

2025 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 2025 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 17, 2025.**
- ✓ Students must have filed the 2024-2025 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 2024-2025 and are enrolled in at least six 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 2025 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/types>.
- ✓ 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/undergraduate-tuition-and-fees>
 - Graduate <https://studentaccounts.buffalostate.edu/graduate-tuition-and-fees>



2025 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 2024-2025 FAFSA. **Deadline to file this application is Friday, January 17, 2025.** More information regarding J-Term financial aid eligibility may be found at this location: <http://financialaid.buffalostate.edu/j-term-aid>

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 2025 January Term 2025 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 2025 J-Term session:

- Federal Direct Loan: I am requesting \$ _____ for the 2025 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 _____