

# RESULTS FOR NORTH'S HIGHER ONE SURVEY

NSCC Students would like the opportunity to individually choose between using Higher One or the college as a mediator to disburse financial aid.

NSCC Students would like the opportunity to have their money the first day of each quarter; regardless of the option they choose. Currently it takes 3-7 business days through checks or direct deposits.

NSCC Students would like to have the school provide a fax machine specifically for students to use when taking care of the paperwork for the Direct Deposit and Checks option.

The college should compensate for the amount of time Higher One needs to process the money by making the money available before the quarter starts.

Report by The Research and Advocacy Board (RAB)

North Seattle Community College Student Administrative Council



During Fall Quarter of 2012, North Seattle Community College's Research and Advocacy Board (RAB) initiated a survey to study student concerns on the recently adopted financial aid service through Higher One. The resulting analysis comprises this report and serves to assess Higher One and prompt further evaluation. This report includes raw data and student comments from NSCC's student body as well as a summary of the significant information.

In addition, this report can be further analyzed alongside the reports and data submitted by the rest of Seattle's community colleges with which RAB shared their survey. Cohesively, this collection of information is to be viewed as a city-wide assessment on Higher One, and to be utilized to better-serve student needs.

*The survey was created by North Seattle Community College's RAB in collaboration with NSCC's Institutional Research Office headed by Jack Bausch, and revised with input from South and Central Community Colleges. This survey was conducted in winter quarter 2013. It was sent out on January 24, 2013 and ended on March 3, 2013.*

## Higher One Options Student Chose

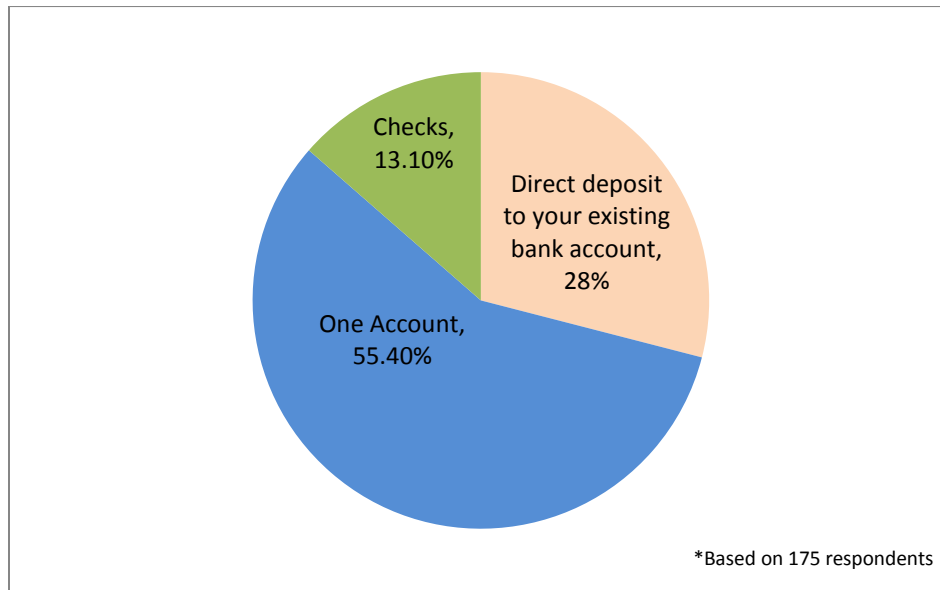


Figure 1: Data extracted from Q2

Data based on the total of 175 North students took the survey in Winter Quarter 2013.

## Reasons Behind Choosing Between Three Higher One Financial Aid Reimbursement Options

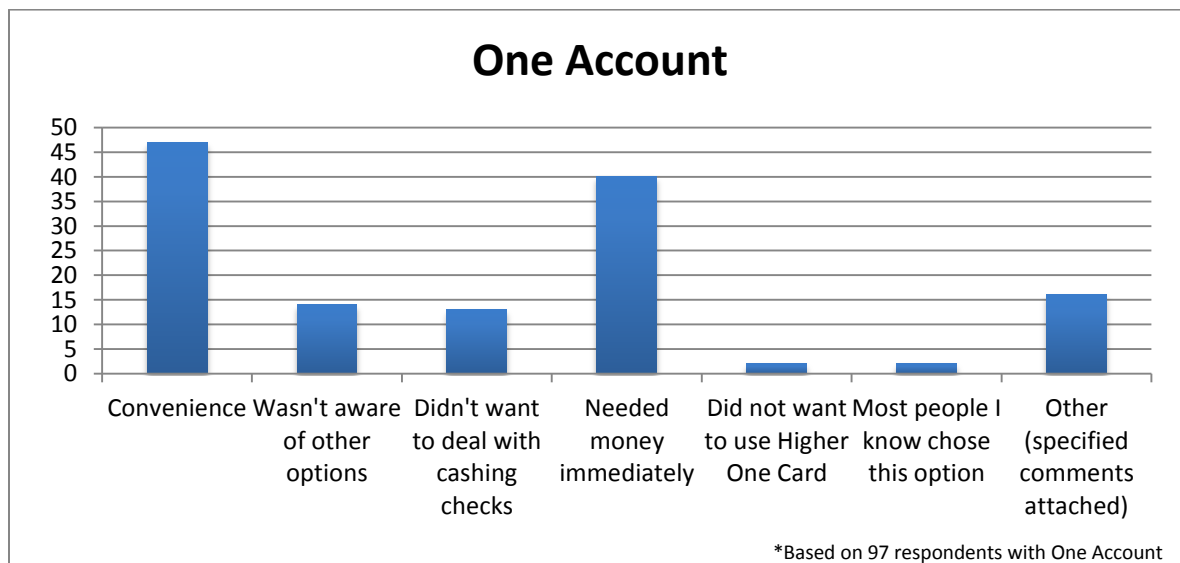


Figure 2: Data extracted from Q2 and Q3

One hundred and seventy two people responded to the survey from North Seattle Community College. From that number, as seen in figure 2, a majority chose to use the One Account to receive their financial

aid, with the remainder receiving financial aid through direct deposits and checks. Over 80% chose the One Account due either to its convenience or because they needed the money immediately. A portion of these people also specified the other reasons behind their decision in the comment section. Some of the students complained about problems receiving their cards, or with fees associated with One Account. A student even described the card as “predatory”, and a good number of students stated that they prefer the old system.

