



## An Informative Guide To Fund Distribution at KSU

Approximately 68% of our students receive refunds from KSU – usually from excess **Financial Aid** and **HOPE**. To expedite the safe delivery of these funds to you, KSU has partnered with Higher One, a financial services company, to offer electronic disbursement options in addition to paper checks. Activating your KSU Debit Card online will offer a secure area to verify your identity and select your refund preference.

**Q: *Why did I receive the KSU Debit Card?***

**A:** Upon registering for classes, all students will be issued a KSU Debit Card because it is required for any refunds released by Kennesaw State University.

**Q: *How do I obtain my card?***

**A:** The card will be mailed to the address you verified during online registration.

**Q: *When will I get my card?***

**A:** You can expect your card to arrive within 7-10 days after you register for classes.



**Q: *What should I do when I receive my card?***

**A:** **DO NOT THROW IT AWAY!** Take the time to activate your card and select your refund preference using the instructions included with your card. Be sure to keep the card in a safe place and do not forget to update any changes in contact information such as phone number, e-mail or mailing address!

**Q: *What are the distribution options and what is timeframe for each selection?***

**A:** Students have three options and may change their choice as often as necessary.

### **1. EasyRefund**

This option provides the fastest access to your refund. With this option, the KSU Debit Card is linked to the OneAccount, which is a free checking account that will allow you to access funds at ATMs and at over 30 million merchants worldwide that accept MasterCard.

### **2. Transfer Funds to another bank (ACH)**

With this option, funds are transferred electronically to the bank of your choice but may not be available for three or more days depending on your banks' policies. Per FDIC regulations, transfers cannot start until Higher One receives a signed ACH Transfer Form. The transfer form is available at [www.KSUOne.com](http://www.KSUOne.com).

### **3. Paper check mailed to the address provided to Higher One.**

With this option, Higher One will issue a paper check and mail it to you. You are responsible for keeping your address on file with Higher One current. With this selection, please allow 5 or more business days for delivery.

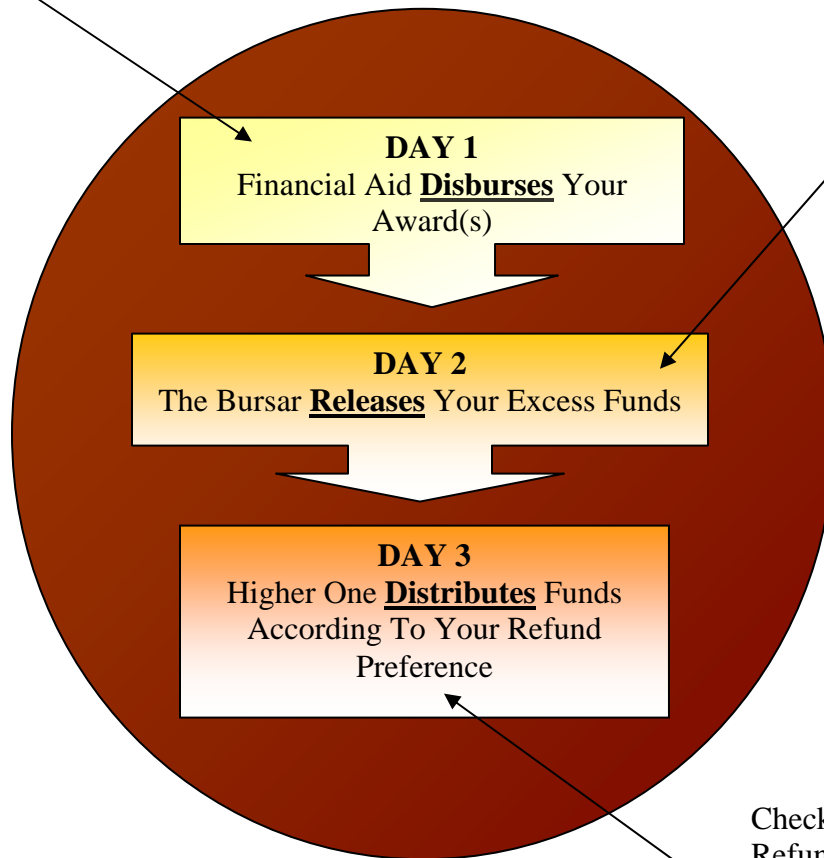
## KSU Funds Distribution

Financial Aid refunds take at least three (3) days. Progress can be tracked as shown.

The **PAID-TO-DATE** column on the AWARD HISTORY screen in **OwlExpress** will show the amount disbursed. Contact **Financial Aid** with questions on your disbursement.

**REFUND-TO-STUDENT** entries on the ACCOUNT SUMMARY BY TERM screen in **OwlExpress** will show excess funds.

A zero TERM BALANCE indicates refunds are released. Contact the **Bursar's Office** with questions on your refunds.



Check the status of your Refund Distribution at [www.KSUOne.com](http://www.KSUOne.com). Contact **Card Services** or **Higher One** with questions.

**Q: How/where can I get help?**

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| The Card Services Center at KSU<br>Carmichael Student Center Room 219<br>Phone 770-499-3436<br>Email: <a href="mailto:IDServices@kennesaw.edu">IDServices@kennesaw.edu</a> | Higher One Customer Service<br>Monday – Friday 8am-8pm<br>1-877-578-1110 (Toll Free)<br>Website: <a href="http://www.KSUOne.com/easyhelp">www.KSUOne.com/easyhelp</a> |
| Bursar's Office<br>Carmichael Student Center<br>Phone 770-426-6013   | Financial Aid<br>Kennesaw Hall Room 1304<br>Phone 770-423-6074  |