

Have a balance to pay?

Sallie Mae® can help



Get the money you need to continue your education. These student loans can cover your costs when you've maxed out savings, scholarships, and federal aid.

- **Sallie Mae Smart Option Student Loan® for undergraduate students**
- **Sallie Mae suite of graduate loans**
- **Sallie Mae Smart Option Student Loan® for Career Training**

You can choose to make payments while you're in school or defer until you leave—and there's never an application, disbursement, or origination fee.¹



Apply today at
salliemae.com/balance

Get the money you need if you...

- ✓ Have an existing balance to pay for an enrollment period within the past 365 days²
- ✓ Are taking courses that don't qualify for federal student loans
- ✓ Are taking a full class load, just a few classes, are enrolled in a winter or summer term, or studying abroad
- ✓ Are studying for a professional certification, post-graduate certificate, or continuing education program
- ✓ Are taking professional training and trade certificate courses (culinary, technical, etc.) at a participating school

In addition, students who are not U.S. citizens or U.S. permanent residents, including DACA students, who reside in and attend school in the U.S., may apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident), and provide an unexpired, government-issued photo ID.

Visit salliemae.com/balance

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. 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.

Smart Option Student Loans are for students at participating schools and are not intended for students pursuing a graduate degree. Graduate student loans are available for students at participating degree-granting graduate schools. Graduate Certificate/Continuing Education coursework is not eligible for MBA, Medical, Dental, and Law School Loans. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend a participating school in the U.S., apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident) and provide an unexpired government-issued photo ID to verify their identity. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

¹ Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. Payments may be required during the grace/separation period depending on the repayment option selected. Variable rates may increase over the life of the loan.

² Loans are available to cover costs for a prior enrollment period if the last date of the enrollment period is no more than 365 days prior to the loan's first disbursement date. The student must have been enrolled for the full period covered by the loan. When applying for the loan, the student must be enrolled in school or have graduated and must not have withdrawn with no intention of re-enrolling, as verified by the school. Loans must be used only for expenses that are directly billed by the school and included in the school's cost of attendance.

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.

Information advertised valid as of November 27, 2023. Sallie Mae loans are made by Sallie Mae Bank.

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