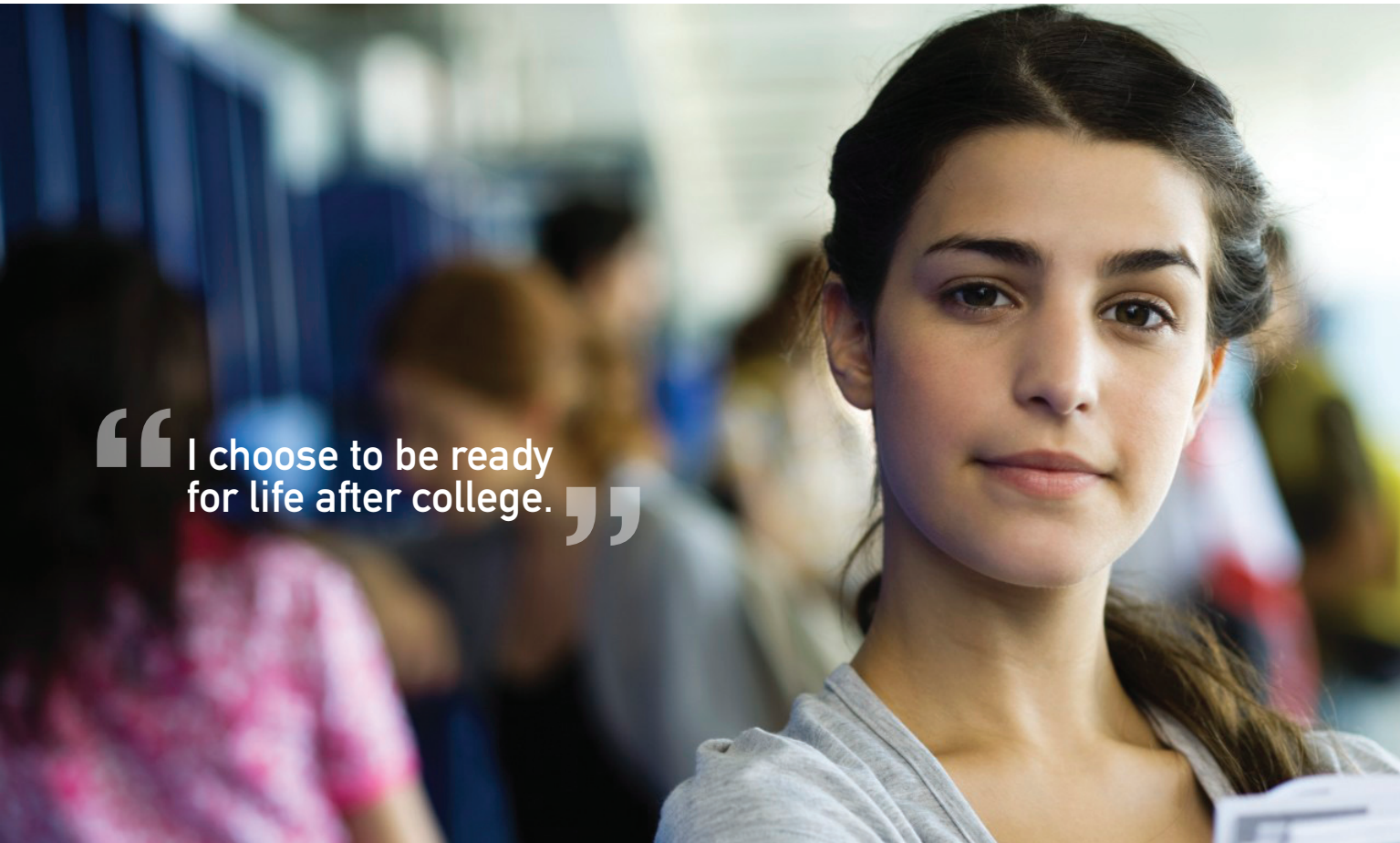


**CHOOSE YOUR LOAN  
OPTION TODAY.  
SO YOU CAN TAKE ON THE  
WORLD TOMORROW.**



“ I choose to be ready  
for life after college. ”

ACADEMIC YEAR 2011/2012  
FOR DEGREE-GRANTING INSTITUTIONS.

**SallieMae** | SMART OPTION<sup>®</sup>  
student loan

## IT'S WHAT WE DO.



At Sallie Mae®, we're passionate about helping people invest in higher education. That's why we've helped more students and their families pay for college than any other financial institution. In fact, we've helped more than 30 million Americans pay for college since our founding almost four decades ago.

