



**Credit Card Policy**  
**Frequently Asked Questions**  
**Graduate Students**

---

**1. Why did APU transition away from credit card payments for student account expenses such as tuition and fees?**

The rising cost of credit card processing fees significantly impacted our operational budget and threatened the university's ability to provide student services and programs. These factors led to this difficult decision.

**2. When does this change take effect?**

July 1, 2014. Until then, the university will continue to absorb the processing fees.

**3. Why doesn't APU negotiate a better deal with the credit card companies?**

The university has already negotiated the best possible deal with the credit card companies.

**4. Why doesn't APU pass along the credit card processing fees to students?**

California law prohibits private institutions from doing so.

**5. What does APU plan to do with the money saved by not accepting credit card payments?**

These funds will protect the university's ability to provide quality student services and programs.

**6. What payment options do I have now?**

The university accepts multiple payment methods, including check, ACH payments through CASHNet, money order, and wire transfer, as well as outside loans and scholarships. Cash and debit card payments are also accepted at the Azusa campus. Please visit [www.apu.edu/gpc/sfs/financialaid/](http://www.apu.edu/gpc/sfs/financialaid/) to view your options.

**7. Am I able to use credit card checks to pay tuition?**

Yes, but be aware that such checks are considered cash advances and come with steep interest rates. Please contact your credit card company for details.

**8. Can I use my credit card to pay for fall charges on my student account before July 1, 2014?**

Yes, student account charges may be paid by credit card until June 30, 2014.

**9. Can I still pay online?**

Yes. You can log on to your CASHNet account and pay using the ACH or electronic check option.

**10. Can I use my debit card to pay an outstanding balance on my student account?**

Debit cards are accepted at our Cashier offices located on East Campus and in the Graduate and Professional Center. Debit cards cannot be used online or over the phone.

**11. Are credit cards still accepted in retail areas on campus, such as the University Bookstore and Computer Store?**

Yes.

**12. Can I still pay the application fee with a credit card?**

Yes.

**13. Can I pay my registration with a credit card?**

Not as of July 1, 2014.

**14. Can I still use my credit card to order transcripts?**

Yes.

**15. Can international students pay by credit card?**

Yes. International students cannot qualify for federal loans and must pay their education costs out of pocket. Since their banking options are also more limited than domestic students, this exception applies.

**16. How can I share my thoughts on this change?**

Please use the feedback link on the university's website at  
[www.apu.edu/webservices/feedback/](http://www.apu.edu/webservices/feedback/).