



More Information about receiving your refund through Tuition Management Systems (TMS)

We understand that receiving student account refund dollars in a timely manner is important to our students. That is why Valparaiso University has chosen to partner with Tuition Management Systems (TMS) for student account refunds and disbursements. TMS offers students more options and faster access to your student account refund dollars.

About student account refunds from TMS: TMS offers convenient choices to receive your student account refund in a safe and timely manner. You select a student account refund choice through an easy to use, secure online tool and enter the required personal and contact information for the refund method you have chosen. TMS will contact you via text or email based on the contact preferences you have made when you have a student account refund ready for disbursement. You can use the online tool 24/7 to update your student account refund preference, personal information or to review your student account refund history from Valparaiso University.

Follow these steps to receive your refund fast!

STEP 1. Register your refund preference with TMS at <https://valpochoice.afford.com>.

- **If you have never before registered, click on the “Register Now” button and enter your @valpo.edu email address.** You will receive an e-mail from Valpo@afford.com with a secure link to register.
- **Follow the instructions in the e-mail to REGISTER.** Before you register, be prepared to provide the required information, such as name, address, birth date, student ID, bank account and bank routing number (for direct deposit).
- **Select a student account REFUND PREFERENCE.** Click on the Preference tab to select either Direct Deposit (free!) or a reloadable Valparaiso University Visa® prepaid card (fees may apply) for receipt of any student account refund you may be eligible to receive.
- **Verify your DELIVERY ADDRESS.** The reloadable Visa® prepaid card and all mailed statements from TMS will be sent to your preferred delivery address, while all electronic communications will be sent to your @valpo.edu e-mail address.

VALPARAISO UNIVERSITY

- **Please register your preference ASAP! Effective April 1, 2015, student account refund checks will no longer be issued by Valparaiso University and will not be available for pick-up in Kretzmann Hall.** If you do not register a student account refund preference with TMS by March 31, 2015 and are eligible to receive a student account refund, a student account refund check will be mailed to your delivery address by TMS. If you have not specified a delivery address with TMS, your check will be mailed to your permanent address on file with the Valparaiso University Registrar (even if this address is out of state or out of the country!). It may take up to 14 days for you to receive your student account refund check from TMS. **We strongly encourage all students to register their preference with TMS for either direct deposit or a reloadable Visa prepaid card as soon as you receive the registration e-mail, even if you do not expect to receive a refund at that time.**

STEP 2. Complete a [Refund Request Form](#) and submit online or in person to Student Accounts. This form must be completed each time a refund is requested.

STEP 3. Once Student Accounts has verified your refund, funds will be sent to TMS for disbursement.

- Refund Request Forms received by noon on Friday will be processed by the following Tuesday.
- Refund Request Forms received by noon on Wednesday will be processed by the following Friday.

STEP 4. Receive your refund.

- If you selected Direct Deposit or the Valparaiso University Visa® prepaid card, funds will be available to you within 24-48 hours.
- If you did not select a refund preference through TMS, a check will be mailed to your delivery address found at <https://valpochoice.afford.com>. It may take up to 14 days for you to receive your refund by check.

Have questions regarding your refund? What refund choice is right for you? Need help updating your refund preference or personal information? [Click here to learn more](#) about your student account refund options through TMS, or contact TMS directly at 888-425-1138 from 7 AM-9 PM Monday-Friday (CT) and 8 AM-2 PM Saturday (CT). You may also contact Student Accounts at Student.Accounts@valpo.edu or visit the office from 8 AM-5 PM Monday-Friday (CT).

