1) **Why should I enroll in the Direct Deposit (eRefunds) process?**

- No $20 refund processing fee assessed
- Be assured you get all your money all the time (including refunds less than $20)
- Get your money faster (usually within one to three banking days)
- Avoid lost or delayed mailed checks
- You only need to enroll once!
- Delivered securely to your bank account
- It makes sense!

Direct Deposit (eRefunds) Exclusions: Plus Loans and credit card refunds. Plus Loan checks will be mailed to parents and all other checks will be mailed to you.

Note: Should a system malfunction occur and a Direct Deposit (eRefunds) be sent in error, SJSU reserves the right to retrieve the Direct Deposit (eRefunds) from your bank account immediately. In this case, SJSU will issue a paper check and a $20 refund processing fee will be assessed. We encourage you to re-enroll for future Direct Deposit (eRefunds).

2) **Who should enroll in Direct Deposit (eRefunds)?**

SJSU strongly encourages ALL students to enroll.

3) **When would I be entitled to a refund?**

- Financial aid awards
- Reduction of units
- Withdrawal from the university
- Change of housing room or meal plan
- Class dropped with course fee
- Overpayment

Example #1: Class dropped with course fee
If you drop a class with a $50 course fee and you are not enrolled in Direct Deposit (eRefunds), no refund will be issued.

Example #2:
If you drop a class with a $20 course fee and you are not enrolled in Direct Deposit (eRefunds), no refund will be issued.

4) **How can I enroll in the Direct Deposit (eRefunds) process?**

Check the Bursar’s Office website at [https://sjsu.edu/bursar](https://sjsu.edu/bursar) for detailed instruction.

5) **Is there anything that would prevent me from getting a Direct Deposit (eRefunds) once I enroll?**

Yes, if you provide incomplete or inaccurate information, your Direct Deposit (eRefund) will be rejected by your bank, processing will be delayed, and university paper check will be mailed to your with a $20 refund fee assessed. (Financial aid awards are not assessed a $20 processing fee.)

6) **Does it matter which bank I select?**

No