*Comments are:*

- I did not receive financial aid, but I received a Higher One card.*
- Higher One was charging extra for transfer of funds.*
- I had to call 3 times to get my card sent and it took too long for me to receive the card.*
- I thought that the card was predatory, charging for every transaction out of money granted to students by the government. It essentially steals from the students who choose to use it.*
- It wasn't an easy choice, I guess ultimately it came down to convenience, but I do not like the limits that have been set. Such as the fees for using the card as debit and the cash amount limit per day. I had to use my money to pay rent for Jan. and had to use the card two days in a row to get enough money for my rent. Not good.*
- I didn't want to pay the fees that came with the higherone card.*
- I needed money immediately and they hold your check if you choose another option.*
- Pain in the butt to fax/mail a form. I have no printer or fax machine. Would have changed it to direct deposit if I could have done it online.*
- I didn't have a choice to choose Higher One Account or card. The College decided to give me /us/ the card instead of having me the check like it used to be. For me Check would be easy, but now I have to deal with Higher One BS!*
- Did not want to acquire a new bank account. Very dissatisfied with new system.*
- I wasn't sure if there were fees to get a check in the mail but I didn't want to wait for it, and I didn't want to deal with another card to get my money. I just want my money I don't know why we need a middle man.*
- After trying multiple times higher one claimed they couldn't get my routing info to work and that my bank wasn't accessible. I got tired of sending in ACH forms and the money it was costing me to do so and it was almost 2 months into the quarter.*
- I am not receiving financial aid. But if I ever do I would not use any other company that I am not familiar with. Also I was never informed that this company would have got a hold of my information. I don't want to use this services.*
- Is there any option where I don't have to go through HighOne and just direct deposit my refunds to my personal acct? Higher One charges \$3.95/month for an acct that doesn't have a direct deposit of \$100/month. I don't want to pay for that fee since I'm only using this bank for my refunds*
- I tried to use the direct deposit option, but they make it such a difficult and time consuming process, while trying to force you to use the Higher One account so they can keep your money. It felt like I was being taken advantage of as a student. Being forced to use an account that will just make money off of students by force and charge them fees for its use is criminal.*
- Higher one charges fees*
- Uneasy about yet another exposure of my identity financial information on the WWW. The people at the Financial Aid Office don't know very much about Higher One and directed me to*

*the Seattle Colleges Head of Accounting, who is very responsive and accessible. The selection process for Higher One was long and sounds rigorous. He said I could opt out by presenting a simple letter to the Fin Aid Office.*

- *Couldn't use a higher one card when using remaining money for rent and bills.*
- *I purchase all my text books with the refund so I need the money right away, if it were direct deposited into my account right away like it is in the higher one account, I would change my options. For now I'm stuck with the additional card.*
- *I wanted to direct deposit but they made it kind of difficult.*

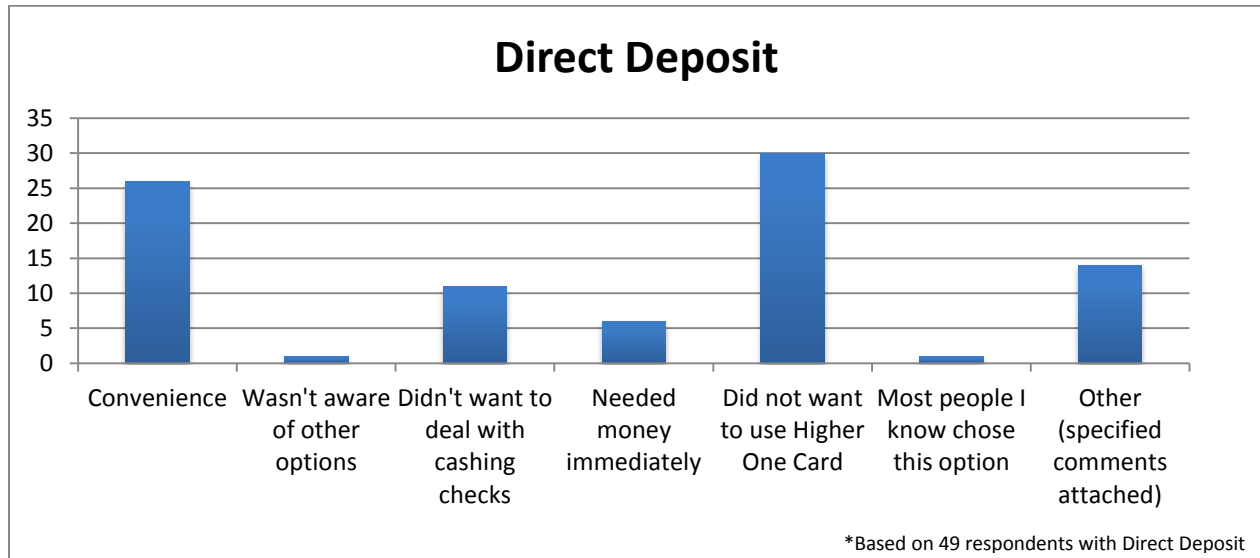


Figure 3: Data extracted from Q2 and Q3

On the other hand, the most popular reason for choosing the direct deposit option was to avoid using the One Account card, followed by convenience. Most of the comments for choosing the direct deposit indicated that they wanted nothing to do with the Higher One.

*Comments are:*

- *I didn't want to wait to get my student aid, so I went with the higher one account. I also was unfamiliar with higher one and didn't feel comfortable giving them access to my primary checking account. I'm very glad I did not let them near my checking account!!*
- *Higher One has too many fees for my liking.*
- *I didn't I rec'd a card in the mail went to the admin ofc who sd go to financial aid ofc and they tried to explain to me what the care was for I still do not understand how to use it the woman at financial aid so dont charge anything with it*
- *I originally had deposit to 3rd party bank, but it took long to process. So I went with the higher one card account and its ridiculous fees.*
- *I already have a bank account. I don't need another one.*
- *I hate this card. it is a big corporation making money off poor students.*

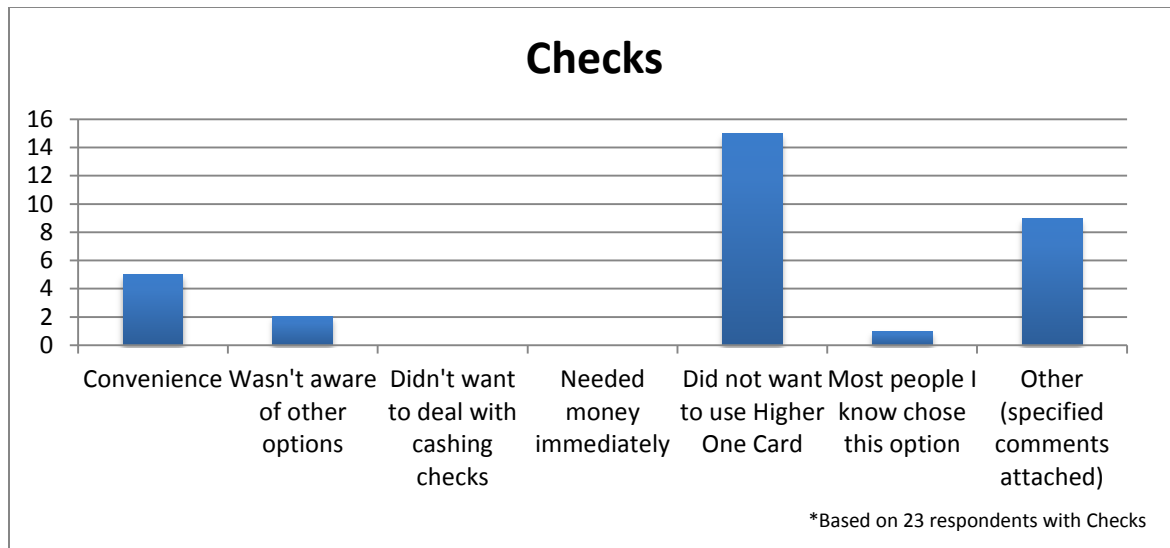


Figure 4: Data extracted from Q2 and Q3

Out of the 13.10% that chose to use Checks, again, a majority stated that they chose the option to avoid the One Account. Out of those who chose the direct deposit or checks options, from the open ended comment question in Question 12, a significant number indicated that they were attempting to avoid the fees and complications associated with One Account.

