



ACU automatically refunds credit balances owed to students on a weekly basis. The fastest way to receive a credit balance refund is to create an eRefund profile in the Wildcat Pay Portal. An eRefund profile allows you to receive electronic (ACH) payments deposited directly to your authorized bank account.

1. How do I request a refund?

There is no need to request a refund of a credit balance. ACU will initiate the automatic credit balance refund process during the second week of classes. If you have questions about credit balance refunds, please contact or visit Wildcat Central.

2. How will my refund be paid?

If you have created an eRefund profile in the Wildcat Pay Portal, you will receive an electronic (ACH) payment deposited directly into your authorized bank account. Otherwise, you will receive a check mailed to your local address (or permanent address, if no local address is specified).

3. What is the “name on account”?

Banking institutions will not deposit funds into accounts with inconsistent names. Please ensure the name on the bank account selected for direct deposit (ACH) in your ‘Payment Profile’ of the Wildcat Pay Portal is consistent with the applicable bank’s information for the bank account owner. Doing so will prevent a rejection notice from being issued. For example, if your bank account has your full name listed as Willie T. Wildcat, be sure the “name on account” in the ‘Payment Profile’ is Willie T. Wildcat.

4. When will I receive a refund?

If you have created an eRefund profile in the Wildcat Pay Portal, it may take 3-7 business days after ACU initiates your electronic (ACH) payment before the funds post to your bank account. When ACU initiates the electronic refund process, email notifications will be sent to students eligible for a refund who have not created an eRefund profile, giving them an additional 6 days to create an eRefund profile and still receive an electronic refund. Students who have not created an eRefund profile by the end of that 6-day period will receive check payments mailed to their local addresses (or permanent address, if no local address is specified).

5. Can I carry a credit balance?

Due to financial aid regulations, student accounts are not permitted to carry a credit balance for a future semester. Students and/or parents will be required to accept credit balance refunds. Once the credit refund is issued, it is the student’s and/or parent’s responsibility to allocate funds appropriately for future semesters as charges become due.

6. What if I change banks?

It is important to maintain an accurate eRefund profile in the Wildcat Pay Portal. If you have previously created an eRefund profile and need to change your refund bank account data, you can update your eRefund profile anytime through the Wildcat Pay Portal.

7. Can an authorized user create a refund profile?

No. Only enrolled students have access to create eRefund profiles in the Wildcat Pay Portal.

8. What about Parent PLUS refunds?

If your credit balance is due to a Parent PLUS loan payment, the refund check will be paid to the order of the student OR the parent as designated on the PLUS loan application. If the PLUS refund is designated for the parent, a check will be mailed to the parent’s address listed on the PLUS loan application. If the PLUS refund is designated for the student, the student will receive funds as described above.



9. Are there any important dates?

Students eligible for a refund who have not setup an eRefund profile by the date refunds are initiated will be electronically notified at their ACU email address they have an additional 6 days to create an eRefund profile and still receive an electronic (ACH) payment. Students who have not created an eRefund profile by the end of that 6-day period will receive check payments mailed to their local addresses (or permanent address, if no local address is specified).

10. Where will my check refund be mailed to?

If you do not have an eRefund profile created within the Wildcat Pay Portal then your refund will be mailed to your local mailing address (or permanent address, if no local address is specified).

NOTE: Official university business is communicated to students via the ACU email account at *my.acu.edu*. Be sure to check your account often for university notifications pertaining to your student account.