

FINANCIAL AID FOR NON-MATRICULATED STUDENTS

BASIC INFORMATION:

Students who are admitted in a non-degree (non-matriculated) program may be eligible for federal student loans and/or alternative private education loans, if approved.

*Note: "Matriculated" means you have applied for **and** been accepted into a program of study to earn a specific degree. If you are a matriculated student at another institution, you are not eligible for aid as a non-matriculated student at Binghamton University.*

Binghamton University does not require preparatory or prerequisite coursework for admission to an undergraduate program. You may only apply for federal aid if you are (a) applying for matriculation into an undergraduate program at another school, or (b) applying for matriculation to a graduate program at Binghamton University or another school.

Federal Direct Student Loans

If, according to current academic policies, the courses you intend to take are required as **prerequisites for admission** in a degree program at Binghamton University or another institution, you may be eligible to receive federal direct subsidized or unsubsidized student loans. Loan eligibility must be within the federal aggregate loan limits as an undergraduate student, **regardless if you are taking undergraduate or graduate coursework**. Eligible, non-matriculated students may receive loans for one consecutive twelve-(12) month period only as follows up to the following:

\$2,625 maximum per 12-month period, dependent undergraduate students

\$8,625 maximum per 12-month period, independent students and dependent students whose parents cannot borrow the Parent PLUS loan.

\$12,500 maximum per 12-month period, graduate students

If the student is unable to matriculate into a degree-earning program at the end of the twelve-month period of eligibility, he/she will no longer be eligible to receive any federal loans. Once the student becomes matriculated, he/she may continue to receive federal loans and may be eligible for other types of aid.

Requirements for Federal Loan Eligibility as a Non-Matriculated student:

- Receive prior academic approval for planned coursework.
- Enroll for a minimum of six (6) credits in **approved prerequisite coursework** into a degree program at Binghamton University or another institution.
- Complete a Free Application for Federal Student Aid (FAFSA) for the applicable aid year.
- Complete the attached "Non-Matriculated Status Certification Form" and obtain the required academic representative signature(s). Note: form is semester specific and must be submitted at the beginning of each semester that loan funding is being requested.
- Return completed and signed form via my.binghamton.edu portal, Financial Aid and Student Records Document Submission link (left side under Available Links) for final review and determination of loan eligibility.

Parent PLUS Loan

Parent/stepparent(s) of dependent non-matriculated students may apply for a Parent PLUS loan on www.studentaid.gov

Alternative Private Loans

In addition to the above federal loan option, non-matriculated students may also apply for alternative loans from a private lender (credit approval and specific lender rules may apply).

Procedures for completing the Non-Matriculated Status Form:

If you are an **Undergraduate Student**:

- Step 1.* Complete Section A.
- Step 2.* Section B must be signed by an Academic Advisor at the prospective institution.
- Step 3.* Return completed and signed forms via the my.binghamton.edu portal, Financial Aid and Student Record Document Submission link (left side under Available Links) for final review and determination of loan eligibility.

If you are a **Graduate Student**:

- Step 1.* Complete Section A.
- Step 2.* Section B must be signed by the Director of the Graduate Program at Binghamton University.
Note: If applying for admission at another institution, Section B must be signed by an Academic Advisor at the prospective institution.
- Step 3.* Return completed and signed forms via the my.binghamton.edu portal, Financial Aid and Student Record Document Submission link (left side under Available Links) for final review and determination of loan eligibility.

Non-Matriculated Status Certification Form

Section A:

Student's Name (print): _____ B-number: _____

Intended major: _____ Intended degree: _____ Undergraduate: Graduate:

Eligibility for student loans as a non-matriculated student is limited to one consecutive twelve-(12) month period. Please list the specific prerequisite course(s) you are registered for during the semester indicated. If you do not show as registered for these EXACT courses, your form will not be processed.

Semester: _____

Course number:	# of Credits:	Course Title:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

I certify that I am registered for the above listed courses, and am aware that failure to complete these approved courses will result in loss of loan eligibility. I certify that my intention is to matriculate in a degree program at Binghamton University or _____ (other institution), and I am not currently a matriculated student at any other institution.

I also understand that this form is to secure loan funding for the specific semester listed above. If I plan to attend the next (consecutive) semester as a non-matriculated student and need additional loan funding, a separate form is required for that semester to determine eligibility, once registered.

Student Signature

Date

Return completed, signed forms (this student certification form and the academic representative signature page) via the my.binghamton.edu portal, Financial Aid and Student Records Document Submission link.

Section B:

This section is to be completed and signed by the appropriate academic representative(s).

- According to current academic policies, the courses noted in Section A **are required** as prerequisites for admission in a degree program offered at:

Indicate which one applies: Binghamton University (Graduate only)
 Other **Institution*** (please list school below)

OR

- According to current academic policies, the courses noted in Section A **are not required** as prerequisites for admission in a degree program offered at:

Binghamton University (Graduate only)
 Other **Institution*** (please list school below)

Undergraduate student:

Obtain approval and sign-off from an academic advisor at the prospective institution:

Advisor Name (printed): _____ Advisor Email: _____

Advisor Signature: _____ Date: _____

*Name of Other Institution: _____

*Other Institution Advisor Name & Email (if questions) _____

Graduate student:

Obtain approval and sign-off from the Director of the Graduate Program at Binghamton University* or an academic advisor at the prospective institution:

Advisor/Director Name (printed): _____ Email: _____

Advisor/Director Signature: _____ Date: _____

*Binghamton Graduate Program (*if applicable*): _____

^Name of Prospective Institution (*if applicable*): _____