*Comments are:*

- *Card is unnecessary, wasteful, inconvenient. Not to mention ripe for predatory "administrative" fees.*
- *Because I do not want to get charged for using another card and because I don't want another from any other place then my bank of my choosing.*
- *it was complicated for me how to use this new account and I am in the program which do not give time for anything else demand all my time.*
- *or grant access to my bank account..if i received the money in check form it appeared to have no fees attached.*
- *Seemed like the easiest and fastest way to go. I haven't yet used the service so I can't help with evaluation yet but I plan to use it next semester.*

## Higher One Satisfaction

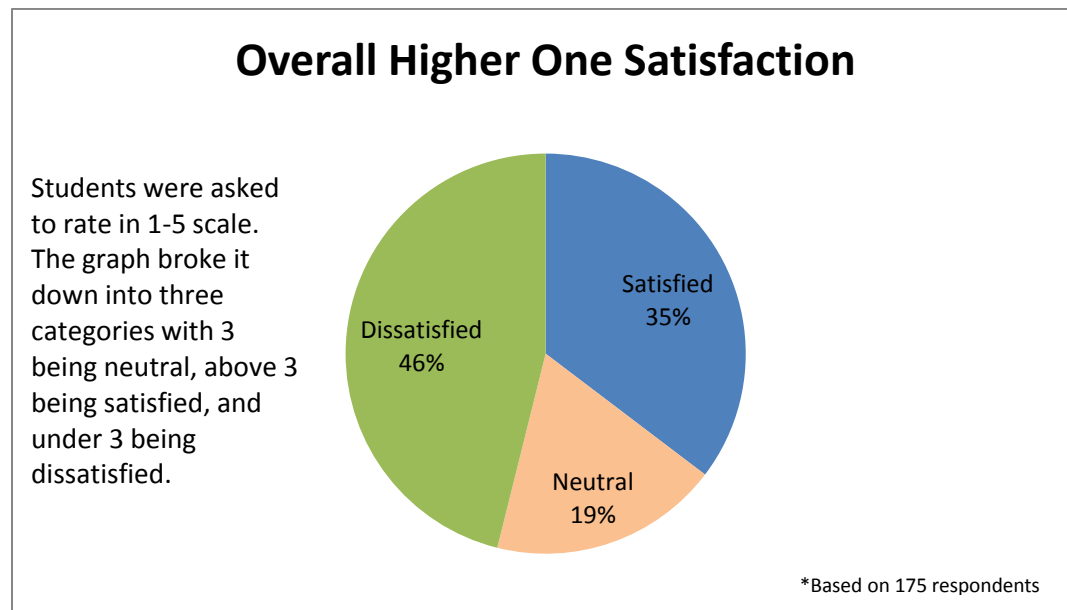


Figure 5: Data extracted from Q5

Question asks the respondents to rate their satisfaction with Higher One's customer and website service. On a scale of 1 to 5, with 1 being very dissatisfied and 5 being very satisfied, 38.8% were dissatisfied with the customer care service and 37.1% were dissatisfied with the website service. While we cannot expect 100% customer satisfaction, it seems that when only a third of respondents say that they are satisfied with the customer and website service, a change should be made.

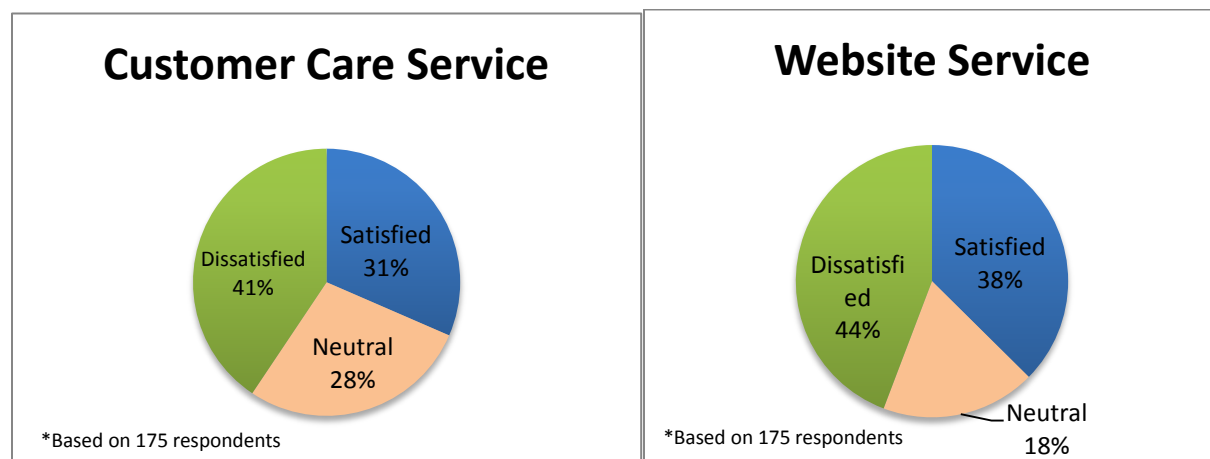


Figure 6: Data extracted from Q4

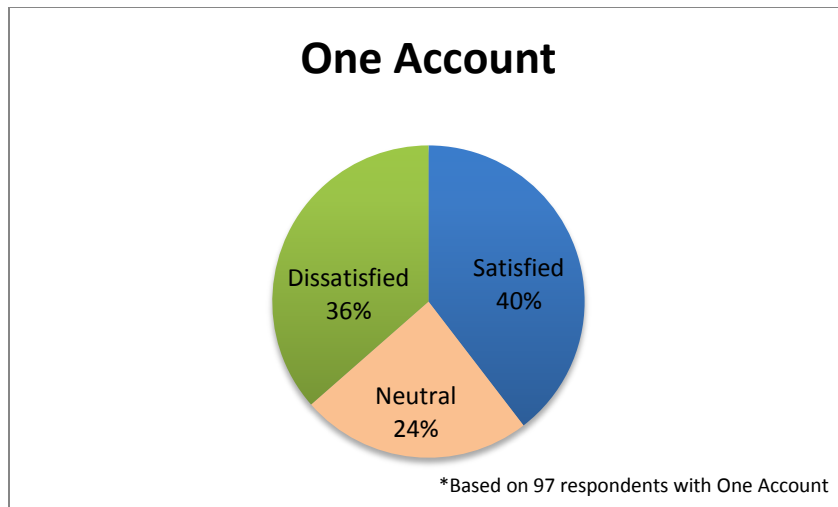


Figure 7: Data extracted from Q2 ad Q5

Overall satisfaction with One Account is fairly evenly split, with just under a quarter of the respondent being neutral, and just over a third being dissatisfied. With overall satisfaction, we asked the respondents to take into account some factors other than customer and website service, such as convenience, promptness, etc. while rating the system.

