CREDIT BALANCE AUTHORIZATION FORM

A credit balance results when the total credits posted to a student’s account exceeds the total charges applied to the account for a specific term or semester. Students may choose to apply their credit balance to a subsequent term or receive a refund. Carthage College is required to obtain permission to hold any such credit balance to be applied to a subsequent term or semester. In the case of a PLUS loan the refund will go to the parent unless otherwise specified on the PLUS application.

A. STUDENT INFORMATION

Student ID# ___________________________ Student Name ____________________________________________

Last Name                                    First Name                                      M.I @carthage.edu

Student’s Phone Number ___________________________________ Students Email Address

Student Status: [ ] Current [ ] Graduated [ ] Withdrawn [ ] Adult Education

B. CREDIT BALANCE OPTIONS

Before choosing an option you may review your account details by logging into MyCarthage and choosing Finances/My Account Information/Course and Fee Statement. Be sure to select the correct term.

We recommend students anticipating additional charges, such as bookstore and course fees, choose to have Carthage hold their balance until purchases are complete. Permission to hold a balance can be terminated at any time and a refund can be issued by completing this form.

[ ] I grant permission for Carthage College to hold my credit balance to be applied to charges related to the following

[ ] J-Term    [ ] Standard Term

[ ] I do NOT grant permission for Carthage College to hold my credit balance.

When a refund is issued and subsequently a balance is created it is the student’s responsibility to pay the balance in accordance with the College’s billing and payment policies.

Students may opt to receive their refund through Direct Deposit, see attached instructions. Students not enrolled in direct deposit will have their refund mailed to the address on file with Carthage College. Checks will be issued by Heartland ECSI and mailed in a plain envelope.

C. CERTIFICATION AND SIGNATURES

By signing this form I certify that all of the information provided is accurate and complete.

____________________________________________________  __________________
Student Signature         Date
DIRECT DEPOSIT INSTRUCTIONS

- Go to www.heartlandecsi.net
- Hover over the Students & Borrowers photo on the left to choose Sign In or Register Now

- If you have previously set up an ECSI account, you can Log In. If this is your first time on ECSI, you can register your account.

- Choose Connect an Account to link ECSI to your Carthage refund account.
- Enter your Heartland Key
  - If you do not have your Heartland Key, go to the Search for Heartland Account heading and choose “For Refund Disbursement Accounts, Click Here”
  - Enter your Carthage email address to have your Heartland Key resent.
- You will then be prompted for your Carthage ID number
- Once linked, you can choose Update Delivery Method to set up direct deposit, or change your mailing address. Please remember if you’re choosing direct deposit, you need to use your bank account number, NOT a debit/credit card number.

Select your refund delivery method.

You will be notified via email once a refund has been issued.