

Online Student Application Process

****Please enroll with the school before you apply for financing****

Welcome to Student Financing through Jena Mae!

We look forward to working with you to help you achieve your educational goals. Please follow the instructions below as you apply for tuition financing.

We are available to help at 866-988-8234.

1. Go to www.jenamae.com. Click on BORROWER.
2. On the left side of the screen, click on **Loan Application**.



3. Welcome to the Jena Mae Student Application! Select your school from the drop down list provided.
4. If you have a co-applicant, such as a parent or spouse, click yes. (*Check with your school to see if a co-applicant is required*). If no co-applicant is required, click no.
5. Press the **Start Application** button to get started.

Select School:

Is there co-applicant?: Yes No

6. The next screen asks for demographic and credit related information. Please fill in all applicable fields. If a field does not apply, please enter N/A.

Applicant Information

Payment Info
Finance Info

Student Information

SSN DOB FICO

Salutation First Name Middle Name Last Name Maiden Name

General Information

Driver Lic. Type (if any)

Driver License State Driver License Number

Spouse First Name Spouse Last Name

Filed bankruptcy in the last three (3) years?
 Yes No

Contemplate filing bankruptcy in the future?
 Yes No

The SSN should be entered like this:
000-00-0000 with dashes

The DOB should be entered like this:
1/1/1970 or 12/25/1970

Email Address

Enter email address:

Re-enter email address:

Employment Information

Employer Time at Employer

Work Phone
xxx-xxx-xxxx

Salary Previous Employer

HR WK MO YR

Current Address

Time at Residence Home Phone Cell Phone
xxx-xxx-xxxx xxx-xxx-xxxx

Rent/Own Rent Own Monthly Rent/Mortgage

Address Line 1 Address Line 2

City State Zip
[Lookup Zip Code](#)

Previous Address (if less than 2 years)

Address Line 1 Address Line 2

City State Zip
[Lookup Zip Code](#)

References

1.
xxx-xxx-xxxx

2.
xxx-xxx-xxxx

3.
xxx-xxx-xxxx

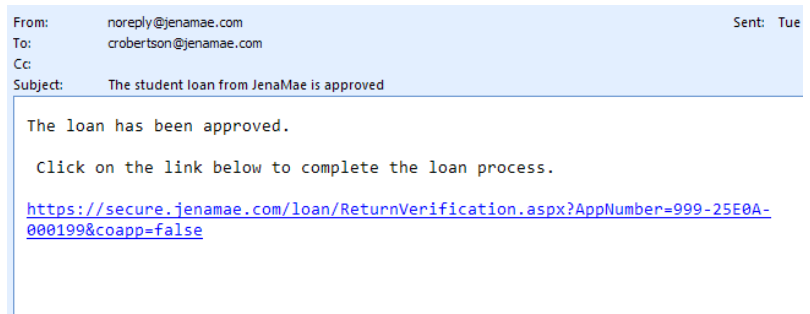
7. When you click the **Next** button the system will check to be sure you have completed all necessary fields. If not, you will see red asterisks (**)) next to the field requiring information.

8. If you have selected to have a co-applicant the same screen will be available for the co-applicant's information. *(Must enter different email address from applicant)*
9. The next screen asks for bank account information. You may use checking, savings, credit card or debit card. Your payment will automatically be deducted from your account each month until your account is paid in full.

10. The next screen asks for the amount to be financed.
 - a. **Cash Price** = Amount Financed through Jena Mae *(must be at least \$2,000; Jena Mae will change the amount of cash price is less than \$2,000)*
 - b. **Term** = Months to pay *(this is determined by the school)*
 - c. **Interest Rate** defaults according to Cash Price *(Jena Mae will change if applicable)*
 - d. The **Payment Amount** may change once Cash Price, Term & Interest Rate has been verified with the school.

11. Click Finish to send the application to Jena Mae.
12. Once the application is received the information provided will be verified with your school, changes will be made, if necessary, and a contract will be generated.

13. You will receive an email with a link that leads you back to the Jena Mae website. To retrieve your contracts, please provide the security information requested. *(The information that you enter below must match the information you entered on your application)*



14. After entering the security information, you will see the screen below plus one to follow. Follow the instructions for the Electronic Promissory Note (EPN).

Electronic Promissory Note Disclosure/Consent

You are about to complete and sign an Electronic Promissory Note (EPN). The law requires that we disclose certain information to you and obtain your consent (agreement) to use an EPN.

Information about using an EPN:

- You need certain hardware and/or software to use an EPN.
 1. Adobe Acrobat Reader 6.0 or higher ([Click Here](#) to download)
 2. A Printer to print Promissory Note.
- To view your final completed EPN at the end of this process, or to retrieve a completed EPN, you will need Adobe Acrobat Reader version 6.0 or higher. If you have a visual impairment and use an assistive device, you will need Adobe Acrobat Reader version 5.0. You may choose to use a paper version of the EPN. If you want to use a paper version, contact tbales@dlsii.com.
- You may change your mind about using an EPN at any time up until you submit your EPN to us. If you change your mind, you may use a paper version of the EPN. To do this, contact tbales@dlsii.com.
- Your agreement to use an EPN applies only to completing and obtaining copies of your EPN. If we do other electronic business with you in the future, you will need to agree separately to do that business with us.
- You can obtain a paper copy of the EPN that you submit to us by printing it from your computer or you may ask us to send you a copy at no cost. We will give you information about these options after you submit your EPN to us.

Before you can continue, you must agree to use an EPN by checking the statement below. To agree to use an EPN and move to the next step, check the statement and click "Continue". To cancel this EPN and exit the site, click "Cancel."

You will be able to view and print your contract on the next page before you sign.

I Agree to Electronic Promissory Note

Continue

Cancel

15. Please review the documents carefully. If you are satisfied with the terms of the contract follow the on-screen instructions to attach an electronic signature. You will provide a 4 digit pin and check a box signifying that you acknowledge and have read the loan contract and agree to all the conditions specified therein.

Electronic Signature

Please enter a four digit Personal Identification Number (PIN) below. This PIN will represent your electronic Signature for this Electronic Promissory Note (EPN). You may choose any PIN between 1000 and 9999.

A link to print your Promissory Note is located below. Please print a copy for your records. If you unable to print a copy, please contact us:

Email: tbales@dlsii.com
Phone: (866) 936-2623
Mail: P.O. Box 972, Greenwood, IN 46142

[Click Here](#) to view loan application document

Your IP address is:

Self-Assigned PIN:

By checking this box, I acknowledge that I have read the loan contract and agree to all the conditions specified therein

I Agree

Cancel

Complete!

Your loan process is complete!

Don't forget to bring a signed copy with you on your first day of class.

 **Forgot to print it?**
[Click Here](#)

[Return to JenaMae.com](#)

Once the signed contract has been received at the Jena Mae headquarters, your information is entered into the Jena Mae system, the school is notified and a welcome letter is mailed out with information regarding your payments and payment start date. The school should then contact you with further instructions on beginning your classes.

Congratulations on deciding to further your education

and

Welcome to Jena Mae!

PLEASE CALL 866-936-2623

to make a payment or if you have any questions about your account.