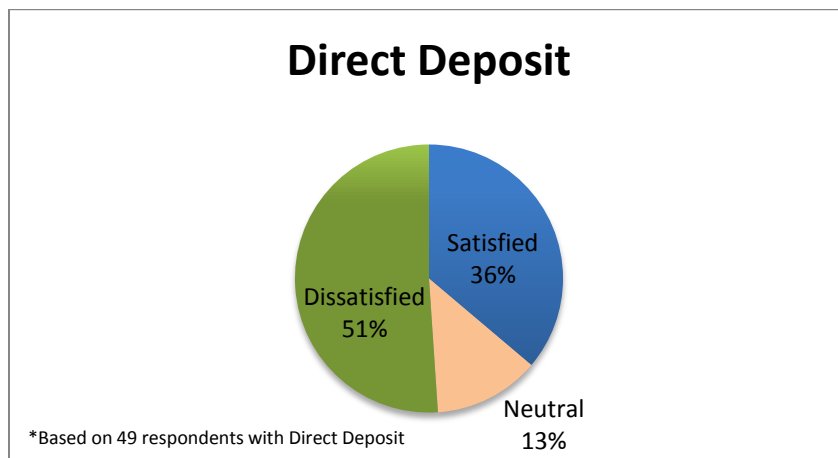


Figure 8: Data extracted from Q2 and Q5

With direct deposit, 51% of the respondents claimed that they are dissatisfied with the option, while 36% are satisfied, and 13% are neutral. After reading through the comments in Question 12 in this survey, people are dissatisfied about how long it takes for the money to make it into their account, and some other complained about the difficulties and hassle they have to go through in order to access their financial aid.



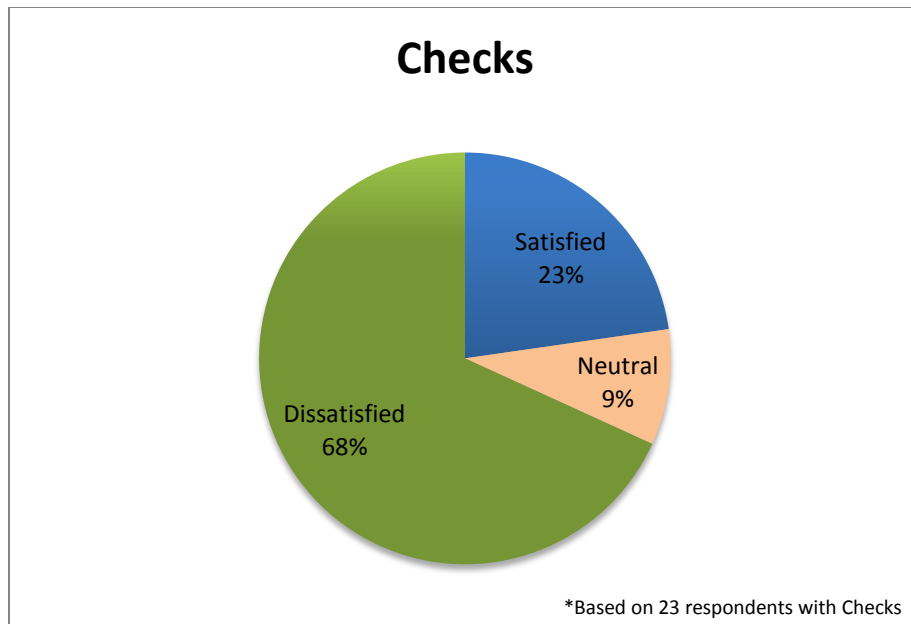
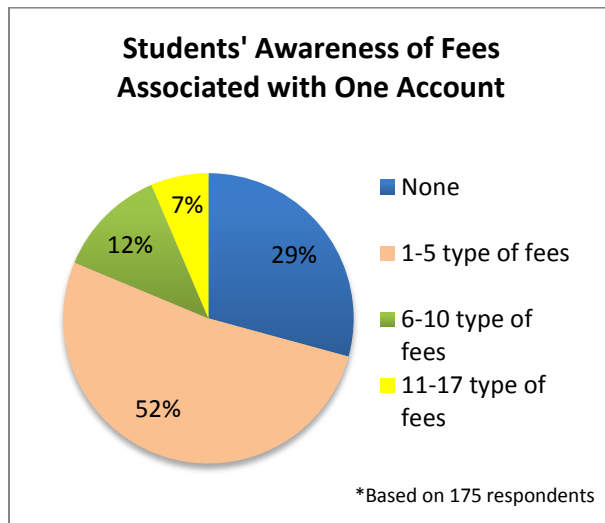


Figure 9: Data extracted from Q2 and Q5

Checks yield an even more extreme result as 68% claimed to be dissatisfied. Many people specifically complained about the same issues as they did with direct deposit. Numerous users complained that it took a very long time (up to six weeks in some cases) to receive their aid. However, it should be noted that only 13.10% chose the checks option, the number of dissatisfied customers for this option is relatively low and only represents a small percentage of the respondents. Our recommendation is for the college to have the money earlier before quarter starts to compensate for the time Higher One needs to process the money to disburse it to students. Students need money to be ready the first week of the quarter to buy books—readings and homework are assigned on first and second day of the quarter. Also, the college should provide students with a fax machine to take care of all the paperwork Higher One requires for Direct Deposit and Checks options.

## Fees Associated with Higher One



In question 6, we informed students that there are a total of 17 types of fees associated with One Account. This graph shows the number of students aware of the type of fees. Most students are aware about 1-5 fees out of the 17 fees exist. About 7% knew at least 11-17 fees existed. Students should be informed better about the fees associated with the service that they are receiving.

