

sallie mae™

Graduate student loans

Support for your medical residency and relocation

Cover your medical residency costs with the Sallie Mae® Residency and Relocation Loan.

Pay for your expenses, including board exams, traveling for interviews, and moving for your residency.

Get the money you need

Borrow from \$1,000 up to \$30,000.

Lock in a competitive interest rate

Plus, pay no upfront fees or prepayment penalty.¹

Consider adding a cosigner

You may get a better rate by adding on a cosigner with good credit.

Pause your payments

Defer payments while you're enrolled in school at least half-time and for four years after graduating², or make payments while you're in school to save on your total loan cost.



Apply today at
salliemae.com/medical

For degree-granting institutions

Benefits of the residency and relocation loan

You're in control of your money—funds are sent directly to you.

Do what works for your budget—you can request to make lower, interest-only payments for the first 2 or 4 years of repayment.³ After that, you'll make principal and interest payments for the rest of the repayment period.

Save money—get a 0.25 percentage point interest rate reduction when you enroll in and make monthly payments with autopay.⁴

Check out your free credit score—track your credit health with free monthly FICO® Credit Scores.⁵

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.

Residency and Relocation Loans are intended to cover expenses not included in your school's cost of attendance.

To participate in the Residency and Relocation Loan program, veterinary medical schools are required to be accredited by the American Veterinary Medical Association, medical schools are required to be accredited by the Liaison Committee on Medical Education or the American Osteopathic Association's Commission on Osteopathic College Accreditation, and podiatric schools are required to be accredited by the Council on Podiatric Medical Education.

Residency and Relocation Loans are for students who are pursuing or have received a M.D., D.O., D.P.M., D.V.M., or V.M.D. degree. Students must be enrolled at least half-time in their final year of study at a participating allopathic, osteopathic, podiatric, or veterinary medicine school or have graduated from one within the past 12 months. This loan is subject to credit approval, identity verification, and signed loan documents. 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.

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. For those who graduate, the grace period is 48 months. For those who withdrawal or whose attendance falls below half-time status, the grace period is 9 months. 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 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.

5 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 loan disbursement. 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.

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.

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