## IT'S SERIOUSLY SIMPLE.

The student loan process can be overwhelming. That's why we offer the Smart Option Student Loan®. With three repayment options and competitive interest rates, you've got the choice to graduate with less loan debt or enjoy more flexibility while in school.



**Pay more. Save more.**

### INTEREST REPAYMENT OPTION

Pay interest while in school and for six months after school. The in-school payments, plus our shorter repayment term, can help **save over 20%** on the total loan cost compared to the Deferred Repayment Option.<sup>1</sup>



**Pay a little now. Save a lot later.**

### FIXED REPAYMENT OPTION

Pay just \$25 a month while in school and for six months after school.<sup>2</sup> The in-school payments, plus our shorter repayment term, can help **save over 10%** on the total loan cost compared to the Deferred Repayment Option.<sup>1</sup>



**Get maximum flexibility.**

### DEFERRED REPAYMENT OPTION

No minimum payments required until after school, or pay as much as you want while in school, to enjoy maximum flexibility.<sup>3</sup>

## GET AHEAD. STAY AHEAD.

The Smart Option Student Loan gives you a great way to pay for the college expenses not covered by scholarships and federal loans.

With the Smart Option Student Loan, you can:

- Enjoy competitive interest rates and no origination fees.

Get rates that range from 2.25% APR to 9.37% APR. No origination fees<sup>4</sup> and no prepayment penalty.

- Earn rewards for paying on time.

Choose the Interest or Fixed Repayment Option and get a 2% Smart Reward<sup>®</sup> in your Upromise<sup>®</sup> account when you make scheduled monthly payments on time while in school.<sup>5</sup>

- Lower your interest rate.

Get a 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.<sup>6</sup>

- Get the money you need.

Borrow up to 100% of your school-certified education costs (minimum \$1,000).

- Get a quick credit result.

Applying online is fast and easy. It only takes about 15 minutes to apply and get a credit result.

## Apply today!

SallieMae.com/SmartLoan  
Or call 1-866-972-5004

## SAVE EVEN MORE WITH A COSIGNER.

If you have little or no credit history, consider using a cosigner, such as a parent or other creditworthy person. This may help lower your interest rate. And it can give you a better chance of approval. You can even apply to release your cosigner once you graduate and make 12 consecutive on-time principal and interest payments.<sup>7</sup>

## PROTECT YOUR INVESTMENT IN HIGHER EDUCATION.

Sallie Mae has partnered with GradGuard<sup>™</sup> to offer the Student Protection Plan<sup>™8</sup> designed to protect you and your investment in a higher education.

The Student Protection Plan includes:

- Tuition insurance
- Identity theft protection & resolution services
- Physical & virus damage protection for your PC
- Emergency medical evacuation insurance
- Extended warranty coverage

## For more information or to enroll

GradGuard.com/SmartOption  
Or call 1-877-270-1156

#### Footnotes and disclaimers

<sup>1</sup> Savings based on typical loan to a freshman borrower attending a degree-granting institution.

<sup>2</sup> The following repayment example is for informational purposes only and is an example of available loan terms of the Smart Option Student Loan with the Fixed Repayment Option: \$10,000 loan with two disbursements, no origination fee and a 7.21% APR made to a freshman borrower at a degree-granting institution. APR may increase after consummation. Repayment consists of 51 fixed \$25/month payments during the in-school and separation period, followed by 119 payments of \$140.28 per month and one payment of \$114.17. Unpaid interest will capitalize when your loan enters principal and interest repayment.

<sup>3</sup> The Deferred Repayment Option is only available for degree-granting institutions. Unpaid interest will capitalize when your loan enters principal and interest repayment.

<sup>4</sup> Interest rates on loans with the Fixed and Deferred Repayment Options are higher than rates on loans with the Interest Repayment Option. Rates and fees shown are available for borrowers attending degree-granting institutions only. APRs for borrowers attending non-degree-granting institutions range from 8.00% to 13.76% with an origination fee of up to 5%. Origination fees mean application or disbursement fees. Interest rates are variable and may increase after consummation.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> To qualify for cosigner release, borrower must meet age of majority requirements, be a U.S. citizen or permanent resident and meet the underwriting requirements when the release request is processed.

<sup>8</sup> The GradGuard offer is provided by Next Generation Insurance Group, LLC through a joint marketing relationship between Next Generation Insurance Group, LLC and Sallie Mae. Sallie Mae is not affiliated with or responsible for, and makes no representations regarding the use, marketability, or any other aspect of the products and services of Next Generation Insurance Group, LLC. If you respond to this offer, you will be identified to Next Generation Insurance Group, LLC as a Sallie Mae customer.

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Information advertised valid as of May 16, 2011. Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner.

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