

# Financial Aid for Non-Matriculated Students

## Overview

Non-matriculated (non-degree) students at Binghamton University may qualify for federal student loans and alternative private education loans, subject to approval.

- **Matriculated Students:** Those who have been accepted into a degree program.
- Students matriculated at another institution cannot receive aid as non-matriculated students at Binghamton University.

## Eligibility for Federal Direct Student Loans

Non-matriculated students can access federal loans if:

1. The courses taken are prerequisites for a degree program at Binghamton University or another institution.
2. They apply for matriculation into an undergraduate or graduate program.

## Loan Limits (12-month period)

- **Dependent Undergraduates:** Up to \$2,625
- **Independent Students & Dependent Students (Parent PLUS not available):** Up to \$8,625
- **Graduate Students:** Up to \$12,500

**Important:** If not matriculated after 12 months, students will lose federal loan eligibility but can apply for loans once they matriculate.

## Requirements for Loan Eligibility

1. **Prior Approval:** Obtain academic approval for planned coursework.
2. **Credit Enrollment:** Enroll in a minimum of six (6) credits in approved prerequisite courses.
3. **FAFSA:** Complete the Free Application for Federal Student Aid for the relevant aid year.
4. **Certification Form:**
  - Fill out the "Non-Matriculated Status Certification Form" and obtain required academic signatures.
  - Submit the form at the start of each semester loan funding is requested via the [my.binghamton.edu](http://my.binghamton.edu) portal.
5. **Submission:** Return the completed form through the Financial Aid and Student Records Document Submission link for review and loan eligibility determination.

## Additional Loan Options

- **Parent PLUS Loan:** Available for parents/stepparents of dependent non-matriculated students through [studentaid.gov](http://studentaid.gov).
- **Alternative Private Loans:** Non-matriculated students can apply for private loans, subject to credit approval and lender requirements.

## Procedures for Completing the Non-Matriculated Status Form

### For Undergraduate Students:

1. **Complete Section A** of the form.
2. **Obtain Signature:** Have Section B signed by an Academic Advisor at the prospective institution.
3. **Submit Form:** Return the completed and signed form via the **my.binghamton.edu** portal:

### For Graduate Students:

1. **Complete Section A** of the form.
2. **Obtain Signature:**
  - If applying to Binghamton University: Have Section B signed by the Director of the Graduate Program.
  - If applying to another institution: Have Section B signed by an Academic Advisor at the prospective institution.
3. **Submit Form:** Return the completed and signed form via the **my.binghamton.edu** portal:

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## Section A: Student Information

Student's Name (print): \_\_\_\_\_ B-number: \_\_\_\_\_

Intended major: \_\_\_\_\_ Intended degree: \_\_\_\_\_ Undergraduate:  Graduate:

Non-matriculated students can only receive student loans for one consecutive 12-month period. Please list the specific prerequisite course(s) you are registered for this semester. If you are not registered for these exact courses, your form will not be processed.

Semester: \_\_\_\_\_

Course Number	# of Credits	Course Title

I certify that I am registered for the listed courses and understand that failing to complete them will result in the loss of loan eligibility.

I intend to matriculate in a degree program at Binghamton University or \_\_\_\_\_  
(other institution) and am not currently matriculated at any other institution.

I acknowledge that this form secures loan funding for the specified semester. If I plan to attend the next consecutive semester as a non-matriculated student and require additional loan funding, I will submit a separate form for that semester upon registration.

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

## Section B: Academic Representative Certification

**Instructions:** This section must be completed and signed by the appropriate academic representative(s).

### Course Requirement Certification

Select one option:

1. Required as prerequisites for admission in a degree program at:

- Binghamton University (Graduate only)  
 Other Institution: \_\_\_\_\_

2. Not required as prerequisites for admission in a degree program at:

- Binghamton University (Graduate only)  
 Other Institution: \_\_\_\_\_

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### Approval for Undergraduate Students

Academic Advisor at Prospective Institution:

Advisor Name (Printed): \_\_\_\_\_ Advisor Email: \_\_\_\_\_

Advisor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*Other Institution Name: \_\_\_\_\_

\*Other Institution Advisor Name & Email (if questions): \_\_\_\_\_

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### Approval for Graduate Students

Director of Graduate Program at Binghamton University or Academic Advisor at Prospective Institution:

Advisor/Director Name (Printed): \_\_\_\_\_ Email: \_\_\_\_\_

Advisor/Director Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*Binghamton Graduate Program (if applicable): \_\_\_\_\_

\*Prospective Institution Name (if applicable): \_\_\_\_\_

Submit the completed and signed forms (student certification and academic representative signature page) through the Financial Aid and Student Records Document Submission link on the [my.binghamton.edu](http://my.binghamton.edu) portal.