The Smart Option Student Loan® from Sallie Mae® can help you get the money you need if you’re looking to finance your education — up to 100% of the school-certified cost of attendance.¹

**THE SMART OPTION STUDENT LOAN®**

Can help if you are:

- A continuing education student
- Taking just a few classes
- Going back to school
- Seeking professional certification

**APPLY TODAY!**
SallieMae.com/SmartDecision
Sallie Mae has helped more than 34 million Americans pay for college since 1972. We encourage students and families to supplement their savings by exploring grants, scholarships, and federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan. Explore federal loans and compare to ensure you understand the terms and features. Smart Option Student Loans that have variable rates can go up after consummation. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

This information is for borrowers and students attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of $1,000. Current credit and other eligibility criteria apply.

1 Sallie Mae reserves the right to approve a lower loan amount than the school certified amount. Some requested amounts may require multiple loans.

2 Interest rates for the Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. Variable rates may increase after consummation. Interest is charged while you are in school and during the 6-month separation period. Unpaid Interest will be added to the Current Principal when you enter principal and interest repayment.

3 Borrowers and cosigners may receive their FICO® Score quarterly after the first disbursement of their loan. FICO® Scores are delivered only to borrowers and cosigners who have an available score, are based on data from TransUnion, and may be different from other credit scores. This benefit may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

4 Either the borrower or cosigner (not both) must enroll in auto debit through Sallie Mae. The rate reduction benefit applies only during active repayment for as long as the Current Amount Due is successfully deducted from the designated bank account each month and is suspended during forbearances and certain deferments.

5 Primary borrower must enroll in Upromise to be eligible to earn a reward into his or her active Upromise account of 2% of the Current Amount Due in each month it is paid on-time during the in-school and separation periods. If paid ahead, the reward will be based on the regularly scheduled monthly payment amount. The loan must remain current to be eligible for the reward. The Smart Reward Benefit and Upromise membership are subject to the terms and conditions of the Upromise service, as may be amended from time to time. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

Sallie Mae reserves the right to modify or discontinue products, services, and benefits at any time without notice. Check SALLIEMAE.COM for the most up-to-date product information.

With the Smart Option Student Loan, you have the flexibility to choose between three different repayment options. Make payments while in school or defer them until after school. The choice is yours.

- **Choose between a competitive variable or fixed interest rate.**
- **Benefit from no origination fee and no prepayment penalty.**
- **Apply with a creditworthy cosigner.** A cosigner may help give you a better chance of approval.
- **Quarterly FICO® Credit Score for free.**
- **Lower your interest rate.** Receive a 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.
- **Rewards for paying on time.** Join Upromise® and get a Smart Reward® in your Upromise account of 2% of your scheduled monthly payments that are made on time while in school with the Interest or Fixed Repayment Option.

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Information advertised valid as of January 25, 2016. Smart Option Student Loans are made by Sallie Mae Bank or a lender partner.

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