



Lender list content

Sallie Mae[®] graduate loan products

This document includes content for

- Sallie Mae[®] MBA Loan
- Sallie Mae[®] Medical School Loan
- Sallie Mae[®] Dental School Loan
- Sallie Mae[®] Graduate School Loan for Health Professions
- Sallie Mae[®] Graduate School Loan
- Sallie Mae[®] Law School Loan

Academic year 2024 – 2025

To help you stay current, please update all information on your websites and lender lists, and discard pricing sheets, brochures, and other marketing materials that reference Sallie Mae education loans from the previous academic year.

New materials are available through your Sallie Mae Relationship Manager and at salliemae.com/schoolmaterials.



Reminders

- Be sure the pricing and features offered on your materials and websites always reflect the most current information as provided in this document. Get the latest rates to display on your web pages from salliemae.com/ratesheet.
- Ask your Sallie Mae Relationship Manager for “Apply URLs” for our graduate loan programs. These will make the online application experience easier and faster.
- To make your job easier, accept all global updates from third-party vendors.

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.

Academic year 2024 – 25

Sallie Mae® MBA Loan

Lender list content

Loan servicer	Sallie Mae 800-562-6872 salliemae.com/MBA
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	Six months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the six-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request a fellowship or internship deferment in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning Sallie Mae customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to graduate MBA students enrolled full-time, half-time, and less than half-time.• 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.
Application process	You or your cosigner can initiate the application process at salliemae.com/MBA . Applying is fast and easy. You can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Sallie Mae® MBA Loan

Terms and conditions

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.

Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is for graduate students in an M.B.A. program at participating degree-granting schools. Graduate Certificate/Continuing Education coursework is not eligible. 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., attend 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. Requested loan amount must be at least \$1,000.

- 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 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.
- ³ 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.
- ⁴ GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.
- ⁵ To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest may be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.
- ⁶ 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.
- ⁷ 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.
- ⁸ If a student dies or becomes permanently and totally disabled, the current balance of the loan will be waived.
- ⁹ For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
- ¹⁰ Only the borrower may apply for cosigner release. To do so, they must first meet the age of majority in their state and provide proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if their status has changed since they applied). In the last 12 months, the borrower can't have been past due on any loans serviced by Sallie Mae for 30 or more days or enrolled in any hardship forbearances or modified repayment programs. In addition, the borrower must have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. The loan can't be past due when the cosigner release application is processed. The borrower must also demonstrate the ability to assume full responsibility of the loan(s) individually and pass a credit review when the cosigner release application is processed that demonstrates a satisfactory credit history including but not limited to no: bankruptcy, foreclosure, student loan(s) in default or 90-day delinquencies in the last 24 months. Requirements are subject to change.

RATES AND OTHER INFORMATION ADVERTISED ARE VALID AS OF JANUARY 25, 2024. VARIABLE RATES MAY GO UP OR DOWN DUE TO AN INCREASE OR DECREASE IN THE LOAN'S INDEX. SALLIE MAE ALSO 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.

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Academic year 2024 – 25

Sallie Mae® Medical School Loan

Lender list content

Loan servicer	Sallie Mae 866-675-7760 salliemae.com/medschool
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	36 months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the 36-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request a residency or fellowship deferment in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning Sallie Mae customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to graduate medical school students enrolled full-time, half-time, and less than half-time.• 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.
Application process	The student or cosigner can initiate the application process at salliemae.com/medschool . Applying is fast and easy. Students can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Sallie Mae® Medical School Loan

Terms and conditions

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.

Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is for graduate students in an M.D., D.O., D.V.M., V.M.D., or D.P.M. program at participating degree-granting schools. Graduate Certificate/Continuing Education coursework is not eligible. 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., attend 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. Requested loan amount must be at least \$1,000.

- 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 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.
- ³ 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.
- ⁴ GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.
- ⁵ To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest may be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.
- ⁶ 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.
- ⁷ 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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- ⁹ For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
- ¹⁰ Only the borrower may apply for cosigner release. To do so, they must first meet the age of majority in their state and provide proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if their status has changed since they applied). In the last 12 months, the borrower can't have been past due on any loans serviced by Sallie Mae for 30 or more days or enrolled in any hardship forbearances or modified repayment programs. In addition, the borrower must have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. The loan can't be past due when the cosigner release application is processed. The borrower must also demonstrate the ability to assume full responsibility of the loan(s) individually and pass a credit review when the cosigner release application is processed that demonstrates a satisfactory credit history including but not limited to no: bankruptcy, foreclosure, student loan(s) in default or 90-day delinquencies in the last 24 months. Requirements are subject to change.

RATES AND OTHER INFORMATION ADVERTISED ARE VALID AS OF JANUARY 25, 2024. VARIABLE RATES MAY GO UP OR DOWN DUE TO AN INCREASE OR DECREASE IN THE LOAN'S INDEX. SALLIE MAE ALSO 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.

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Academic year 2024 – 25

Sallie Mae® Dental School Loan

Lender list content

Loan servicer	Sallie Mae 844-287-9039 salliemae.com/dentalschool
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	12 months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the 12-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request a residency or fellowship deferment in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning Sallie Mae customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to graduate dental school students enrolled full-time, half-time, and less than half-time.• 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.
Application process	The student or cosigner can initiate the application process at salliemae.com/dentalschool . Applying is fast and easy. Students can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Sallie Mae® Dental School Loan

Terms and conditions

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.

Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is for graduate students in a D.D.S. or D.M.D. program at participating degree-granting schools. Graduate Certificate/Continuing Education coursework is not eligible. 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., attend 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. Requested loan amount must be at least \$1,000.

