can be found by logging on to my.cedarcrest.edu. Under Quick Links, select Student Financial Services, then select Meal Plans.

10. Bookstore Accounts:

Only students carrying a tentative credit on their student account will have an account opened automatically at the College's bookstore one week prior to the start of classes. The bookstore account will remain open until all financial aid is disbursed to the College and refunds are processed. Students can charge books to their bookstore account by using their student ID card at the Cedar Crest College Bookstore.

11. Refund Checks and eRefunds

Refunds will automatically be issued to students once all financial aid is disbursed to the College. Current College policy allows only for refund checks to be mailed to the current billing address on file — students may not pick up refund checks. Refunds are issued within 14 days of the date the funds are received by the College and credit balance created.

To enroll in eRefunds, log on to my.cedarcrest.edu and navigate to Student Financial Services under quicklinks. Then click on Transact Integrated Online System, Go to Transact, My Account, then Direct Deposit Refund.

12. FERPA (Family Educational Rights and Privacy Act Information):

The College provides annual notification of the required information concerning our compliance with the Family Educational Rights and Privacy Act (FERPA) in the Cedar Crest College Student Handbook. Please refer to the Student Handbook for detailed information. This document is a brief summary of student rights under the Act.

In accordance to the Department of Education's "Family Educational Rights and Privacy Act" (FERPA), written permission from the student is required in order for Cedar Crest College to be able to provide information regarding students' financial aid, student accounts and academic information to third parties, including parents and spouse.

The form to request permission is available by logging on to my.cedarcrest.edu. Click on current students tab, select FERPA Release Form.

Important Contact Numbers:

Bookstore
610-740-3775

Finance/Cashier
610-606-4666 ext. 3332

Health Services
610-606-4640

Registrar's Office
610-740-3765

Residence Life (Housing)
610-606-4603

Academic Services
610-606-4628

CEDAR CREST COLLEGE

100 College Drive, Allentown, PA 18104
Phone: 610-606-4602 | Fax: 610-606-4653
financialservices@cedarcrest.edu
www.cedarcrest.edu | my.cedarcrest.edu

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2024-2025

Student Financial Services INFORMATION GUIDE

Traditional Students

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CEDAR CREST COLLEGE

1. Student ebills:

Each semester you will receive email notifications that you have an ebill waiting in the Transact Portal. You will also receive monthly ebills to your Cedar Crest email account.

In order for a parent, spouse or third party to receive copies of the invoices and make payments, the student must authorize this access through Transact.

To allow a parent, spouse or third party to view Transact:

1. Student must log on to my.cedarcrest.edu and navigate to Student Financial Services under Quick Links.
2. Click on Transact Integrated Online System. Go to Transact.
3. Under My Account, then under Payers, click Send a Payer Invitation.

2. Transact Online System:

Transact is our online system that enables students to make online payments to their student account. Students may also sign up for an EZ Pay Plan, view their online invoices, and sign up for eRefunds using Transact.

3. Payments:

Cedar Crest College accepts credit and e-check payments through our Transact Online system. The College accepts Visa, MasterCard, Discover and American Express. As of July 1, 2024, a non-refundable convenience fee of 2.95% will be assessed to all credit/debit card payments. There are no fees to make eCheck payments online.

You can also mail your payment directly to Cedar Crest College, Student Financial Services, 100 College Drive, Allentown, PA 18104. Check or cash payments can be made directly at the cashier's window located on the second floor of Blaney Hall.

4. EZ Pay Plans:

The College offers a no-interest payment plan called the EZ Pay Plan, which allows families to budget a semester's balance over a five (5) month period (fall payments begin in July, and spring payments begin in December). Monthly payments are due by the 20th of the month. Families can self-enroll through the student's my.cedarcrest.edu account to pay any portion of the semester amount due through this plan. There is an enrollment fee of $25 per semester to use this plan.

Important: If you are not enrolling for the full semester balance, you will need to enroll for EZ Pay Plan by contacting the Student Financial Services at 610-606-4602.

5. Federal Direct Stafford Loan Confirmation:

If your financial aid award includes a Federal Direct Stafford Loan, you will need to complete the Federal Direct Stafford Loan Confirmation. This confirmation will allow you to accept, reduce or cancel your loan(s). If your award does not include a Federal Direct Stafford Loan (because you did not indicate you wished to borrow, or have not borrowed in the past) and you would like to initiate this loan, please contact Student Financial Services.

Loan confirmation can be found by logging on to my.cedarcrest.edu. Under Quick Links, select Student Financial Services, then select Loan Confirmation and complete Step 1.

If you are a first time Federal Direct Stafford Loan borrower at Cedar Crest College, you will need to complete Step 2 Federal Direct Stafford Loan Entrance Counseling and Step 3 Federal Direct Stafford Loan Master Promissory Note (MPN) by using your new FSA ID.

6. Federal Direct Parent Plus Loan:

This is a federal loan made to either parent (or step-parent) of a dependent student. The borrower may apply to borrow an amount up to the student's cost of attendance minus financial aid. The interest rate is fixed each academic year. Repayment starts 60 days after the loan is fully disbursed, though deferment is available while the student is enrolled at least half-time. If a parent is determined not to be creditworthy and is denied for this loan, the student is automatically qualified for additional annual Unsubsidized Stafford Loan funds of $4,000 for freshman and sophomores or $5,000 for juniors and seniors. To apply for this loan, go to www.studentaid.gov. Additional information regarding the loan process can be found on my.cedarcrest.edu.

7. Private Educational Loans (Student or Parent):

• Student

These are private education loans in the student's name and should be investigated carefully regarding all terms, including fees, interest rate (variable verses fixed), adjustments, etc. Students must have a credit-worthy co-signer to qualify. The maximum amount that may be borrowed is the school's cost of attendance minus any other financial aid. For some loan programs, principal and interest may be deferred while the student is enrolled in school at least half-time. Fees and interest rates for these types of programs vary greatly and depend upon the credit criteria of the borrower (student) and co-signer. The College has a list of private educational loans available at my.cedarcrest.edu or by going to www.elmselect.com.

• Parent or Other

These are private parent education loans a parent or other eligible non-student individual (grandparent, aunt, uncle or anyone willing to take the loan on the student's behalf) may borrow and should be investigated carefully regarding all terms, including fees, interest rate (variable verses fixed), adjustments, etc. The parent or other borrower must be credit-worthy. If the borrower is not credit-worthy, a co-borrower may be needed to qualify. The maximum amount that may be borrowed is the school's cost of attendance minus any other financial aid. Fees and interest rates for these types of programs vary greatly and depend upon the credit criteria of the borrower and co-signer. The College has a list of private parent educational loans available at my.cedarcrest.edu or by going to www.elmselect.com.

8. Health Insurance Status Online Form:

This online process must be completed every fall indicating whether you are waiving the College's health insurance plan. This process is available by logging on to my.cedarcrest.edu. Under Quick Links, select Student Financial Services, then select Student Health Insurance.

9. Meal Plan Change Form (Residents):

If you need to change your meal plan, you can submit the meal plan change form prior to the start of classes. The form is available by logging on to my.cedarcrest.edu. Under Quick Links, select Student Financial Services.

Please Note: All freshman and new transfers students are required to have the Canova Plan/Canova Premium Plan for their first-year and sophomore year.

Commuter Meal Plans are also available for all commuter students. Information on the meal plans