



OpenNet Online Application : *(All boxes with an " * " are a required field and will not let you continue unless filled.)*

1. Log on to: www.slmfinancial.com
2. CLICK **"Schools and Students"**
3. Under the heading Career Training Loans, CLICK **'Apply Now'**
4. Select state in which school is located and CLICK **"NEXT"**
5. Select school from drop down, add contact at school, CLICK **"NEXT"**
6. Agree to website terms of use, CLICK **" I ACCEPT"**
7. **Determine Eligibility Screen** (All Fields Required)
 - SSN
 - DATE OF BIRTH
 - CITIZENSHIP
 - (see examples to right of field for formats)**
 - Your 'Enrollment Period' for the Semester is:
Beginning _____ End _____ CLICK **" Next"**
8. Enter Credit Information (Part 1) – **Fields w/ "*" are required**
If a borrower does not have an email / Driver's License, enter "NA"
9. Enter Credit Information (Part 2)
 - In the section **Loan Information**, please provide the following:
 - Total Loan Amount Requested – Tuition Amount + Add'l Exp
 - (Amounts must be whole dollars – no cents)
 - Tuition Amount
 - Additional Expenses
 - Repayment Term - (up to 15 years)
 - Repayment Options (use drop down box to choose)
 - Anticipated Graduation Date

10. Enter Credit Information (Part 3)

Income/ Expense Information (Years & Months are required; Income and Source are required)

11. In the section **“School Disbursement Information”**

Disbursement amounts are tuition only; do not include expense money

Amount:

Date:

CLICK” Submit Credit”

After submitting the borrowers application, your account will be pre approved, pended or denied with the opportunity to reapply with a cosigner. The borrower will have the option to “Continue Application” (Follow step 12)or “Add a Cosigner” (Follow step 13)

12. If Borrower chooses **“ Continue Application”**

Complete Application Information Section:

If student is not the borrower, fill in all fields in this section

If student is the borrower select “yes” and ignore the rest of the student information section.

Complete remainder of “Application Information”

- Prior Address (if less than 1 year @ permanent address)
- Current Mailing Address (if different than permanent address)
- Loan Information
- School Contact
- Income & Expense Information
- References

CLICK “ Submit Application”

The “Select Electronic Signature option” page will display if the loan has been approved.

After reviewing the loan documents, the borrower chooses:

“ Yes, I agree to the Terms and Conditions. I will continue with the E-Signature process” option at the bottom of the page

To complete the e-sign process the borrower will enter:

First Name
Middle Initial
Last Name

CLICK “Next” to Continue

The borrower will then have the option to print loan documents or have a copy mailed.

CLICK “Finish” at bottom of page

Congratulations, you have completed your application!

13. If Borrower chooses [“Add a Cosigner”](#)

- A confirmation & PIN number will be provided immediately, to give to the cosigner
- If there is an email address provided, the instructions will be emailed to the cosigner
- Once the confirmation number has been written down, the borrower should select “ Continue with your application” at bottom of page

The cosigner must have the confirmation and pin number to apply online.

Complete Application Information Section:

If student is not the borrower, fill in all fields in this section

If student is the borrower select “yes” and ignore the rest
Of the student information section.

Complete remainder of “Application Information”

- Prior Address (if less than 1 year @ permanent address)
- Current Mailing Address (if different than permanent address)
- Loan Information
- School Contact
- Income & Expense Information
- References

CLICK “ [Submit Application](#)”

The borrower will then be presented with the following options:

“[Create New Account](#)” – Allows borrower to enter required information to register, for future access to the web for loan information.

“[Finish](#)” – Borrower’s Session will now end