- 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 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.
- ³ 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.
- ⁴ GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.
- ⁵ To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest may be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.
- ⁶ 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.
- ⁷ 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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- ⁹ For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
- ¹⁰ Only the borrower may apply for cosigner release. To do so, they must first meet the age of majority in their state and provide proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if their status has changed since they applied). In the last 12 months, the borrower can't have been past due on any loans serviced by Sallie Mae for 30 or more days or enrolled in any hardship forbearances or modified repayment programs. In addition, the borrower must have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. The loan can't be past due when the cosigner release application is processed. The borrower must also demonstrate the ability to assume full responsibility of the loan(s) individually and pass a credit review when the cosigner release application is processed that demonstrates a satisfactory credit history including but not limited to no: bankruptcy, foreclosure, student loan(s) in default or 90-day delinquencies in the last 24 months. Requirements are subject to change.

RATES AND OTHER INFORMATION ADVERTISED ARE VALID AS OF JANUARY 25, 2024. VARIABLE RATES MAY GO UP OR DOWN DUE TO AN INCREASE OR DECREASE IN THE LOAN'S INDEX. SALLIE MAE ALSO 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.

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Academic year 2024 – 25

Sallie Mae® Graduate School Loan for Health Professions

Lender list content

Loan servicer	Sallie Mae 866-352-3222 salliemae.com/health
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	Six months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the six-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request an internship or licensure deferral in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning Sallie Mae customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to graduate health professions students enrolled full-time, half-time, and less than half-time.• 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.
Application process	The student or cosigner can initiate the application process at salliemae.com/health . Applying is fast and easy. Students can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Graduate School Loan for Health Professions

Terms and conditions

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.

Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is for graduate students at participating degree-granting schools. 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., attend 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. Requested loan amount must be at least \$1,000.

- 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 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.
- ³ 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.
- ⁴ GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.
- ⁵ To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest may be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.
- ⁶ 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.
- ⁷ 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.
- ⁸ If a student dies or becomes permanently and totally disabled, the current balance of the loan will be waived.
- ⁹ For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
- ¹⁰ Only the borrower may apply for cosigner release. To do so, they must first meet the age of majority in their state and provide proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if their status has changed since they applied). In the last 12 months, the borrower can't have been past due on any loans serviced by Sallie Mae for 30 or more days or enrolled in any hardship forbearances or modified repayment programs. In addition, the borrower must have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. The loan can't be past due when the cosigner release application is processed. The borrower must also demonstrate the ability to assume full responsibility of the loan(s) individually and pass a credit review when the cosigner release application is processed that demonstrates a satisfactory credit history including but not limited to: bankruptcy, foreclosure, student loan(s) in default or 90-day delinquencies in the last 24 months. Requirements are subject to change.

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Academic year 2024 – 25

Sallie Mae® Graduate School Loan

Lender list content

Loan servicer	Sallie Mae 877-279-7172 salliemae.com/gradschool
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	Six months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the six-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request an internship or fellowship deferment in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to students enrolled full-time, half-time, and less than half-time.• 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.
Application process	The student or cosigner can initiate the application process at salliemae.com/gradschool . Applying is fast and easy. Students can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Sallie Mae® Graduate School Loan

Terms and conditions

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² 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.

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⁵ To apply for this deferment, customers and an official from the internship, clerkship, fellowship, or residency program must complete and submit a deferment form to us for consideration. If approved, the loan will revert back to the same repayment option that applied during the in-school period for up to 12 months. Customers can apply for and receive a maximum of four 12-month deferment periods. Interest is charged during the deferment period and Unpaid Interest may be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.

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⁷ 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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Academic year 2024 – 25

Sallie Mae® Law School Loan

Lender list content

Loan servicer	Sallie Mae 844-287-9110 salliemae.com/lawschool
Interest rate	Schools: Get the latest rates to display on your web pages from salliemae.com/ratesheet .
Loan fees	No origination fee and no prepayment penalty ¹
Repayment options	Pay now or later—choose an in-school repayment option that fits your needs or defer your payments until after school. ² <ul style="list-style-type: none">• Make interest payments each month• Pay a fixed amount every month• Defer payments
Grace/separation period	Nine months ²
Repayment term	Set repayment term. Schools: Get the latest repayment example to display on your web pages from salliemae.com/ratesheet .
First interest capitalization (unpaid interest is added to principal amount)	For loans in good standing, unpaid interest will not capitalize until the end of the nine-month grace period. ²
Special features/benefits	<ul style="list-style-type: none">• Auto debit savings: 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit³• 0.50 percentage point interest rate reduction when you choose the interest repayment option vs the deferred repayment option²• Graduated Repayment Period⁴: Qualifying students can make interest-only payments for one year, giving you time to get established before making full principal and interest payments.• Request a fellowship or internship deferment in 12-month increments; limited to a total of 48 months⁵• Coverage of an existing balance for an enrollment period within the past 365 days⁶• Free financial literacy tools and resources, including access to quarterly FICO® Credit Scores for both borrowers and cosigners⁷• Death and disability loan forgiveness⁸• Streamlined application process for returning Sallie Mae customers
Annual loan limit	Cover up to 100% of your school-certified expenses. ⁹ No aggregate loan limit.
Cosigner guidelines	<ul style="list-style-type: none">• Applying with a creditworthy cosigner may help a graduate student qualify.• Students may apply to release their cosigner from the loan after they graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.¹⁰ Releasing the cosigner will not adversely impact the rate on your loan.
Eligibility	<ul style="list-style-type: none">• This loan is available to graduate law school students enrolled full-time, half-time, and less than half-time.• 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.
Application process	You or your cosigner can initiate the application process at salliemae.com/lawschool . Applying is fast and easy. You can apply up to 300 days prior to the start of the enrollment period.

Academic year 2024 – 25

Sallie Mae® Law School Loan

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