

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

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 student services and programs.

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

The university accepts cash, check, money order, wire transfer, and online banking or debit payments, as well as outside loans and scholarships. Please contact One Stop: Undergraduate Enrollment Services Center at (888) 788-6090 or [onestop@apu.edu](mailto:onestop@apu.edu) to discuss payment alternatives or visit [www.apu.edu/onestop/financialaid/](http://www.apu.edu/onestop/financialaid/).

**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 charges on my student account for fall semester 2014 before July 1, 2014?**

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

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

Yes, you may pay online by electronic check through one-time or automatic payments.

**10. Can I use PayPal, Western Union, Google Wallet, or a similar service?**

If you are interested in using one of these services, please contact the vendor directly to determine if they can process your payment in one of the methods APU accepts: cash, check, money order, and wire transfer.

**11. Can I use my debit card for outstanding balances on student accounts?**

Debit cards are accepted at the cashier station located in One Stop: Undergraduate Enrollment Services Center. Debit cards cannot be used online or over the phone.

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

Yes.

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

Yes.

**14. Can I pay my registration and housing deposits with a credit card?**

Yes.

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

Yes.

**16. 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.

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

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