

# ✓ Your Financing CHECKLIST

## Check BMail account Weekly

- University sends all official communications electronically to your Binghamton email account (BMail) at [bmail.binghamton.edu](mailto:bmail.binghamton.edu)

## Check financial aid application status online

- Log in to the portal at [my.binghamton.edu](http://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

If you wish to have your federal loans applied as credit on the bill, you must accept loans via BU Brain. Then, first-time borrowers must go to [studentloans.gov](http://studentloans.gov) and:

- Complete Entrance Counseling
- Complete a Loan Agreement for a Subsidized/Unsubsidized Loan

## 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/ccpd/hirebing.html](http://hireBING.binghamton.edu/ccpd/hirebing.html)
- 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 the New York State Higher Education Services Corporation (HESC) website at [hesc.ny.gov](http://hesc.ny.gov)
- Excelsior application deadlines may be found at [hesc.ny.gov](http://hesc.ny.gov)
- Make sure to indicate SUNY BINGHAMTON (UNDERGRAD).
- 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](http://hesc.ny.gov)

## 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 re-fund (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 re-fund (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 [binghamton.edu/registrar](http://binghamton.edu/registrar)

## 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 [binghamton.edu/registrar](http://binghamton.edu/registrar)

## Reminders for parents

- Parent (PLUS) Loan Information at [binghamton.edu/financial-aid/types-of-aid/loans/parent-plus-loan.html](http://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](http://studentloans.gov)
- If approved, parent must go to [studentloans.gov](http://studentloans.gov) and click the "Parent Borrowers" tab, then "Complete a Loan Agreement for a PLUS Loan (MPN)."

## Helpful Links

Financial Aid: [binghamton.edu/financial-aid](http://binghamton.edu/financial-aid)  
Student Records: [binghamton.edu/registrar](http://binghamton.edu/registrar)

Student Accounts:  
[binghamton.edu/student-accounts](http://binghamton.edu/student-accounts)

Undergraduate Admissions:  
[binghamton.edu/admissions](http://binghamton.edu/admissions)

hireBING: [binghamton.edu/ccpd/hirebing.html](http://binghamton.edu/ccpd/hirebing.html)

Center for Career and Professional Development:  
[binghamton.edu/ccpd](http://binghamton.edu/ccpd)