

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 “2026-2027” 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 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
- 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/
2. Sign up for Excelsior Scholarship information at HESC.NY.GOV

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