

# **Next Steps for Financial Aid and Billing**

Congratulations on deciding to become a Cardinal! The steps outlined below will keep you on track for settling your student

### **Consider Your Financing Options**

Review and consider your financing options shown on the table below. When applying for a loan, apply for the annual (fall & spring) amount needed.

\*\*If a parent is credit denied for a Federal Direct Parent PLUS Loan and an endorser is not added to the loan, the student will be eligible for up to an additional \$4,000 in the Federal Direct Unsubsidized Student Loan.\*\*

### **New York State TAP Grant (New York State residents only)**

If we have estimated a New York State TAP award and you have not yet completed a NYS TAP application, please do so at [www.tap.hesc.ny.gov/totw/](http://www.tap.hesc.ny.gov/totw/).

Application Status, Corrections or Document submission for New York State TAP applications should be viewed/submitted at [hesc.ny.gov/myaccount](http://hesc.ny.gov/myaccount) > Review My NYS Financial Information.

### **Federal College Work-Study Program**