Figure 10: Data extracted from Q6

## Students Awareness of One Account Fees

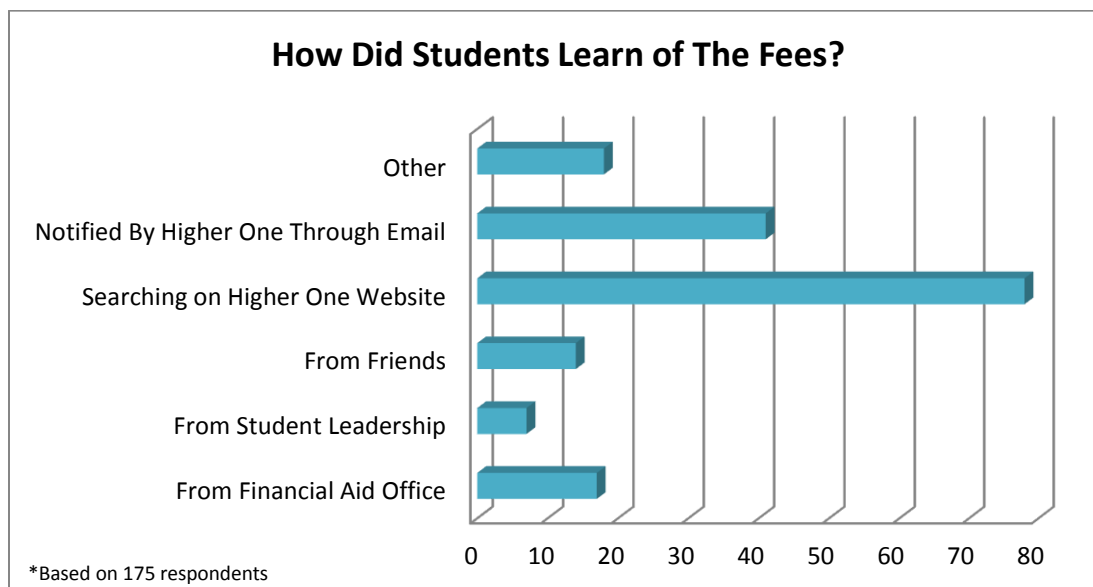


Figure 11: Data extracted from Q7

This graph shows that most students find out about the fees by searching through the Higher One website. From the comments, we noticed that students found out about fees from getting charged, or through taking this survey. Students should be better notified about the fees initially. We suggest that the fee schedule should be sent in the mail with the Higher One card. Below are the comments submitted for this question.

*Comments from Question #7: "If you were aware of any fees, how did you learn about them?"*

- *By getting charged a transaction fee*
- *I don't remember most of them, I just know there's no way to get cash except at school, unless you pay a fee—sucks. I just want my \$ in my own account ON OR BEFORE THE BEGINNING OF CLASS SO I CAN BUY BOOKS*
- *When I chose my option for payment, I chose direct deposit because of all the fees associated with using the Higher One card. They were the kind of fees one usually sees with a credit card - fees for every kind of financial activity (and add up quickly and lead to trouble) for a card that claims to be free. Many students chose the card option because higher one holds the money longer for the other options, but with direct deposit I have my financial aid by the second day of the quarter so it is actually faster for me than the old way with checks from financial aid.*
- *Didn't I have to go through a "I agree to..." thing when I started the account? Am I the only one who actually reads those?*
- *I looked up reviews and saw posts that other students at different schools had written talking mostly about their awful ordeal with higher one and the fees they encountered that were all mostly hidden.*
- *By looking at this survey. Now I am VERY dissatisfied with them.*
- *Aware just now.*
- *I found many through google and a few through the website.*
- *I am currently not utilizing Higher One because I do not want to have so many cards/accounts*
- *This survey*
- *Through bank statement.*
- *I am aware of fees by this company, but again I am not in use of it and I wouldn't ever be in need of estrange company.*
- *By calling Higher One*
- *The monthly fee I found out from an e-mail from HigherOne but the \$0.50 PIN based fee, I just found out when I checked my acct.*
- *Through this survey!*
- *Once I realized my best and safest route was to permanently close my higher one account, I researched any associated fees from closing my account. When I found the fee schedule, I also realized how many fees I was unaware of and added to my frustration with these retards.*
- *just rec'd an email listing them yesterday*
- *By being charged fees on my finaid account*
- *By seeing them on the account summary on my online account.*
- *fee for using my card at stores*
- *I have real hard time to understand these accounts or know how this they work.*
- *when i get charged*
- *Was I charged a fee? I don't think so. I'll be very upset if I was.*
- *All of their options complicate my life.*

### Charged Fees by Higher One Correlated With Higher One Option Chosen

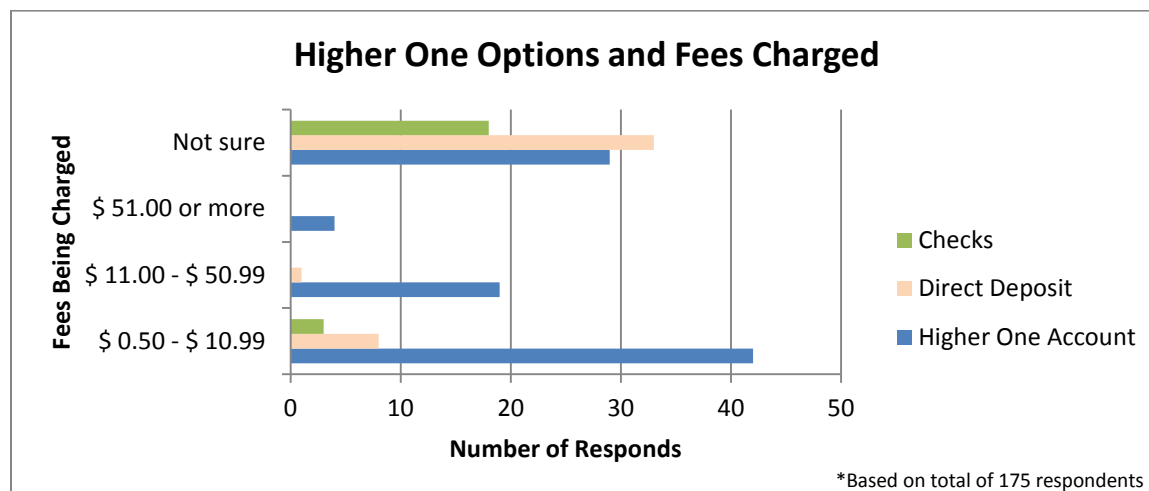


Figure 12: Data extracted from Q2 and Q11

Fees should only be associated with One Account. There should be no fees associated with direct deposit and check, students who stated they were charged fees probably got it from using One Account prior to switching to checks and direct deposit option.

### Higher One Options Chosen Correlated to Unexpected Fees Charge

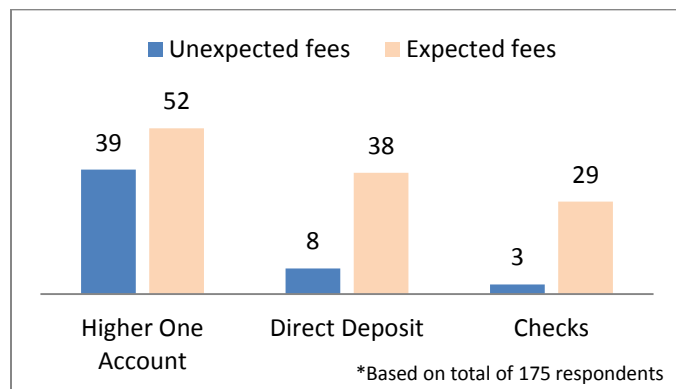


Figure 13: Data extracted from Q2 and Q8

43% of respondents with One Account, 17% with Direct Deposit option were charged by unexpected fees, and 9% with checks were charged unexpected fees. There should be no fees charged by Higher One direct deposit and check options. The best explanation for this is that people who said they were charged fees that had direct deposit or checks probably switched from Higher One Account to these two options.

### Fees Amount Charged Based On Periods of Higher One Usage



Figure 14: Data extracted from Q10 and Q11

These figures are based on total of 175 respondents distributed to the three graphs above.

Students who have been using it for three quarters started in summer quarter 2012. Following that, two quarters users started in fall quarter 2012, and those who answered one quarter just started in winter quarter 2013 when this survey was conducted.

