

Need money for school? We've got you covered

With the Career Training Smart Option Student Loan®, you can pay for all your eligible professional training and trade certificate course expenses for an entire year,¹ including everything here:



Get your education back on track

You can cover an existing balance, so you can focus on what's next.²



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 ensure 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.

This information is for students attending participating non-degree-granting schools. Borrowers must be U.S. citizens or U.S. permanent residents if the school is located outside of the United States. Non-U.S. citizen borrowers who reside in the U.S. are eligible with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident) and are required to provide an unexpired government-issued photo ID to verify identity. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

¹ Loan amount cannot exceed the cost of attendance less financial aid received as certified by the school. Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half time.

² No more than 365 days can pass from the loan period end date to the first disbursement of the loan. At the time of request, the student must be enrolled, intending to enroll, or have graduated. The student must have been enrolled during the prior enrollment period for which the loan is requested and must not have withdrawn with no intention of re-enrolling, as verified by the school.

³ Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

⁴ Interest is charged throughout the life of the loan—beginning with disbursement, during school, through any grace/separation period, and ending when the loan is paid in full. 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.

⁵ Borrower or cosigner must enroll in auto debit through Sallie Mae to receive a 0.25 percentage point interest rate reduction benefit. This benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month and may be suspended during periods of forbearance or deferment, if available for the loan.

⁶ Borrowers and cosigners with an available FICO® Score and a Sallie Mae-serviced loan with a current balance greater than \$0, may receive their score quarterly after the first disbursement of their loan. The FICO® Score provided to you is the FICO® Score 8 based on TransUnion data. FICO® Scores and associated educational content are provided solely for your own non-commercial personal review, use and benefit. This benefit may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

⁷ Based on a comparison of approval rates for Career Training Sallie Mae Smart Option Student Loans for students who applied with a cosigner versus without a cosigner during a rolling 12-month period from October 1, 2018 through September 30, 2019.

⁸ Only the borrower may apply for cosigner release. Borrowers who meet the age of majority in their state may apply for cosigner release by providing proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if your status has changed since you applied). In the last 12 months, the borrower must be current on all Sallie Mae serviced loans (including no hardship forbearances or modified repayment programs) and have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. When the cosigner release application is processed, the borrower must demonstrate the ability to assume full responsibility of the loan(s) individually, and pass a credit review that demonstrates a satisfactory credit history including but not limited to no: open bankruptcy, open foreclosure, student loan(s) in default or 90 day delinquencies in the last 24 months. Requirements are subject to change. Shortest qualification period based on a August 31, 2020 review of national private loan programs offered by Sallie Mae and its publicly-traded competitors.

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 October 26, 2020. Sallie Mae loans are made by Sallie Mae Bank.

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salliemae.com/ctsmartloan



Your loan, your way

Choose the career training
loan that puts you in control



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salliemae.com/ctsmartloan

For non-degree-granting institutions

Repay, your way

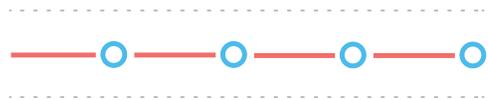
When it comes to how you'll pay back your loan, you're in control.

You choose your type of interest rate, and the repayment option that works for you. The choices you make will affect how much your loan will cost you in the long run.

Interest rates

Fixed rate

Fixed interest rates always stay the same. If you want predictable monthly payments, this is the option for you.



OR

Variable rate

Variable interest rates generally start out lower than fixed rates, but they can rise and fall, which means your payments may vary over time.



Be a repayment rock star

- You can always make extra payments whenever you want, which can help you pay off your loan sooner and save money.
- We'll never penalize you for paying off your loan early.³

Repayment options

Option 1

Make interest-only payments while in school⁴

- Want to save the most money over time? Choose this option.
- Keeping up with the interest will help you lower the total cost of your loan.

Option 2

Pay a fixed amount each month while in school⁴

- Paying a fixed amount while in school could save you money over loans that do not require payments during school.
- Unpaid interest will accrue (add up) during school.



We have an A+ rating with the Better Business Bureau.

Let's talk savings

We're here to help you pay for school as affordably as possible. Here are a few ways you may be able to lower the total cost of your loan.

Make interest-only payments while in school

Pay interest every month you're in school and in grace (six months after leaving school) and you can lower your total student loan cost more than with our fixed repayment option.⁴

Enroll in auto debit

Get a 0.25 percentage point interest rate reduction when you make monthly loan payments with auto debit.⁵

Apply with a cosigner

Students who apply with a cosigner may qualify for a lower interest rate.



Did you know?

Making on-time loan payments can help you build credit—and we'll help you track it with free access to your FICO® Score.⁶

Your cosigner is your new best friend



Cosigner

A creditworthy adult who agrees to be equally responsible for making sure your loan is repaid on time.

Students who apply for a loan with a cosigner are nearly 2X more likely to be approved⁷

Let your cosigner off the hook⁸

We offer the industry's shortest cosigner release qualification period.⁸ You can apply to release your cosigner from the loan after you've taken these steps:

- You've graduated
- Made 12 on-time principal and interest payments
- Met certain credit requirements