Frequently Asked Questions

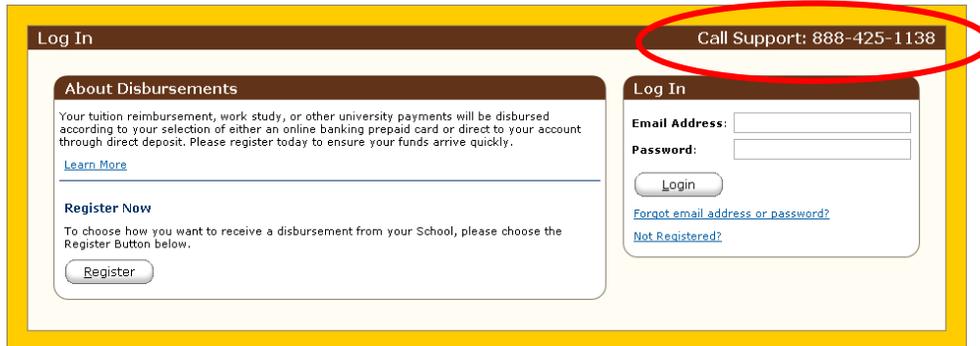
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2. [What if I my account is locked when I attempt to login?](#)
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19. [If I register for Direct Deposit through \[valpochoice.afford.com\]\(https://valpochoice.afford.com\), do I need to bring in a copy of a voided check or a savings deposit slip to Student Accounts?](#)
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23. [If I select a reloadable Valparaiso University Visa® prepaid card, when will I receive it?](#)
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1. How do I login?

Go to <https://valpochoice.afford.com> to login. Your username is your @valpo.edu e-mail address. You set your own password. You must be registered with TMS before you can login.

2. What if I my account is locked when I attempt to login?

Please contact TMS Support by calling 1-888-425-1138. Student Accounts does not have the ability to unlock your account. The support number is shown on the top right corner of the TMS login portal at valpochoice.afford.com.



3. How do I register with TMS?

You may register your refund preference and confirm your delivery address, **as soon as you receive the e-mail** from Valpo@afford.com with the following subject line:

“Choose your Valparaiso University Refund Preference”

4. What if I did not receive an e-mail from TMS?

Please search your valpo gmail account for the registration e-mail from Valpo@afford.com. If no e-mail can be found, we will check your access for you.

You may also go to <https://valpochoice.afford.com> and click on “Register Now” to receive a new e-mail from Valpo@afford.com.

5. What is my student ID number? I need this in order to register with TMS.

Your student ID number appears on the bottom of your One Card Student ID. You need to enter a 7 digit ID in TMS during the registration process. If your ID number is less than 7 digits, enter zeros at the beginning of your ID number (i.e., 0001234).

If you do not have your student ID, please show a valid ID, such as a driver’s license, to Student Accounts and they will look-up your ID for you.

6. Why do I need to register to receive my student account refund?

When you register with TMS to receive your student account refund, you select the disbursement method that works best for you. Whether you choose direct deposit or the prepaid Visa card, registering ensures that we have the right information to get your student account refund to you as quickly as possible. If you do not select a student account refund preference through TMS, a check will be mailed to your delivery address

found at valpochoice.afford.com. It may take up to 14 days for you to receive your student account refund by check.

7. How will I know when I am receiving a refund?

As soon as Valparaiso University determines that you are eligible for a refund, TMS will contact you based on your preferred communication method (email, text or both) provided during the registration process.

8. How do I enroll in student account direct deposit?

You may select direct deposit as your refund preference, and confirm your delivery address, as soon as you receive the e-mail from Valpo@afford.com with the following subject line:

“Choose your Valparaiso University Refund Preference”

9. What type of bank account can I use for Direct Deposit?

You may use a checking or savings account.

10. Can I use a non-U.S. Bank account?

No. Refunds can only be deposited into a U.S. bank account.

11. What is the deadline for enrolling in Direct Deposit to ensure that my student account refund is deposited directly into my bank account?

As this new process begins April 1, 2015, you will want to register as soon as possible! Watch for e-mails directing you to do so. Don't delay, you do not want to miss this opportunity to receive your student account refund via this fast and easy refund option! Students who do not select Direct Deposit or Reloadable Valparaiso University Visa Prepaid Card will continue to receive their refund by check. **These checks will be mailed to your DELIVERY ADDRESS and will NOT be available for pick-up in Kretzmann Hall.** It may take up to 14 days to receive your check by mail.

If you missed registering for Direct Deposit before April 1, 2015, you may still do so at any time. The Direct Deposit refund preference will then be applied to all refunds not previously processed.

12. Can I pick up my student account refund in person?

No, if you have not registered for Direct Deposit or a reloadable Visa prepaid card, a check will be mailed to your delivery addresses in the TMS student account refund system. Remember to keep your address current through valpochoice.afford.com

Changes to your delivery address in the TMS refund portal do not impact your address on file with the Registrar.