Students who have been using Higher One for longer period has less number of students who stated “not sure” as their answer. This implies that it takes at least three quarters for students to be familiar with the system, and still some students are unsure.

## Comments from Open Ended Question

After reading some of the comments, some other students agree with our opinion that Higher One should not charge student fees when trying to use government-aided money for their education.

Comments from Question #12: "Is there anything else regarding your experience with Higher One that you would like to share?"

1. I cancelled the card immediately upon hearing about the fees. I don't know why I was sent a card, and am glad I heard about the fees. Otherwise, I would have been charged for NOT using Higher One service.
2. Terrible customer service. Unable properly contact anyone.
3. It is a very difficult card to use or add money to or get cash off of. Everywhere you take it and all the different fees for using Italy it a hard card to manage. Also there are a lot of restrictions on uses which makes it hard to use.
4. as a student, I don't have money to waste on fees and it makes me very nervous to know that Higher One is handling my money. I also don't like how long it takes to receive the money.
5. I DON'T NEED ANOTHER GODDAMNED BANK ACCOUNT TO HAVE TO KEEP TRACK OF!!!!!! JUST DIRECT DEPOSIT MY FINAID \$ IN MY ACCOUNT, AND DON'T FORCE ME TO WAIT – YOU CORPORATIST SELLOUT-THE-STUDENTS F\*CKING ASSBITES. AND THANKS FOR ASKING AFTER THE FACT, YOU FASCISTS!!!!!!!!!!!!!!
6. Who ever thought of this is an idiot, the higher one financial aid is a pain in the rear to deal with even if you get the direct deposit to your account and a waste of grant money for those who use the debit card. The only thing I like about it is not having to use the attendance verification sheet. I understand that using an outside firm was to lighten the load that the financial aid office has to deal with but to me it seems like a huge waste of grant money to pay higher one to use the money that has already been granted to you. When you don't have a lot of money to begin with and literally every penny counts, having to pay \$0.50 a transaction is the difference of getting more food and all of your books or having to go to the food bank again. I don't think that every student who signed up for the debit card fully understood what they wood be charged in fees and it definitely felt like it preyed upon ESL students as their website is only in English.
7. I don't like it. I would like it to no longer be part of the financial aid/awards process. I see no reason why some for profit institution is able to get money from the aid the government has found me approved for. I barely make it as it is and I shouldn't have to worry about fees when trying to get an education. I work too hard for someone to get rich off of me and others who are lower income. I would much more prefer the old system of picking up checks and depositing them into my account. I know FOR SURE that I am getting ALL of my refund and that I am not paying any of their sneaky fees when I pick up a check, which is how it should be. I have no problem waiting in line. Lastly their website is incredibly misleading and if I had not known that getting money directly deposited into my account was an option I would have thought the card was my only option. Please remove ASAP!

8. I think having a card like this a great idea but having all those fees makes me very sad. I am a single mother and full time student and I need every last penny I can get. Being a student is hard enough and poor enough on its own without a company like Higher One taking more from you. It's hard to believe that there isn't a better solution and perhaps one is being worked on right now since a survey was created for just this very concern. Thank you North Seattle Community College for giving me the opportunity to improve mine and my child's life through education.
9. I don't like that I have to wait 3-4 days to get my deposit just because I refuse to use a card that will charge me.
10. I feel that the use of Higher One by the 46th district community colleges is illegal and completely inefficient. It cost the students and the colleges money that should be spent on education. NOT A THIRD PARTY BANK!!! I think the only reason we are using Higher One is because someone received a kickback from the company. It is messed up that they target students who don't have the time and money to fight back and stop it. Our politicians talk about how important our education is and then they let third party banks take and profit from federal money that belongs to students like us. Whoever allowed this to happen screwed us and should be held accountable, either by the media or at the very least the students and the student governments who they screwed over.\*
11. I don't understand why the college chose this option. The website is confusing and the service is not very helpful. The multitude of fees are also confusing. I just want to go to school and work with financial aid, not have some middle man that makes it even more complex.
12. I am opposed to a corporation handling our financial aid. I am extremely suspicious of their fees and I suspect they are making a bundle off of fees collected by financially inexperienced students, many of whom could be buried by those fees. I would go back to the old system primarily to protect student finances from fees.
13. I don't feel Higher One should be involved at all with any community colleges. It's a hassle to deal with, and delays the time it takes for me to get financial aid (I received my financial aid after the final due date for tuition, because I chose to use Higher One as little as possible). I saw no way to opt out of using Higher One. No one should be forced to use a specific bank.
14. I kinda feel a sense of wrongness in principle about how many fees they have. I mean, they're getting to DIRECTLY SIPHON OFF the aid given to poor students. How is it OK for this corporation to intercept and pocket all of this financial aid money? I'm pretty careful about fees, but that's just because I'm the type of person who pays attention to details in paperwork. Lots of people aren't. Also, checks were far more convenient. I get it, I take it to the bank, I deposit it, boom. Done. The only thing easier would be direct deposit... Moving my money around from the HigherOne account (which I can access only from one, single, lonely ATM) is far more inconvenient.
15. BS.
16. I requested direct deposit; however the funds never made it into my account. I'm hoping may be next time.
17. I dumped them after 2 months. This is a parasitic company if I ever saw one. Lame-o....
18. I dealt with Higher One for the first time in the summer. I had moved in May and the "new" card was not forwarded to the new address because I had changed my address with the school,

but not with Financial Aid office. The change of address was easily fixed, but receiving my check after this fiasco was not easily fixed. I didn't receive my payment until October, and that only happened with my persistence and the help of NSCC's financial aid office (specifically Kwei). Customer service WILL not speak to you without you signing up on their website (without the card- its impossible). They make it incredibly difficult to transfer MY money from them to MY bank account (which is why I chose to receive paper checks). I am very disappointed in the decision to change to a third party pay system.

19. Get rid of the middle man! I don't know how much more work it was for the school to just give out checks but it worked a lot better and I didn't have to wait until the 5th week of school to get my money. The card took forever to get to me and I am still waiting for the direct deposit into my account. Why would I want to use a card that has so many fees attached to it, I already have a debit card from my bank that I can use any time.
20. They are up front with the whole thing. It just seems a bit slimy is all. No using it as a debit card without being charged. I use my regular bank card as a debit and sometimes I forget. Instant fee. We had a day near the beginning of this quarter where the ATM for that was out of cash for 2 days. Makes it hard to pay rent. Since it is the only place you can get just cash ( unless you hike to another college that has one of these) it's a bit inconvenient. On the plus side, no waiting in line to get your check. I am thinking that in itself is enough reason to spend the \$12 in fees they have gouged me for.
21. I actually really hate the service, they call themselves easy yet I can't use my card at many merchants because of their limit on using your card as a pin #. It's a hassle to find an atm they won't charge you a fee at. Their customer service is incredibly rude, I was charged for them not sending out my card correctly. I hate having to e-mail them constantly when I have a problem only to receive a canned response that shows they don't even try to pretend to care about my problem. This is if my e-mail is replied to at all. One I sent in October has yet to be answered for instance.
22. No, Everythings good so far.
23. Money not available at ATM, had to withdraw at other location and pay fee.
24. Higher One is an Unclear product to me, but if it acts at all like a credit card I will probably avoid it.
25. I don't think we should be charged whatsoever. You may not get financial aid and they charging fees.
26. Their system for setting up direct deposit is long-winded and tedious. Much more difficult than it needs to be.
27. We are students, although we need to learn nothing is free in the world, it would still be fair to have no fee for the normal withdraws and access fees. just like the great credit unions do. please consider it.
28. I really dislike the fact that we need to be charged fees, especially since financial aid is for people who can't really spare any money. I think this is a hassle and would have liked to have been notified that I would need to deal with this. Also the website won't let my sign up so I still haven't gotten my refund.



