If your student account shows a credit balance, you may be eligible for a refund. Credit balances can result from financial aid, reduction in credit hours, reductions in auxiliary charges and/or university withdrawals. Refunds are typically issued through direct deposit except when the original payment was made by credit card in which case the card would be refunded. Please note that refunds may be delayed if you have not set up a direct deposit account in ATHENA. To verify your account has been set up correctly, please follow the instructions below.

Students

The University of Georgia partners with TouchNet/Heartland to process student refunds. A refund profile must be set up to avoid delays in processing.

Please follow the instructions below to select your preference:

1. Log in to ATHENA.
2. Under Student Account, click “Access Student Account” and sign-in.
3. From your Student Account Sign-In page, select Electronic Refunds under the “My Profile Set-Up” tile or select the REFUNDS tab on the main bar.
4. On the Refunds page, click the “Set-Up Agreement” green button to add bank account for direct deposit. After adding your banking information, please save your payment method for refunds.

**NOTE:** Please review your refund profile if your preferences change or if you need to update your banking information.

For more information, visit Refund Profile Set-Up.

Parents

During the application process, parents will have the option to:

1) specify IF they authorize UGA Student Account Services to use the PLUS loans to pay other educationally related charges on their student’s account AND
2) indicate IF they want UGA Student Account Services to disburse directly to them or to their student any PLUS loan funds that may remain after your student’s charges for the semester have been paid.

**NOTE:** *At this time, if you wish any remaining loan funds to be delivered via direct deposit to a bank account, you must select pay directly to “the student.” Funds directed to the student are refunded according to their established refund profile on their student account. Otherwise, a check made payable in the student’s name is requested and mailed to their student account mailing address.*

*Parents who do not elect to have the refund distributed to the student, will receive a check in the mail to the address on the parent loan application.*