13. I just signed up for Direct Deposit for my student account refund. When will it become effective?

It becomes effective as of April 1, 2015! All Refund Request Forms submitted on or after March 30, 2015 will be refunded through this new TMS refunding system.

14. Do I need to sign up for student account Direct Deposit if I already have a direct deposit through payroll?

Yes, if you want your student account refund direct deposited. This program does not include nor change any existing payroll direct deposit information.

15. What if my bank information changes? Can I change my Direct Deposit enrollment information?

Yes! You may change your banking information at any time by logging into TMS at valpochoice.afford.com. Simply fill in the new banking information in the same fields as when you first registered.

16. How will I know if I am receiving a student account refund?

As soon as Valparaiso University determines that you are eligible for a student account refund, TMS will contact you based on your preferred communication method (email, text or both) provided during the registration process.

17. When is financial aid refunded?

Financial aid refunds will be processed based upon eligibility for the disbursement.

18. When will my funds be available in my bank account?

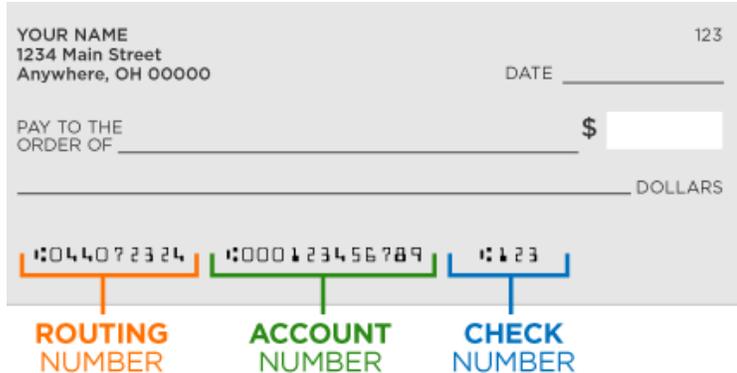
Generally, funds will be available within five business days from which you submitted your Refund Request Form to Student Accounts based on eligibility.

19. If I register for Direct Deposit through valpochoice.afford.com, do I need to bring in a copy of a voided check or a savings deposit slip to Student Accounts?

No, you will not need to provide Student Accounts with a voided check or savings deposit slip. You will provide this information during your online registration at valpochoice.afford.com.

20. Where do I find my bank's routing number?

Your 9 digit routing number is located on the bottom of your check, along with the check number, and bank account number.



21. Is there a fee for using Direct Deposit?

No, there is no fee to use Direct Deposit.

22. Are other student reimbursements eligible for Direct Deposit?

Not at this time.

23. If I select a reloadable Valparaiso University Visa® prepaid card, when will I receive it?

Your reloadable VU Visa® prepaid card will be mailed to your **preferred delivery address that you selected when you registered with TMS**. If you did not specify a delivery address, your VU Visa® prepaid card may be mailed to your permanent address on file with the University Registrar. It may take up to 14 days for you to receive your card, however, once you receive it you may continue to use the same reloadable VU Visa® prepaid card for all refunds that you receive from Valparaiso University.

24. Is there a fee for using the VU Visa® prepaid card?

Yes and No. Some of the services offered by Visa are free, while several others are not. Valparaiso University has no control over these fees, as they are determined by Visa. If you choose the VU Visa® prepaid card, please read the Visa Terms and Conditions carefully. These can be found by clicking on the Terms and Conditions link within the Payment Method Selection page when registering for your refund disbursement method.

25. Where can I use my reloadable Valparaiso University Visa® prepaid card?

Your reloadable VU Visa® prepaid card may be used at all locations that accept Visa®. Information on how to use your reloadable VU Visa® prepaid card will be provided by Visa® when you receive your card.

26. How can I get cash from my reloadable Valparaiso University Visa® prepaid card?

Any ATM may be used in order to receive cash from your reloadable VU Visa® prepaid card, however if you use an ATM within the Allpoint Network you will not incur any fees. Click [here](#) to find a no-fee ATM within the Allpoint Network. There are four no-fee ATMs near Valparaiso University.



27. What do I do if I lose my reloadable Valparaiso University Visa® prepaid card?

If you lose your reloadable VU Visa® prepaid card, please contact Visa® in order to cancel your old card and have a new one issued to you. It will cost you \$20 to receive a replacement card. The replacement Visa is determined by Visa and may change at any time.