



2026 January Term Information Sheet

Financial Aid may be available to eligible students according to the conditions and requirements listed below.

- ✓ For Financial Aid processing, the J-Term is considered a part of the Spring 2026 term.
- ✓ Students must be registered for all the courses for which they intend to enroll *before* submitting the January Term Aid Application. **The deadline to submit the January Term Application is Friday, January 23, 2026.**
- ✓ Students must have filed the 2025-2026 Free Application for Federal Student Aid ([FAFSA](#)) before their January Term aid eligibility will be reviewed.
- ✓ Students will only be eligible to borrow a Federal Direct Loan if they have not used their full annual loan eligibility in 2025-2026 and are enrolled in at least six required credits between J-Term and Spring. The loan will be awarded based on the additional charges associated with January Term.
- ✓ Students who **do not have sufficient funds from their Spring 2026 awards to cover J-term charges**, may consider asking a parent to apply for a Federal Direct PLUS loan (parents of dependent students only), or students may consider applying for a private alternative loan to help cover J-Term charges. For more information about Parent Plus or private loans, visit <https://financialaid.buffalostate.edu/>.
- ✓ Students are reminded to always borrow conservatively.
- ✓ Textbook Deferments are **not** available during the January Term.
- ✓ Refer to the Student Accounts web site for tuition and fees information:
 - Undergraduate <https://studentaccounts.buffalostate.edu/tuition-and-fees>
 - Graduate <https://studentaccounts.buffalostate.edu/tuition-and-fees>



BUFFALO STATE UNIVERSITY

2026 January Term Financial Aid Application

Return this completed application only *after* you have registered for all the courses for which you intend to enroll and have filed the 2025-2026 FAFSA. **Deadline to file this application is Friday, January 23, 2026.** More information regarding J-Term financial aid eligibility may be found at this location: suny.buffalostate.edu/jterm.

Last _____ First _____ Banner ID _____

Local Address _____ Phone _____

(Current home or cell)

City, State, Zip _____

Housing Status ☐ On Campus ☐ With Parent/Relative ☐ Off Campus ☐ On Exchange
(attach exchange budget sheet)

Application ☐ Initial ☐ Revised

Level ☐ Undergraduate ☐ Graduate

My Expected Date of Graduation ☐ 2026 January Term ☐ 2026 Spring Term Other _____

January Term Enrollment Plans

Course #'s

Credit Hours

Type of Aid Requested – Check all the programs for which you are applying for aid in the 2026 J-Term session:

☐ Federal Direct Loan: I am requesting \$_____ for the 2026 January Term.

☐ Federal PLUS Loan (parent must complete separate application at <https://studentaid.gov/>)

Affirmation:

- ☐ I acknowledge that I have read the entire January Term Information Sheet and understand the associated conditions required to receive and maintain eligibility for aid.
- ☐ I understand that by signing this application, I am ACCEPTING the loan amount that I requested (or any lesser amount) for the J-Term. I further understand that the Financial Aid Office will accept the J-Term Direct Loan(s) on my behalf in Banner. If I want to cancel or reduce the loan(s), I must notify the Financial Aid Office in writing within thirty (30) days after the loan has been credited to my student account.

Student Signature _____ Date _____