

✓ 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

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 and:

- Complete **Entrance Counseling**
- Complete a **Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)**

☐ Proxy Access

- "**Proxy access**" is the ability students have to grant others access to view their financial aid information in BU BRAIN. BU BRAIN is where students go to perform transactions.
- For more information on "proxy access" please visit <https://www.binghamton.edu/financial-aid/resources/proxy-access.html>

☐ 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)

☐ New York State aid (New York State residents only)

- To apply for New York State grants and scholarships - including the Excelsior Scholarship, TAP, NY-STEM, MERIT, etc. - go to the New York State Higher Education Services Corporation (HESC) website at hesc.ny.gov
- Excelsior application deadlines may be found at 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

☐ 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 <https://www.binghamton.edu/registrar/student/course-registration/enrollment.html>

☐ 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**: <https://www.binghamton.edu/ccpd/hirebing.html>
- Proof of identity and work eligibility required (original social security card and photo ID)

☐ 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)
- Once the semester begins, Binghamton's official '**Current Enrollment Verification Certificate**' is available online through the National Student Clearinghouse (NSC). Changes you make to your schedule (adding a course, dropping a course, etc.) during the add/drop period will be updated at the NSC by mid-September
- Before the semester begins, an '**Advanced Registration Certificate**' is available online through the NSC
- To access NSC, log into **BU BRAIN**, select the "Student" tab, then "Student Services Tools", then "Proof of Enrollment (National Student Clearinghouse)". Log in with your UserID and password and select type of enrollment certificate you need
- For complete details and how-to steps go to <https://www.binghamton.edu/registrar/student/proof-enrollment/>

☐ Reminders for parents

- Parent (PLUS) Loan** Information at <https://www.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 go to 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

Financial Aid Admitted Student FAQs: <https://www.binghamton.edu/financial-aid/award-n/index.html>

Student Records: binghamton.edu/registrar

Student Accounts: binghamton.edu/student-accounts

Undergraduate Admissions: binghamton.edu/admissions

hireBING: binghamton.edu/ccpd/hirebing.html

Center for Career and Professional Development: binghamton.edu/ccpd