

Sallie Mae Career Training Smart Option Student Loan® Application Instructions

1. **Print these instructions** and refer to them while you are completing the application.
2. Click the link to access the [Sallie Mae Online Application](#). Then click **Apply Now**.
3. Make sure you are applying for the Career Training Smart Option Student Loan. Then click **Apply for this loan**.
4. Under **Who are you**, select Student.
5. Under **Which of these describes the type of program your loan is for?**, select Career training school (for professional training or certificate courses).
6. Under **What state is the school in?**, select Texas.
7. Under **What is the name of the school?**, enter Vickie Milazzo Institute and then click Continue.
8. Click **Continue** confirming that you want a Career Training Smart Option Student Loan for VICKIE MILAZZO INSTITUTE.
9. Under **Student Personal Information**, enter your name, email address, phone number, date of birth, citizenship and social security number.
10. Under **Permanent Address**, enter your address, phone number and length at residence.
11. Select "Certificate" as **Degree/Certificate of Study**. Select "Nursing" as **Major**. Select "Full Time" as **Enrollment Status**.
12. Enter the academic Period of the Loan: From: **Current month/Year (Example: 02/2018)**, To: **Two months after current month/Year (Example: 04/2018)** and Graduation Date: **Two months after current month/Year (Example: 04/2018)**. Click **Continue**.
13. Use the table below to determine amount to enter under **Loan Amount**. Leave out any commas and decimal points.

	Basic	Executive	VIP
Cost of Attendance	4997	7797	13397
Estimate of Financial Assistance	0	0	0
Calculated Loan Amount	4997	7797	13397
Requested Loan Amount (this amount will be the total of tuition plus any additional expenses)	4997	7797	13397

14. Complete the **Employment Information** section. Select your Employment Status and complete the **Information Required** section.
15. Complete the **Financial Information** section. Select your “Residence Type” from the drop-down menu.
16. Under **Personal Contacts** add two references. Note: you must provide a phone number for each one.
17. Under **Choose How to Apply**:
 - a. To apply on an individual basis, select “Apply individually.” Click **Continue**.
 - b. To apply with a cosigner, select “Apply jointly with a cosigner.” If you select Apply Jointly with a Cosigner, you will receive a Confirmation Number and Pin Number. Print the page or write the numbers that your cosigner will need to cosign the loan. You will refer back to this information when entering the cosigner’s information.
 - i. If you choose to add a cosigner, you will be prompted to complete the **How Do You Want to Add a Cosigner?** section. Select one of the three options and click **Continue**. You will receive an email with an access code for the cosigner to access their part of the application.
18. Under **Confirm Ability to View PDF Documents**, please enter the code provided in the **Enter Code** box. Click **Continue**.
19. Under **Permission to Communicate Electronically**, check **Yes! Save time and deliver my Sallie Mae communication (including privacy policy) electronically** and **Yes! Deliver my IRS 1098-E loan interest statement electronically**. Click **Accept**.
20. Click **Continue** on the **Information about Rates and Fees** page.
21. Click **Continue** on the **Privacy Policy** page.
22. Click **Submit Application**.

23. Review your loan application results on the **Application Status** page.
 - a. If you are approved, E-Sign your loan. Click **Complete and Electronically Sign Loan Documents**.
 - b. If your loan application is pending underwriter review, your Vickie Milazzo Institute representative will contact you within 48 hours to inform you of your loan application status.
 - c. If Sallie Mae has asked for a cosigner, gather the cosigner credit information. Go to SallieMae.com and select **Cosign a Loan**. Submit the cosigner information online.

24. Please note that by adding a cosigner you will increase the possibility of approval by approximately 50%. If a cosigner is not an option, call Vickie Milazzo Institute at **800.880.0944** to discuss alternate financing through the Institute.