

SallieMae

SMART OPTION[®]
student loan

IF YOU ARE

- ▶ Taking just a few classes
- ▶ Going back to school
- ▶ Seeking professional certification

**The Smart Option Student Loan[®]
is a great choice for you!**



I choose to take
control of my future.



**BORROW SMART WITH THE
SMART OPTION STUDENT LOAN**

Apply today! SallieMae.com/SmartDecision

PAYING FOR SCHOOL IS SIMPLE

The Smart Option Student Loan from Sallie Mae® is an ideal solution if you're looking to finance your education. You can get the money you need—up to 100% of your school-certified education costs (minimum \$1,000). And it only takes about 15 minutes to apply online!

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.¹ The choice is yours.

CHOOSE SMART AND YOU CAN:

Enjoy competitive interest rates and no prepayment penalty.

If you attend a degree-granting institution you'll also have the benefit of no origination and repayment fees.

Earn rewards for paying on time. Choose the Interest or Fixed Repayment Option and get a 2% Smart Reward® in your Upromise® account when you make scheduled monthly payments on time while in school.² You can even use your rewards to help pay down your loan.

Lower your rate even more. When you enter repayment, you can lower your interest rate by 0.25 percentage point while enrolled to make your monthly payments by automatic debit.³

Apply with a creditworthy cosigner. Apply with a parent or other creditworthy individual and it may lower your interest rate—and give you a better chance of approval.

Apply today! SallieMae.com/SmartDecision

¹ You must attend an eligible school and be enrolled in an eligible program. The Deferred Repayment Option is only available to students attending degree-granting institutions. Unpaid interest will capitalize when your loan enters principal and interest repayment. Interest rates on loans with the Fixed and Deferred Repayment Options are higher than rates on loans with the Interest Repayment Option.

² Primary borrower can earn reward into his or her Upromise account of 2% of the scheduled payment for each on time payment made during the in school and separation period only while enrolled as a Upromise member. Primary borrower must be of age of majority (typically 18 years old). If borrower has two consecutive scheduled payments past due on a loan, he or she will no longer be eligible for the reward on that loan. The reward is not earned on payment amounts in excess of the scheduled payment. Benefit is subject to the terms and conditions of the Upromise service (as may be amended from time to time), including without limitation, restrictions on conversion, transfer and redemption of rewards, reward denomination, including whether and under what circumstances the rewards have independent cash value, and terms relating to fees and/or the forfeiture of rewards.

³ Recurring automatic monthly payments must be successfully deducted from designated bank account for rate reduction to apply. Benefit suspended during periods of forbearance and certain deferments.

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