

An affiliate of **Middlebury College**

PRIVATE LOAN APPLICATION INSTRUCTIONS

Below, please find instructions for applying for the Private Alternative Loan, as well as some general information regarding the certification and disbursement of this loan.

Domestic students that are not pursuing a degree or that are less than half time, as well as International students with an eligible U.S. citizen or permanent resident co-signer may consider applying for a private loan. Below, please find a list of our lenders that are currently offering private loans:

- **Wells Fargo**
<https://www.wellsfargo.com/student/>
- **Citibank**
<https://www.studentloan.com/>
- **Chase**
<http://www.chasestudentloans.com>

For more information on Private Alternative Loans, please visit our website at:
<http://www.miis.edu/finaid/aidawarded.html#PAL>

Please go directly to your chosen lender's website or call the lender's 1-800 number to apply for the Private Alternative Loan.

Once the loan is complete and has been approved for credit, your lender will send us a certification request. Please be aware that until you have been approved for the loan and signed the promissory note with your lender, we will not receive a certification request.

Once we receive this certification request, we will certify the Private Alternative Loan. However, please note that these loan funds will not be made available to you until after classes have begun.

Private loans will be disbursed through your Monterey Institute of International Studies' student account. If the total of your financial aid exceeds the amount you owe in tuition, you will receive a refund check from the Cashier's Office.

If you have any questions, feel free to contact the Office of Student Financial Planning at 831-647-4119, or via email at finaid@miis.edu.