

Career Training

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



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

SallieMae | SMART OPTION[®]
student loan

IT'S SERIOUSLY SIMPLE.

The student loan process can be overwhelming. That's why we offer the Career Training Smart Option Student Loan®. With two repayment options and competitive interest rates, you can graduate with less loan debt—and a brighter financial future.



Pay more. Save more. INTEREST REPAYMENT OPTION

Pay interest while in school and for six months after school. Then take advantage of our shorter repayment term to save an average of 30% on your total loan cost compared to a traditional 15-year, payment-deferred private student loan.¹



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. Then take advantage of our shorter repayment term to save an average of 20% on your total loan cost compared to a traditional 15-year, payment-deferred private student loan.²

SallieMae | SMART OPTION®
student loan

GET AHEAD. STAY AHEAD.

The Career Training 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:

- **Get the money you need.**
Borrow up to 100% of your school certified education costs (minimum \$1,000).
- **Earn rewards for paying on time.**
Get a 2% Smart Reward® in your Upromise® account when you make scheduled monthly payments on time while in school.³
- **Lower your interest rate.**
Enroll in automatic debit and reduce your interest rate by a 0.25 percentage point.⁴
- **Get a quick credit result.**
Applying online is fast and easy. It only takes about 15 minutes to apply and get a credit result.
- **Enjoy competitive interest rates and fees.**
Get rates that range from 8.13% APR to 13.88% APR. You'll pay 0-5% in origination fees, but no repayment fees.⁵

You can save 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.

Apply today

www.SallieMae.com/CTSmartLoan

Or call
1-866-414-3082



SallieMae

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 31 million Americans afford college since our founding almost four decades ago.

For non-degree-granting institutions

Footnotes and disclosures-

¹ The savings example uses approximated numbers, is for informational purposes only and is an example of loan terms available through the Career Training Smart Option Student Loan. Savings is based on the following assumptions: A Career Training Smart Option Student Loan made to a borrower whose planned term for enrollment is approximately one academic year at a non-degree-granting institution of \$10,000 with two disbursements and a 12.57% APR [Interest rate of LIBOR + 10.75% (LIBOR of 0.375% as of 2/25/2011), a 5% disbursement fee and no origination fee]. APR may increase after consummation. Repayment consists of four interest payments of \$48.67 (following first disbursement) and 11 payments of \$97.34 (following second disbursement) (in-school and during six-month separation period), followed by 71 principal and interest payments of \$200.53 per month and one payment of \$200.60 for total payments of \$15,703.70 (finance charge of \$5,703.70). Compare against a 15-year private student loan for \$10,000 where payments are deferred during school and grace periods, an estimated APR of 11.78% and repayment consisting of 179 principal and interest payments of \$134.65 per month and one payment of \$135.20 (following a 9-month in-school period and 6-month grace period, after which accrued interest is capitalized) for total payments of \$24,237.55 (finance charge of \$14,237.55).

² The savings example uses approximated numbers, is for informational purposes only and is an example of loan terms available through the Career Training Smart Option Student Loan. Savings is based on the following assumptions: A Career Training Smart Option Student Loan made to a borrower whose planned term for enrollment is approximately one academic year at a non-degree-granting institution of \$10,000 with two disbursements and a 12.90% APR [Interest rate of LIBOR + 11.5% (LIBOR of 0.375% as of 2/25/2011), a 5% disbursement fee and no origination fee]. APR may increase after consummation. Repayment consists of 15 fixed \$25/month payments (in-school and during six-month separation period), followed by 95 principal and interest payments of \$185.73 per month and one payment of \$185.18 for total payments of \$18,204.53 (finance charge of \$8,204.53). Compare against a 15-year private student loan for \$10,000 where payments are deferred during school and grace periods, an estimated APR of 12.52% and repayment consisting of 179 principal and interest payments of \$141.28 per month and one payment of \$140.10 (following a 9-month in-school period and 6-month grace period, after which accrued interest is capitalized) for total payments of \$25,429.22 (finance charge of \$15,429.22).

³ 2% reward can be earned only during the in-school and separation period and while you are a Upromise member. Primary borrower must be of the age of majority in his or her state of residence (typically 18 years old). To be eligible to receive the 2% reward, the borrower may not have had two consecutive scheduled payments past due on the loan for which the benefit is available. If the borrower has two consecutive scheduled payments past due, he or she will no longer be eligible for the reward on the loan. If all conditions are met, primary borrower will earn 2% of the scheduled payment amount in Upromise rewards into his or her Upromise account for each on-time payment. The 2% 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.

⁴ 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.

⁵ Interest rates on loans with the Fixed Repayment Option are higher than rates on loans with the Interest Repayment Option. Rates and fees shown are available for borrowers attending non-degree-granting institutions only. APRs for borrowers attending degree-granting institutions range from 2.87% to 10.33% with no origination fee. Interest rates are variable and may increase after consummation.

⁶ 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.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE (SallieMae.com) TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION.

Rates and other information valid as of February 25, 2011. Career Training Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner.

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