



Graduate student loans

Pay for the bar with the Sallie Mae® Bar Study Loan

Sallie Mae can help you cover expenses that come with studying for the bar exam, such as bar review course fees, deposits, and related living costs.

Get the money you need

Borrow from \$1,000 up to \$15,000.

Snag competitive interest rates

Plus, pay no origination fee or penalty for paying off your loan early.¹

Consider a creditworthy cosigner

Having a cosigner may give you a better chance of approval.

Defer your payments

Pause payments while you're in school at least half-time and for nine months after leaving school.²



Apply today at

salliemae.com/barstudy

For degree-granting institutions

Benefits of the bar study loan

You're in control of your money

The funds are sent directly to you.

Get budget flexibility

You can request to make lower, interest-only payments for the first two or four years of the repayment period.³ After that, you'll make principal and interest payments for the rest of the repayment period for up to 15 years.⁴

Save money

Reduce your interest rate by a 0.25 percentage point when you enroll in and make monthly payments with auto debit.⁵

Check out your free credit score

Track your credit health with free quarterly FICO® Credit Scores—for you and your cosigner.⁶

Bar Study Loans are for students who are enrolled at least half-time in their final year of study at a participating ABA-accredited law school or have graduated from one within the last 12 months. Students should be sitting for the bar exam no later than 12 months after graduation. This loan is subject to credit approval, identity verification, signed loan documents, and enrollment verification. Student or cosigner must meet the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., graduate from, or attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least \$1,000.

Bar Study Loans are intended to cover expenses not included in your school's cost of attendance. Sallie Mae loans are made by Sallie Mae Bank.

1 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.

2 Interest is charged starting when the funds are sent to you. Once principal and interest repayment begins, any Unpaid Interest will be added to Current Principal, increasing the Total Loan Cost. Variable rates may increase over the life of the loan.

3 Must request interest payments in writing. Choosing this option does not extend the loan term but does increase the Total Loan Cost and the monthly payment amount following the interest-only period.

4 Example of a typical transaction for a \$15,000 Bar Study Loan with the most common fixed rate, and one disbursement. For borrowers with no in-school period and a 9-month grace period, it works out to 11.19% fixed APR, 179 payments of \$188.20 and one payment of \$64.26, for a total loan cost of \$33,752.06. Loans that are subject to a \$50 minimum principal and interest payment amount may receive a loan term that is less than 15 years. A variable APR may increase over the life of the loan. A fixed APR will not.

5 The 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. It may be suspended during forbearance or deferment.

6 Borrowers and cosigners with an available FICO® Score and a Sallie Mae 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, and is the same score that Sallie Mae uses, along with other information, to manage your account. 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.

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