BUFFALO STATE
The State University of New York

**Registrar's Office, Moot Hall 210**

# IMPORTANT INFORMATION ABOUT JANUARY TERM 2027-"J-TERM"

January Term 2027 is a "stand-alone term" which means it is separate from and not associated or linked to spring semester 2027. **Classes begin Monday, January 4, 2027 and end Friday, January 22, 2027.**

**Financial Aid Office, Moot Hall 230**

- **For Financial Aid processing only, the J-Term is considered part of the Spring 2027 term. Visit the J-Term Aid website at https://financialaid.buffalostate.edu/j-term for additional information.**
- If you are attending J-Term and have NOT already used your full annual loan eligibility between the fall and spring terms, you may qualify for a loan. If you wish to borrow the loan, please submit the 2027 J-Term Aid Application. If you are eligible to borrow a loan for J-Term, the loan will be awarded. The application is available now and can be found at this location:
- You must have the 2026-2027 Free Application for Federal Student Aid (FAFSA) on file with our office before your January Term aid eligibility will be reviewed.
- You must be registered for all the courses for which you intend to enroll *before* submitting the J-Term Aid Application. **The deadline to submit the J-Term Application is Friday, January 22, 2027.**
- You will only be eligible to borrow a Federal Direct Loan if you have not used your full annual loan eligibility in 2026-2027 and are enrolled in at least six credits between J-Term and spring. We will award the loan based on the additional charges associated with January Term.
- Students who do not have 2026-2027 Federal Direct Loan eligibility remaining may ask their parent to consider applying for a Federal Direct PLUS loan (parents of dependent students only) or you may consider applying for a private alternative loan to help cover J-Term charges. For more information about parent and private loans, visit http://financialaid.buffalostate.edu/.
- You are reminded to always borrow conservatively.
- Textbook Deferments are **not** available during the J-Term.
- Federal Satisfactory Academic Progress (SAP) standards will **not** be updated after J-Term grades are posted. Consequently, taking a course during the J-Term will **not** change an "ineligible" federal SAP status. If you are unsure of your SAP status, please contact our office before registering for J-term courses to discuss your aid eligibility.
- Non-matriculated students are ineligible for federal financial aid.

## Registrar's Office, Moot Hall 210

- January Term classes begin on Monday, January 4, 2027 and end on Friday, January 22, 2027. Spring semester classes begin on Monday, January 25, 2027. Double-check your schedule in Banner to be sure you registered for the correct term/semester.
- All semester deadlines can be found in the Academic Calendar.
- January Term deadlines:
    - January 5, 2027-registration ends in Banner at 11:59pm.
    - January 5, 2027-all independent study, projects, and course-by-contract applications must be turned into the Registrar's Office for both undergraduate and graduate students.

- January 14, 2027-online course withdrawals and pass/fail applications.
- January 21, 2027-withdrawal from university.
- Degrees will be awarded at the end of January Term. Students who will complete their degree requirements by the end of January Term should apply online through self-service Banner. Instructions on using the online application and other helpful information can be found on the Registrar's Office Graduation Preparation page.
- If you are taking a hybrid or online course, you must know how to access and use BRIGHTSPACE.
- View BRIGHTSPACE instructions
- Contact info for Registrar's Office: phone 716-878-4811 or email regofc@buffalostate.edu

For registrar's office inquiries, view their website.

**Student Accounts Office, Moot Hall 260**

- Tuition and fees for January Term will not be combined with tuition and fees for the Spring 2027 semester.
- Tuition and fee charges for J-Term 2027 will be viewable in Banner beginning December 7, 2026. If enrolled in both J-Term 2027 and spring semester 2027, you are responsible for remitting appropriate payment for each term by the due date.
- Electronic bills (eBills) are the exclusive billing method for student account balances. Paper bills are not available. Billing notifications are sent to your Buffalo State student email account.
- Log into Banner Student self-service (view/pay bill link) to access safe and convenient web payment, create authorized user accounts, and auto debit payment plan options.
- J-Term due date is January 4, 2027.
- Spring 2027 Semester due date is January 29, 2027.
- Failure to attend classes does not change the payment due or entitle you to a refund. To cancel the liability for registration, you must officially drop courses in Banner by the last day of the drop/add period.
- J-Term tuition and fees are assessed per credit hour enrolled.
- Spring Semester tuition and fees are assessed per credit hour for 1-11 enrolled hours and full-time flat rate for 12 or more credit hours.
- Additional information regarding tuition and fees may be found at Tuition and Fees | Student Accounts Office | SUNY Buffalo State University.

For student accounts inquiries, view their website at http://studentaccounts.buffalostate.edu/
Contact info for Student Accounts: phone 716-878-4121 or email stuaccts@buffalostate.edu

(Registrar's Office, CMF, 10-08-26)