

Students who have a credit balance on their account after all charges have been paid can choose how they receive their refund. **They can opt for direct deposit, a check mailed to their address, or have the credit returned to their lender.** If they don't select a preference, a check will be mailed to their permanent address.

- **Refund Process:**

MSJ will automatically process refunds when a credit balance exists on a student's account after all tuition and fee charges are covered.

- **Choosing a Refund Method:**

Students can access the refund preference option through the "Finances" tab on <https://mymount.msj.edu>.

- **Refund Options:**

The choices available are:

- **Direct Deposit:** Funds are deposited directly into a savings or checking account.
- **Check:** A paper check is mailed to the student's permanent address.
- **Return to Lender:** The credit balance is returned to the student's lender to reduce the outstanding loan amount.

- **Default Method:**

If a student does not select a preference, the system will default to mailing a check.

- **Timing:**

Refunds are typically processed within approximately two weeks after classes begin.