Question: I overpaid, how do I get a refund?

Answer: Enroll in Excess Express!

What is a Refund?
When a student’s account is overpaid, the University will issue a refund to the student for the overpayment amount. This does include Parent Plus Loans which will be refunded to the student. Refunds cannot be issued to anyone other than the student.

How Am I Refunded?
Student refunds are processed electronically, therefore students are required to sign up for Excess Express. Excess Express is a program offered by the Bursar’s Office allowing students to indicate a bank account (checking or savings) to which the excess funds should be deposited.

How Do I Enroll?
Students enroll in the Excess Express program through their SPIRE account. Once in Spire, under ‘Finances’ on the left-hand menu, click on ‘Excess Express’. You will be asked to enter your bank’s routing number and your bank account number. Once you have enrolled, your information will remain the same unless you change it. Should you wish to change your account information at any time, simply CANCEL the current row and enter the new information.

All bank account information is secure and NEVER shared with third parties. Bursar’s Office staff does not have access to view or change any banking information entered by the student.

When Will I Get My Refund?
When a student has a credit balance, he/she may be eligible for a refund from the University. Refunds will be deposited to the student’s bank account. Students will receive an email notification at his/her official email address that is assigned by OIT.

Students who choose not to enroll in Excess Express can request a paper check through SPIRE in the Finances Section. Please allow up to 3 weeks for the request to be processed. Students requesting a paper check will receive an email notification at his/her @umass.edu email address once the check is available. Paper checks must be picked up in the Bursar’s Office in person with appropriate ID. If a check is not picked up within 21 days from the day we receive it in our office, it will be mailed to the permanent address.

If the student is not enrolled in Excess Express and does not request a paper check, overpayments will be used to pay future charges.

Important Notes
- Students who pay online or by personal check will not be eligible for a refund until 10 days after the payment has been posted.
- Overpayments resulting from payment plan contracts will not be eligible for a refund until the contract for the term is paid in full or the UPay payment plan owner can reduce the plan amount in QuikPAY http://www.umass.edu/bursar/upay-payment-plan