

KCTCS Easy Refund Program FAQs

1. How are refunds/disbursements from KCTCS delivered to students?

To receive your refund/disbursement, visit **KCTCSDebitCard.com** to activate your refund preference. Once your refund preference is selected, funds are sent from KCTCS to Higher One who then disburses them according to your selection. **Please Note:** In order to receive a refund/disbursement it's required that you activate your refund preference at **KCTCSDebitCard.com** as soon as your card arrives in the mail.

2. How do I get my KCTCS Debit Card?

By mail at your primary address on file with Kentucky Community & Technical College System. Make sure your address on file is correct!

3. What are my options for receiving my refunds/disbursements?

- **ACH Transfer to a bank account of your choice (FAST)**(received approximately within 2 days of being released by KCTCS)
- **Easy Refund to the One Account (FASTEST)** An FDIC Insured checking account offered by Higher One
- (Received same day as being released by KCTCS)
- **Paper check mailed to you**
- (Received within 5-7 days of being released by KCTCS)
- **I don't think I will ever get a refund/disbursement. Why is it important to select a refund preference?**

Although you might not currently expect a refund/disbursement from KCTCS, we may have a refund/disbursement for you in the future. After all, it may be necessary to drop a class, a class may be cancelled, or you may simply receive a scholarship or assistance you were not anticipating. Selecting your preferred method to receive refunds/disbursements from KCTCS ensures you'll always receive your refunds/disbursements in a timely manner.

5. What exactly is the One Account?

The One Account is a fully functioning FDIC Insured FREE CHECKING account that allows you to access your financial aid refunds quicker and easier than ever before. The One Account has no minimum balance, no monthly fees, and free internet banking features. You may also use the KCTCS Debit Card to make purchases anywhere Debit MasterCard® is accepted and withdraw cash with no fees at Higher One ATMs located on or around campus.

6. Why have my refunds/disbursements deposited directly to the One Account?

1. Depositing your refund to the One Account, and selecting an Easy Refund is the fastest way to access your refund/disbursement money.
2. The KCTCS Debit Card is a Debit MasterCard, NOT A CREDIT CARD. It can be used to make purchases at participating merchants that accept Debit MasterCard, get cash at ATMs, pay bills, and more.
3. Parents and friends can easily send you money online via the **Send Money** feature.
4. It's FREE!

7. How will I know when my refund/disbursement has been processed?

Higher One will send an email to the address you entered during your preference activation when your refund/disbursement has been processed. You can view the details of your refund/disbursement by accessing online at **KCTCSDebitCard.com**, or by signing up to receive text messages sent directly to your cell phone with **Mobile Alerts**.

8. Is there any additional information required when selecting ACH Transfer to another bank account?

Yes. In order to do so, select ACH transfer (to other bank) for your refund preference during the activation process and complete, print ,and mail the required third party form to the designated address.