

# FINANCIAL AID - NEXT STEPS

## Grants and Scholarships

- Check [Banner Web](#) click “Financial Aid Information”
- Student requirements for any additional actions will be found here

## Federal Student Loans

Accepted through [Banner Web](#)

- Click “Financial Aid Information”
- Select the aid year “2025-2026” then select the “Offer” tab
- Aid found here, that requires acceptance, will have a “select” box in the “take action” column. Change the aid you would like to use to “accept” and hit “Submit.”
- First time borrowers are required to complete a [Master Promissory Note](#) and [Loan Entrance Counseling](#) at [www.studentaid.gov](http://www.studentaid.gov) This will populate as a Student Requirement under on the “Home” tab after you accept your loan(s).

## Parent PLUS Loans

- Parent PLUS Loans can be applied for by a parent (cannot be completed by a student) at [www.studentaid.gov](http://www.studentaid.gov)
- Parents login with their FSA ID and password (not the students)
- You will know immediately after completion, if you are approved or denied.
- If approved, please go onto complete a PLUS Master Promissory Note to finalize the PLUS Loan. We will receive both the next business day and create the loan.
- Parent PLUS Loan denials can be appealed OR you can add a cosigner. In the event you do not wish to do either, students are eligible to borrow a limited amount in additional unsubsidized loan funds for the year after a parent PLUS Loan denial. We will receive the denial the following business day and contact the student for this.

## Additional Information

Once loan acceptance steps have been completed, you will see your aid updated on your bill in approximately 3 business days. Bills are found at [Banner Web](#) under Billing and Payments  
NYS Residents:

1. NYS Grants are estimated until a TAP application is complete at [www.tap.hesc.ny.gov/totw/](http://www.tap.hesc.ny.gov/totw/)
2. Sign up for Excelsior Scholarship information at [HESC.NY.GOV](http://HESC.NY.GOV)

Need help? Please contact us at [FinancialAid@Cobleskill.edu](mailto:FinancialAid@Cobleskill.edu) OR (518) 255-5623