | TAT (mins) | EDF | Weight | A |
| Bus | HIGHGATE RD DARTMTH PK R | C11 | 435.58 | 7.5 | 5.44 | 6 | 11.44 | 2.62 | 0.5 | 1.31 |
| Bus | HIGHGATE RD DARTMTH PK R | C2 | 435.58 | 8 | 5.44 | 5.75 | 11.19 | 2.68 | 0.5 | 1.34 |
| Bus | HIGHGATE RD DARTMTH PK R | 214 | 435.58 | 8 | 5.44 | 5.75 | 11.19 | 2.68 | 1 | 2.68 |
| Bus | TUFNELL PARK MONNERY RD | 134 | 574.44 | 12 | 7.18 | 4.5 | 11.68 | 2.57 | 0.5 | 1.28 |
| Bus | TUFNELL PARK MONNERY RD | 390 | 574.44 | 8 | 7.18 | 5.75 | 12.93 | 2.32 | 0.5 | 1.16 |
| Bus | Dartmth P H Spencer Rise | 4 | 377.22 | 6 | 4.72 | 7 | 11.72 | 2.56 | 0.5 | 1.28 |
| Rail | Gospel Oak | 'BARKING-GOSPLOK 2,00' | 830.9 | 4 | 10.39 | 8.25 | 18.64 | 1.61 | 1 | 1.61 |
| Rail | Gospel Oak | 'GOSPLOK-BARKING 2J07' | 830.9 | 4 | 10.39 | 8.25 | 18.64 | 1.61 | 0.5 | 0.8 |
| Rail | Gospel Oak | 'CLPHMJ2-STFD 2L50' | 830.9 | 3.67 | 10.39 | 8.92 | 19.31 | 1.55 | 0.5 | 0.78 |
| Rail | Gospel Oak | 'STFD-CLPHMJ22Y11' | 830.9 | 3.67 | 10.39 | 8.92 | 19.31 | 1.55 | 0.5 | 0.78 |
| LUL | Tufnell Park | 'HighBarnet-Morden' | 657.07 | 7.66 | 8.21 | 4.67 | 12.88 | 2.33 | 1 | 2.33 |
| LUL | Tufnell Park | 'Morden-MillHillE' | 657.07 | 4 | 8.21 | 8.25 | 16.46 | 1.82 | 0.5 | 0.91 |
| LUL | Tufnell Park | 'HighBarnet-Morden' | 657.07 | 0.33 | 8.21 | 91.66 | 99.87 | 0.3 | 0.5 | 0.15 |
| LUL | Tufnell Park | 'HighBarnet-Kenningt' | 657.07 | 5.33 | 8.21 | 6.38 | 14.59 | 2.06 | 0.5 | 1.03 |
| LUL | Tufnell Park | 'MillHill-Morden' | 657.07 | 1.67 | 8.21 | 18.71 | 26.93 | 1.11 | 0.5 | 0.56 |
| LUL | Tufnell Park | 'MillHillE-Kenningt' | 657.07 | 1.67 | 8.21 | 18.71 | 26.93 | 1.11 | 0.5 | 0.56 |
| | | | | | | | | | Total Grid Cell Al: | 18.56 |

Appendix B

(Bus Map)

Buses from Hampstead Heath (Royal Free Hospital)



How to use this map

- Find your destination on the map
- See the coloured lines on the map for the
- bus routes that go to your destination
- Check the map (at the end of each coloured line) for the bus stops to catch your bus from
- Use the central map to find the nearest bus
- stop for your route
- Look for the bus stop letters at the top of the stop (see example for stop **A** to the right)

Connections with London Underground Connections with the London Overground Connections with TR all Connections with TR all Connections with Triver boats Tube station with 24-hour service Friday and Saturday nights

A

θ

1 2 3

Ways to pay

