STEP 1: ACCESS YOUR ACCOUNT

Go to BU BRAIN and click on the “Financial Aid” tab.

STEP 2: OPTIONS AND ACTIONS

Once on the “Financial Aid” tab, select from several options to access your Binghamton University Financial Aid Award Offer information, review requirement messages and accept or decline loans.

Here’s a quick overview of three key options:

<table>
<thead>
<tr>
<th>CHOOSE OPTION</th>
<th>THEN SELECT</th>
<th>THEN SELECT</th>
<th>THEN CHOOSE ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATUS</td>
<td>Award for Aid Year</td>
<td>Aid Year (i.e. Award Year 2015-16)</td>
<td>VIEW overall status, holds, academic progress, financial aid awards and messages.</td>
</tr>
<tr>
<td>ELIGIBILITY</td>
<td>Award for Aid Year</td>
<td>Aid Year</td>
<td>REVIEW “unsatisfied” requirements that may prevent awards being applied to your bill. To VIEW, select “Student Requirements.”</td>
</tr>
<tr>
<td>AWARD</td>
<td>Award for Aid Year</td>
<td>Aid Year</td>
<td>Access your award offer where you can: VIEW AND/OR PRINT Click on “Award Overview” tab</td>
</tr>
</tbody>
</table>

IMPORTANT NOTES

- Once a student takes action online, changes can ONLY be made by contacting Financial Aid.
- Accepted student loans will be automatically split between fall and spring semesters.
- First-time student borrowers accepting loans must complete an electronic Master Promissory Note (eMPN) at studentloans.gov
- Parents of undergraduate, dependent students must apply and be credit-approved for a Parent PLUS Loan. To apply and complete an eMPN, parents can go to studentloans.gov
- For complete financial aid information, go to bingfa.binghamton.edu

• To ACCEPT loan offer, in the drop-down box select “Accept” and then click on the “Submit Decision” button.
  - To accept a PARTIAL loan offer, in the drop-down box select “Accept,” enter amount in box and then click on the “Submit Decision” button.
  - To DECLINE loan offer, in the drop-down box select “DECLINE” and then click on the “Submit Decision” button.
  - Once a student takes action online, changes can ONLY be made by contacting Financial Aid.