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).
• Confirming enrollment acknowledges the student was presented with and reviewed financial aid, billing and refund policies as required by federal and state agencies, SUNY and Binghamton University.
• Complete details and how-to steps at registrar.binghamton.edu

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).
• 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 binghamton.edu/financial-aid/types-of-aid/loans/parent-plus-loan.html
• 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

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 )

Financial Aid and Student Records

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