



Registrar's Office, Moot Hall 210

IMPORTANT INFORMATION ABOUT JANUARY TERM 2026-"J-TERM"

January Term 2026 is a "stand-alone term" which means it is separate from and not associated or linked to spring semester 2026. **Classes begin Monday, January 5, 2026 and end Friday, January 23, 2026.**

Financial Aid Office, Moot Hall 230

- **For Financial Aid processing only, the J-Term is considered part of the Spring 2026 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 2026 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: https://financialaid.buffalostate.edu/sites/financialaid/files/documents/J-Term%20App_26.pdf
- You must have the 2025-2026 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 23, 2026.**
- You will only be eligible to borrow a Federal Direct Loan if you have not used your full annual loan eligibility in 2025-2026 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 2025-2026 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.

Contact info for Financial Aid: phone 716-878-4902 or email finaid@buffalostate.edu.

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- January Term classes begin on Monday, January 5, 2026 and end on Friday, January 23, 2026. Spring semester classes begin on Monday, January 26, 2026. 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 6, 2026-registration ends in Banner at 11:59pm.
 - January 6, 2026-all independent study, projects, and course-by-contract applications must be turned into the Registrar's Office for both undergraduate and graduate students.
 - January 16, 2026-online course withdrawals and pass/fail applications.
 - January 22, 2026-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 2026 semester.
- Tuition and fee charges for J-Term 2026 will be viewable in Banner beginning December 8, 2025. If enrolled in both J-Term 2026 and spring semester 2026, 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 5, 2026
- Spring 2026 Semester due date is January 26, 2026.
- 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 College

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