Your Financing CHECKLIST

- Check BMail account weekly
  - University sends all official communications electronically to your Binghamton email account (BMail) at bmail.binghamton.edu

- Check financial aid application status online
  - Log in to the portal at my.binghamton.edu and click the BU BRAIN icon. Select the “Financial Aid” tab and select “Eligibility” to make sure all requirements have been “satisfied.”
  - “Unsatisfied requirements” may result in aid not being credited on bill.

- Complete requirements to receive loan credit
  To receive proper credit on bill, students must accept loans via BU BRAIN. Once accepted, be sure to complete requirement(s) if first-time borrower:
  - Federal Direct Subsidized and/or Unsubsidized Student Loans
  - Complete eMPN and Entrance Counseling at studentloans.gov
  - Federal Perkins Loan
    - Complete eMPN at slsc.albany.edu/borrowers
    - For more information, go to slsc.albany.edu

- Submit your final high school transcript
  All students must submit a FINAL high school transcript to Binghamton University, Office of Undergraduate Admissions, PO Box 6001, Binghamton, NY 13902-6001. Financial aid recipients must have a transcript on file for funds to credit the bill and/or generate a refund (if applicable).

- Confirmation of Enrollment
  - All students are required to complete Confirmation of Enrollment via BU BRAIN every semester, available at least two weeks prior to the start of classes.
  - Failure to confirm results in all courses being cancelled, whether or not your semester bill is paid. If courses are cancelled, re-enroll via BU BRAIN, but course availability varies.
  - Financial aid recipients must confirm enrollment for financial aid funds to be credited to the bill and to generate a refund (if applicable).

- Find a job
  - Employers hire quickly at the start of each semester for on- and off-campus jobs
  - View all part-time jobs at hireBING: binghamton.edu/hirebing
  - Proof of identity and work eligibility required (original social security card and photo ID)

- New York state aid (New York state residents only)
  - To apply for New York state grants and scholarships - including the new Excelsior Scholarship, TAP, NY-STEM, MERIT, etc. - go to hesc.ny.gov (New York State Higher Education Services Corporation).
  - Excelsior application deadline: Friday, July 21 (2017-18 aid year)
  - Binghamton University’s TAP School Code is 0880.
  - New York state aid will appear as credit on the bill if verified and approved by HESC.
  - For more information about New York state aid, contact HESC at 1-888-697-4372 or visit their website at hesc.ny.gov

- Obtain Proof of Enrollment (if needed)
  - An insurance company, scholarship program, loan company or other third party may require student and/or family to show proof of enrollment (also called enrollment verification).
  - Binghamton’s official enrollment verification is available online through the National Student Clearinghouse (NSC). Changes you make to your schedule (adding a course, dropping a course, etc.) during the first month of the semester will be reflected.
  - To access NSC, log into BU BRAIN, “Student” tab, then “Student Services Tools.”
  - For complete details and how-to steps go to registrar.binghamton.edu

- Reminders for parents
  - Parent (PLUS) Loan Information at bingfa.binghamton.edu
  - Parents/stepparents apply for a Federal Direct Parent (PLUS) Loan by going to studentloans.gov
  - If approved, parent must complete an electronic Master Promissory Note (eMPN) at studentloans.gov

- Helpful Links
  - Financial Aid: bingfa.binghamton.edu
  - Student Records: registrar.binghamton.edu
  - Student Accounts: studentaccounts.binghamton.edu
  - Undergraduate Admissions: admissions.binghamton.edu
  - hireBING: binghamton.edu/hirebing
  - Center for Career and Professional Development: binghamton.edu/ccpd