The flexibility of the Smart Option Student Loan makes it an ideal solution for students and families who:

- Have an existing balance to pay for an enrollment period within the past 365 days¹
- Still need financing after maximizing grants, scholarships, and federal student loans
- Are taking courses that do not qualify for federal student loans
- Are taking just a few classes or summer classes
- Are seeking a professional certification or enrolled in a continuing education program
- Are attending school full time, half time, or less than half time
- Are a U.S. citizen enrolled in a foreign institution or study-abroad program
- Are a non-U.S. citizen studying in the U.S. and have a cosigner who is a U.S. citizen or permanent resident and required U.S. Citizenship and Immigration Service documentation

APPLY TODAY!
SallieMae.com/SmartOptions
1-855-429-9759

FOR DEGREE-GRAVITING INSTITUTIONS
GET THE MONEY YOU NEED
You can get up to 100% of the school-certified cost of attendance. The Smart Option Student Loan gives you the flexibility to choose between three different repayment options. Make payments while in school or defer them until after graduation. The option 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.
- Lower your interest rate. Receive a 0.25 percentage point interest rate reduction while enrolled to make scheduled 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.
- Free Quarterly FICO® Score. You can now view your quarterly FICO® Score by logging into your Sallie Mae® account. You’ll also receive access to the key factor(s) affecting your score and educational content to help you understand why viewing your FICO® Score is important. This free benefit is available to both borrowers and cosigners.

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.

Information advertised valid as of December 28, 2015. Smart Option Student Loans are made by Sallie Mae Bank or a lender partner. CHECK SALLIEMAE.COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.

WE RESERVE 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.

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