Planning to Study Abroad?

THE SMART OPTION STUDENT LOAN® CAN HELP

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

• Are a U.S. citizen enrolled in a foreign institution or study-abroad program
• 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
• Have an existing balance to pay for an enrollment period within the past 365 days¹

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

FOR DEGREE-GRANTING INSTITUTIONS

LET’S MAKE COLLEGE HAPPEN℠
CHOOSE WHAT’S RIGHT FOR YOU

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 school. 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 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.

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 $1,100. Current credit and other eligibility criteria apply.

1 If requesting a loan for a prior enrollment period, less than 365 days can pass from the end of the prior enrollment period to the time of the loan’s first disbursement. Students who have graduated must have been enrolled during the prior enrollment period for which the loan is requested. Students who have not graduated must have been enrolled during the prior enrollment period for which the loan is requested and must be currently enrolled or planning to re-enroll.

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

3 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.

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. Upromise Accounts are not FDIC insured, carry no bank guarantee and may lose value. Terms and conditions apply to the Upromise service. Participating companies, contribution levels and terms and conditions are subject to change at any time without notice. Got to Upromise.com to learn more.

Schools in the UK, Canada, Australia, and New Zealand may now have access to electronic funds transfer (EFT) for loan disbursements, making the delivery of funds faster.