sallie mae

Graduate student loans

Make your case with a law school loan

Sallie Mae® Law School Loans can help you move from 1L to JD.



Apply today at
salliemae.com/lawschool
For degree-granting institutions

Why law students choose a Sallie Mae loan

The Sallie Mae Law School Loan lets you choose the options that are right for you and offers benefits like no upfront fees and monthly FICO® Credit Scores.[1]

Get the money you need for law school

- Get up to 100% of your law school-certified costs covered. Think things like tuition, fees, books, housing, and more—with no aggregate loan limit.[2]
- Apply once for the money you need for the entire school year.
- There are no upfront fees, helping you save on law school costs.
- We've expanded credit eligibility so more students may qualify for a Sallie Mae loan—and more may qualify without a cosigner.

Law school loan benefits

- You've got 9 months of grace after law school before your first full payment is due.[3]
- You can make 12 lower, interest-only payments for one year as you start your law career if you're eligible.[4]

Pay less for your loan

- Get a 0.25 percentage point interest rate reduction when you sign up for autopay.[5]

Repay your way from classroom to courtroom

You can pay while you're in school or defer (delay) making payments until you leave school—whatever fits your financial and professional goals. Each option is available with a fixed or variable interest rate.

Option 1

Make interest-only payments while in school[3]

- 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 school[3]

- Even paying a fixed amount while in school could save you money over time.
- Unpaid interest will accrue (add up) during school.

Option 3

Make no payments until after school[3]

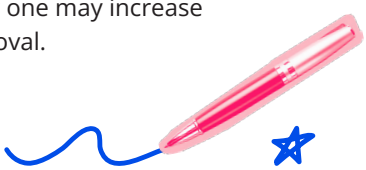
- You'll have no scheduled payments while you're in school and in grace after leaving school.[3]
- The total cost of your loan will be more, as interest accrues while you're in school.

For more resources and strategies on paying for school, visit **salliemae.com/gradinfo**.

Ways to set yourself up for success

Consider a cosigner

A creditworthy cosigner isn't always necessary, but having one may increase your chances of approval.



Track your credit health

You and your cosigner (if you have one) will have free access to monthly FICO® Scores online.[1] You'll also see the key factor(s) affecting your score and educational info to help you understand why keeping tabs on your credit is important.

Compare the Sallie Mae Law School Loan to the Federal Direct Graduate PLUS Loan

We encourage you to apply and compare our rates to the rate offered on the Federal Direct Graduate PLUS Loan. You may find that our loan offers a lower rate if you're a highly qualified borrower.[6] Check out these features and choose the loan that's right for you.

	Sallie Mae Law School Loan	Federal Direct Graduate PLUS Loan[7]
Eligibility	Cover law school and related expenses as you earn your JD or LLM. Well-qualified applicants may get a lower interest rate with a Sallie Mae graduate student loan vs a Graduate PLUS Loan.[6]	Graduate PLUS Loans will be phased out starting on July 1, 2026; beginning on that date, Graduate PLUS Loans will not be available to new students starting a post-baccalaureate degree program. There will be some continuing eligibility for existing Federal Direct Student Loan borrowers as they complete their current programs.
Origination fee	No	4.228% for loans first disbursed on or after October 1, 2020
Repayment options	Two in-school choices or defer until after school[3]	Check **studentaid.gov** for available repayment options
Enrollment status	Full-time, half-time, less than half-time	Must be at least half-time
Grace period	9 months after leaving school[3]	6 months
Interest added onto the principal at the end of the grace period	Unpaid interest is added onto the principal at the end of the 9-month grace period[3]	Unpaid interest is added onto the principal at the end of the 6-month grace period
Benefits	• 0.25 percentage point interest rate reduction for enrolling in and making monthly payments through autopay[5] • Monthly FICO® Credit Score for free[1]	0.25 percentage point interest rate reduction for automatic debit enrollment
Internship or clerkship deferment	Deferment is available in up to 12-month increments; limited to a total of 48 months[8]	A deferment may be available if the student meets certain eligibility requirements. See **studentaid.gov** for more information.
Available to cover prior loan periods	Yes, up to 365 days[9]	No
Free Application for Federal Student Aid (FAFSA®) required	No (unless it's the school's policy)	Yes, in addition to the FAFSA®, some states/colleges require additional forms or applications for aid
Death and disability loan forgiveness	Yes, if a student dies or becomes totally and permanently disabled and is unable to work in any capacity, their Sallie Mae student loan may be eligible to have the remaining Current Balance waived	Yes, if the primary borrower dies or becomes permanently and totally disabled, the loan will be waived if certain conditions are met

Your next step: the bar exam

When you're ready, our bar exam loan can help you get up to $30,000 to pay for expenses such as bar review course fees, deposits, and related living costs. It's available if you'll be sitting for the bar exam no later than 12 months after you graduate. Current credit and other eligibility criteria apply. Learn more at **salliemae.com/barstudy**.

Law school loans are available for international students

Non-U.S. citizen students who reside in and attend school in the U.S. are eligible with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident).

Check current rates and apply today at **salliemae.com/lawschool**

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. This loan is for graduate students in a J.D. or L.L.M. program at participating degree-granting schools and are subject to credit approval, identity verification, signed loan documents, and school certification. 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., 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.

1 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 monthly 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.

2 For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

3 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.

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 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 Sallie Mae loans may be offered at a lower rate than PLUS to highly-qualified applicants with strong credit profiles. 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.

7 Federal student loan information was gathered on March 25, 2026 from studentaid.gov.

8 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 will be added to the Current Principal at the end of each deferment period, which will increase the Total Loan Cost.

9 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 within the 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.

Information advertised valid as of March 25, 2026. Sallie Mae loans are made by Sallie Mae Bank.

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