



INSTRUCTIONS FOR STUDENTS

STEP One: Apply for a Federal Stafford Loan

- If you plan to borrow through the Federal Stafford Loan program, you can compare our list of historical lenders at http://www.finaid.mines.edu/CO_loan_advisor.html to find the best lender for you. (Note: the in-school interest rate is determined by the Department of Education. Repayment rates and benefits may vary by lender.)
- Go to the Mines Trailhead web site at <http://trailhead.mines.edu>; log in, then click on the “Self Service” icon located in the upper right-hand corner.
- Go to the Financial Aid section, select Award for Aid Year. 2008-09 should appear; click on Submit.
- Select Accept Awards to view the offered Stafford Loan amount; then accept all or part of the award. The amount you choose will be divided into two equal disbursements, half each semester.
- Before logging out of Self Service, check the remainder of your Student Requirements to see what documents or information we may still need to complete your file. Then Exit (log out).

STEP Two: Select a Lender

- Go to https://www.is.mines.edu/finaid/Lender_Request_Form.asp to choose a lender.

STEP Three: Complete Entrance Loan Counseling

- Access the following website to complete your mandatory loan counseling session: www.mappingyourfuture.org Select Stafford Entrance Counseling.

STEP Four: Establish Your Guarantor Account

- You must also establish an account with your guarantor. The following lenders use *College Assist* as a guarantor:

ASAP Union Bank & Trust	Chase
College Invest	NHELP
Compass Bank	US Bank
Credit Union of Denver	Wells Fargo
- If your lender is listed above, access www.studentloanonline.com/StudentLoanOnline to establish your guarantor account. Click on “Get Started” and follow the directions as listed to create a personal account.
- If your lender of choice is not listed above, your lender will send you information on how to establish an account with their guarantor.
- After the CSM Financial Aid Office has certified your loan request and transmitted it to your guarantor, your lender will contact you with information on how to sign your loan Master Promissory Note electronically. Funds will only be disbursed after all steps are completed.