Gator Choice/HigherOne Cards

Why Have I Received this Card?
The GRCC Financial Aid office automatically sends out a Gator Choice/HigherOne card when a student completes a Financial Aid application or receives Workforce Education funding. Almost all funds (Financial Aid and Workforce Education funding) are disbursed through HigherOne. Each quarter, any funding left over after your tuition and fees have been paid will be disbursed to you using the method you select (options are listed below).

Do I Have To Activate the Card?
Even if you don’t expect to have leftover money, you should activate and keep the card. The GRCC Financial Aid office advises that additional or unexpected funding could come through to you in future quarters.

How Do I Activate the Card/Manage My Account?
Students who receive a Gator Choice card should activate/register the card using the website www.GatorChoiceCard.com to communicate to HigherOne how you wish to receive your educational funding. Once you log in, you can then select how to receive funds. The options and timeframes for disbursement are:

1) Transfer funds to a new checking account including a Gator Choice debit card* (same day),
2) Transfer to a different bank account you already have (2-3 days), or
3) Mail a paper check (5-7 days)

*If this is your first bank account, you must provide a current government-issued ID. FAX a copy to HigherOne (ask the Financial Aid Office if you need help).

When you activate your card, you will create a password for future logins. Be sure to remember your password! It is also recommended that you use your GRCC email as your contact email address.

If you choose to transfer funds to the Gator Choice card, remember that it functions like any other debit card: any misuse or overspending could negatively affect your credit history in the future. Whatever option you choose, you should keep the card in a safe place for the duration of your education at GRCC.

You can change your preference (disbursement method) online anytime at www.GatorChoiceCard.com. From the main menu, select ‘Financial Refunds’ then ‘Refund Preferences.’

How Long Should I Keep the Card?
Gator Choice Cards remain valid as long as a student is at GRCC. Students should not discard the card, even if they are not receiving money one quarter. It should be kept for future use as it costs $20 to replace.

Where Can I See If My Financial Aid Award Has Been Completed?
Students can log in to the Financial Aid Portal to see if their award has been completed: http://www.greenriver.edu/student-affairs/financial-aid/student-financial-aid-portal.htm Scroll to the
bottom to select ‘I Agree,’ then follow instructions for logging in. Your username is your full Social Security Number and your ID is your GRCC PIN used to register for classes. If your Financial Aid award has been completed, you can accept your award online in the Portal (you must save your acceptance twice, by scrolling down to the bottom of the page).

**Where Do I Find Out More?**
For more information contact the GRCC Financial Aid Office at 253-833-9111, extension 2449. Or contact Higher One Customer Service at 1-877-405-8685, Monday-Friday, 6:00am to 8:00pm PT.

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### Financial Aid/Funding Vocabulary

**Award Letter:** The letter sent to students who completed a financial aid application that outlines their financial aid eligibility for the academic year. Awards can include grants, scholarships, loans, and work-study.

**Disbursement/Refund:** Money from a student’s grants and loans that is left over after tuition and fees have been paid.

**FAFSA (Free Application for Federal Student Aid):** The form used to determine if a student qualifies for financial aid. When a FAFSA has been submitted and processed, as well as the Green River Supplemental Application (paper), an ‘estimated family contribution’ (EFC) is calculated. The college then decides the student’s financial aid eligibility and award amounts based on the EFC.

**Grants:** Government money given to students to help cover the cost of tuition, fees, books, and sometimes living expenses. Grants do not have to be paid back if all classes are completed.

**Loans:** Loans are given to students to help cover college costs including tuition, housing, food, childcare and computer purchases. Students must pay back loans with interest after they leave school.

**Need-Based Funding:** Most (but not all) financial aid is based on need. A student’s need-based eligibility for funding is determined by subtracting the student’s estimated family contribution (calculated from the FAFSA) from the standardized cost of GRCC attendance. If a student’s estimated family contribution is LESS than the cost of attendance, the student has need-based eligibility.

**Satisfactory Academic Progress:** In order to use and keep financial aid, students must finish attempted credits (complete their classes) and maintain a 2.0 grade point average each quarter.

**Selective Service Registration:** By law, males between the ages of 18 and 25 must register with Selective Service (military draft). This includes undocumented males who can register without a social security card at any U.S. Post Office or online at www.sss.gov. All males must register to receive financial aid, citizenship status, or other government benefits.

**Work Study:** The Federal Work Study Program gives qualifying students the opportunity to work part-time while going to school. If eligible, work study is included as part of the financial aid award.