29. I didn't know I was being charged any fees but since reading the previous question, I assume there is no way of not getting charged.
30. Big banking and education should not go together. There is one Higher One machine in this area which forces students to use other bank machines and receive fees. A student can't transfer their own money into their own bank account without being charged \$25 - \$40 for a "wire" transaction. To avoid this, I ordered checks. All I wanted to do was pay my rent. The checks took 6 weeks to arrive. in the mean time i ended up having to make the "wire" transfer because i have to pay my rent. So i was charged for the checks and the transfer AND a charge from MY bank because it's a WIRE and not a TRANSFER. Absolutely insane and should be illegal. What a racket. Who is benefiting here? It's not the students.
31. I had have not experiences with higher one and I am not interested in.
32. I think you should get rid of this.
33. I feel a \$20 charge to replace my card because my card (and purse) was stolen is unacceptable! When I received a replacement card and tried to use it, I was denied. After calling customer service, who was rude, transfered me to 3 different departments, I was finally told the card was not activated. When I received the card, there were no instructions telling me that needed to be done. The customer service rep rudely told me I had to go to the website to activate the card.
34. I would prefer that we go back to the old way of financial aid. I was forced to have my financial aid check directly deposited into my bank account in order to afford the fees and hassle. That means I have to wait longer to receive my financial aid this I have to wait longer to buy my textbooks, school supplies etc. I should not have to wait longer for my financial aid check because I picked the best option to afford fees. I have found it very difficult to not only sign up for the new way of doing financial aid, I have also found it very difficult to find out information about higher one unless I go and talk to my financial aid office at my school. (Who are really helpful)
35. I want to close this acct and I want to know if my refunds can be just direct deposited to my personal acct without going through HigherOne.
36. Using this service to distribute Financial Aid is a terrible idea. Give students checks or use direct deposit to an established bank account of the students choosing. Higher One is a sleazy service. Thank you for administering this survey.
37. I hate that the system was changed. It is more work, I have to wait to get the money, which means I cannot buy my books until after classes start, as apposed to the old way, picking up my check the first day.
38. I am not happy with being forced to open/use a credit card account in order to receive financial aid. The school should mail checks to the students instead of working for a credit card company, helping the credit card company rope in more customers by forcing the students to open an account with Higher One or else not get paid financial aid funds.
39. I was skeptical of activating the card, because it is difficult to decipher which services will incur a fee. I also did not want to give them my bank account info. And I certainly did not want to open a special Higher One bank account. It seemed safest to request the paper check disbursement, even though I have to wait for the check to arrive, and then wait again to cash it (because I do use an online bank for my primary banking needs - and am comfortable doing so when

everything is clearly explained and no fees are going to be charged.) As a result, I have avoided Higher One fees to the best of my knowledge, and am fairly satisfied as a result. However, I would be happiest if there was an option to get free direct deposit of funds directly from the school, so that no extraneous 3rd parties would have access to my personal information.

40. The card is good and convenient I would just like to be aware of the fees prior to signing up
41. The first I heard of Higher One ever was the card and letter in the postal mail. Nearly threw it away thinking it was an unsolicited credit card offer! I had to track down the clearing bank (see reverse of the brochure) online through many name-changes, which made me skeptical.
42. I feel like they are taking money that doesn't belong to them like all FDIC banks are doing to their victims. The student should have FREEDOM TO CHOOSE how quickly they receive their financial aid as in let them receive their funds directly at the financial aid office of their school campus in person, not through some bank on the east coast that takes days in my case WEEKS to receive my funding. For those with no income or very low income, we have to wait for the money for our books which are astronomically high and off the charts. I feel like i am being price gouged by the bank and the book publishers.
43. I think it is unnecessary, and people shouldn't have to look for hidden loophole fees when using their money. Very disappointed that the school chose to go this route, and have heard the same sentiment from fellow students.
44. It is hard to withdrawn from the card, I attempted twice and even tried calling in but received no help whatsoever. I had to wait to get home to do a search through their website, which is not so user friendly may I add.
45. I understand the move to use this company because it probably is more efficient for the financial aid department, in regards to the distribution of the financial aid checks ect. But before Higher One I received my financial aid in about half the time that it took with Higher one, it just seemed unnecessary to an outside perspective.
46. Ok first I was under the impression that this higher one card was a prepaid mastercard and not an actual checking account. I didn't realize it was a checking account until I went to log on, only to find out that THEY messed up my password and personal information so I couldn't access it. I asked how I could, and they informed me that I needed to fax a copy of my drivers license with a full cover sheet describing exactly whats going on. I ask why and they said that its the law and they can't do anything till I verify myself. I asked why the needed it because I didn't need it to open an account...so why are they asking for this now? they've never seen my ID, so what are they comparing it too? Now, please keep in mind I've never dealt with this company in detail and now they want more information to access an account I never wanted in the first place. They also wanted me to take time out of my day for a mistake that wasn't my fault. The customer service agent was not helpful at all and just kept repeating the same thing...they need to see my ID, its the law.. I asked if I could just close my account and re-open one later and they said they still need my ID..I hung up at that point. I researched higher one and realized they are a really shady company and has a long history of hidden fees, skimming federal student funding, and trapping students with easy-to-violate terms. I kept hearing how inept the costumer service reps were and to get anything done you had to get a supervisor. I also was able to learn how the process works and that if higher one has NO info from you, they will just send your student aid

to the address that your college has. I confirmed this at the financial aid office and called higher one back and immediately asked for a supervisor. I informed him I'd like to close my account and anything he says will not change my mind..he said ok, we'll close your account and send the remainder of the account to the address list at my school...wtf..finally!..I was very, very glad to be done with higher one and will never ever have anything to do with them after learning the truth. I'm very, very disappointed NSCC chose to associate with a company that has such a horrible past of ripping off students left and right. Please make it aware to the students that they do not need to deal with higher one to get their student aid..Please!!!

