

8. Health Insurance Status Form:

This form must be completed every fall indicating whether you are accepting the College's health insurance plan or waiving the coverage based on your own coverage (you must provide proof of coverage when submitting the form for the charge to be removed). This form is available by logging into my.cedarcrest.edu. Under quick links, select Student Financial Services, then select Student Accounts.

9. Meal Plan Change Form (Residents):

If you need to change your meal plan choice, you can submit the meal plan change form prior to the start of classes. The form is available by logging into my.cedarcrest.edu. Under quick links, select Student Financial Services, then select Student Accounts.

Please Note: All freshman and new transfers students are required to have the 19 meal plan.

Commuter Meal Plans are also available for all commuter students. Information on the meal plans can be found by logging into my.cedarcrest.edu. Under quick links, select Student Financial Services, then select Student Accounts.

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 for the week before and two weeks after the semester begins. Bookstore accounts do not re-open, so it is necessary to complete your purchases during the duration the bookstore account is open. Students can charge books to their bookstore account by using their Student ID card at the Cedar Crest College Bookstore.

11. 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 student's financial aid, student accounts and academic information to third parties, including parents and spouse.

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

Important Contact Numbers:

1. Bookstore 610-606-3775
2. Cashier 610-606-4666 ext. 3309
3. Health Services 610-606-4640
4. Registrar's Office 610-740-3765
5. Residence Life (Housing) 610-606-4603



Traditional Students

INFORMATIONAL GUIDE

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Student Financial Services

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

1. Student Invoices:

Each semester you will receive a bill by mail. 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 Cashnet.

To allow a third party to view Cashnet:

1. Student must log into my.cedarcrest.edu and navigate to Student Financial Services under quick links.
2. Click on Cashnet Online System, Go to Cashnet.
3. Under Parent Pins, add new. Complete requested information.

2. Cashnet:

Cashnet is our online system that enables students to make any type of payment on their student account. Students may also sign up for an EZ pay payment plan and view their online invoices using Cashnet.

3. Payments:

Cedar Crest College accepts credit and e-check payments through our Cashnet Online system. The College accepts MasterCard, Discover, Diner's Card, and American Express. A non-refundable convenience fee of 2.75% will be assessed to all credit card payments.

Credit card payments can also be made by dialing the IVR Line at 866-486-0459. The IVR Line requires your student ID# and the amount you are paying.

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 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 into 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).

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 currently fixed at 7.9% for the 2012-2013 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 program, please complete Federal Direct Parent Plus Request and return it to Student Financial Services. The Plus Request form can be found on my.cedarcrest.edu. Under quick links, select Student Financial Services.

7. Private Educational Loans:

These are private education loans in the student's name and should be investigated carefully regarding all terms, including fees, interest rate, adjustments, and 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.