47. I used Higher One's account option last quarter by accident because when I registered my card it was not clear where to select a different option. When I finally changed my option it was not made clear to me that it was not going to be applied to the money I had gotten that quarter. It took me a half hour to find the customer service number on their site and all the options they offered me cost me money. As a student with VERY LIMITED money it would have been very easy to fall for the convenience of Higher One. I don't like how many days it takes me to get my money by direct deposit but I do not trust Higher One with my money.
48. I don't like the Higher One card. The card is suppose to help you manage your money better but it charges you a fee on every transaction but, using the Higher One ATM located at our school. This service is not helpful to me. I feel all the Higher One card is useful for is to nickel and dime us poor students every time we use the card except at the Higher One ATM!!!
49. Why is Higher One the only mode for the college receiving payment? Were they the highest bidder for the contract with the school and won?
50. I have never used this card. I never set it up
51. No
52. As soon as I learned there was a fee for having less than \$100 in the account, I called and had the account closed. I never once used this account nor did I put any money in it and I felt forced to even have the account. I thought I had to have it for financial aid so I just let them sign me up.
53. that you don't get your money untill the first day of school it's hard to get your books.also from now on i'll always have it put in my account to stop all those fees
54. Very happy overall. Was a good move for the college to make in distributing Financial Aid awards.
55. I understand
56. They offered \$50 for setting up a direct deposit account which I did in September. They stated that I would receive the \$50 gift card at the end of 3 months. I have not received it as of yet.
57. it sucks> didn't want to use it to begin with but fin aid didn't leave me other option
58. I don't have another service to compare it too, so I don't know if other services are better/worse, but Higher One is fast/reliable at depositing my refund into my existing bank account. Much more convenient than picking up a check. I would NEVER EVER EVER use the Higher One Card though because of so many fees. If students are being burned by so many fees, maybe it will help to increase awareness of the option for direct deposit to an existing bank account.
59. I do not like it. I wish there were different options. You know, like picking up the financial aid check at the cashier's office.

60. I do not know if this a coincidence or not, but since having to use Higher One's services to access my financial aid, I have started to frequently be mailed credit card offers from various providers. I have credit cards only through my banks and have never have been mailed these offers before this school year. I haven't researched whether Higher One sells the information of students receiving financial or not, but if they do, I would find that rather infuriating especially since students have no choice in using Higher One or not. As if profit from the interest from their Higher One card accounts and charging exorbitant hidden fees while calling it "convenience" were not enough, their unethical behavior would be beyond tolerable if they in fact sell students' information.
61. I'd much rather pay a flat monthly fee than be nickle & dimed...
62. Im sick of the higher one atm always out of money. And the fact that their is only one atm only at colleges.
63. I can't imagine why anyone would use higherone instead of BECU. I'd imagine that you're getting paid a significant amount for forcing us to use them, but even with the check option it takes forever for them to send it, and they send several emails begging me to open a "convenient" account in a bank I'd never use.
64. If its a debit card, I should receive some sort of check book.
65. It seems like this is a good deal for someone, administration maybe?, but a bad deal for students.
66. I thought from the letters I got that I had to get an acct and was probably getting some aid. Turns out I didn't qualify for federal Financial Aid, so now I have a fee bearing account that I didn't want & don't use. Students should only be asked to open one of these accounts if they have applicable aid coming.
67. I don't like the \$500 limit its not constructive
68. It is not expected to charge a student for using Higher one card. In addition, there is only one ATM machine in the campus.As a result,there were a lot of students to take money on the first couple of days, it is not safe.
69. just give me my check. don't out source my money.
70. This thing is confusing and stupid.
71. It should not advertise that "student" accounts have almost no fees. I could have used the paper check for my BECU account to get 100% of my refund.
72. I think Higher One is a scam that is bilking college students out of their much-needed tuition money. If you are looking to do away with their services, I applaud you. I knew that Higher One would try to hit me with fees so I chose that my money be sent to my bank account to protect myself and I am glad that I did!
73. If I had known that I could've had it deposited it another bank account, I would've. I tried asking Higher One how I could transfer my financial aid into my other bank account for easier bill pay, etc but when I received a response I was confused about the process and eventually gave up.
74. Be honest. The school uses Higher One because it makes the school money, and Higher One gets this money partly thru fees. The Higher One system does not serve the students. It serves the school and other financial institutions. Fees are predatory and unnecessary. Revert back to conventional non-3rd party checks.

75. The time it takes for Higher One to release the money to the bank is too long. It should be a lot faster. Some people really depend on that money.
76. it is a complicated system.
77. I don't like that a private company is able to make money off of our government financial aid money. It feels morally wrong and it causes additional financial hardship for students who already struggle to make ends meet while they go to school.
78. i was granted \$154.00 for financial aid. i requested this be sent in check form. i expected to receive this check and deposit it into my own bank account. i am paying for college with a deferred payment plan. i never received a check or confirmation that the money was put toward my winter quarter class. a friend told me that i would only receive a check if there was money left over after the class is paid for. i went to financial aid office to confirm that the \$154.00 went towards my class. we were not able to confirm but i was told to assume that the money went towards my class. if there have been additional fees then i have not been aware of them.
79. stop transaction fee please, otherwise i won't be considering to use this card anymore
80. I just activated the card. I never had money deposited to the account. I never used the card. I signed up
81. The meeting with Student Leadership was very helpful and I plan to use the service next quarter.
82. Higher one is a step in the right direction. Much better distribution process. This has been a very refreshing experience compared to standing in lengthy lines in front of the cashier's office at the beginning of each quarter.
83. Yeah, I never actually GOT my Higher One card after 4 failed attempts, of trying over the course of 2-months, because they apparently they couldn't take Mountlake Terrace as a city for a parameter to enter for information, And even after I changed my address to the School's address they failed to mail the Higher One card to me. Screw all the bullshit, and mail me my government CHECK thank you and good bye! This 3rd party stupid shit about charging fee's on money the government says you deserve should be illegal! In fact When I am eligible for money, making me wait 5 months instead of the normal time the school would have taken is hardly reasonable either. What person decided to go with a 3rd party? FURTHER more what logic is it to use a company to handle our issues and EVEN have the company that does it be on the other side of the united states? THIS IS a college which should imply thought was put into it, unfortunately there was some piss poor thought placed into that choice of using the HIGHER One company. Can we just go to the way our previous generations had it and give out a check!
84. The fact that there are fee's is concerning to me. The people that are receiving financial aid need the money that they are being given. There is no reason that they should be subject to fees from a company handling their money. They should be given the lump sum of the money. Higher one seems to be a way for someone else to scrape a small margin of money off of the financial aid students are receiving. This money is financial aid for the student, not for another company to leech off. If the students want to put the money into a bank and be subject to fees they can. Higher One makes direct deposit convenient for me but I see the amount of confusion and frustration that could arise. With that said, Higher One seems to have monetary motives in mind rather than the benefit of the students.

85. Yuck. Get rid of them. I felt the whole concept was misleading. I'm old and familiar with the tactics of financial institutions. If I weren't experienced, I would have fallen prey to more fees.
86. Yeah... why the hell are we using Higher One? It's easy to get a free checking account for a student, and even people without checking accounts can still cash a check fairly easily. I'd much rather just had North Seattle just hand me a check as it's more efficient and we don't have to deal with those sharks charging fees for using our own money.
87. I'm not sure what Higher One is, thus how can I respond to your survey.
88. Last quarter it took them 6 weeks to send me my check. This quarter 3 weeks. They clearly know nothing about the population they're serving.