

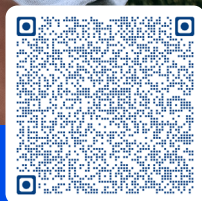
**sallie mae™**

# **Pay your remaining balance with Sallie Mae®**

**Get the money you need with a  
Sallie Mae loan.**

After savings, scholarships, and federal aid, a Sallie Mae loan can help you cover the costs for undergraduate, graduate, and career training programs.

You can choose to make payments while you're in school or defer until you leave—and there's never an application, disbursement, or origination fee.<sup>1</sup>



Apply today at  
**[salliemae.com/balance](https://salliemae.com/balance)**

# Get the money you need if you...

- Have an existing balance to pay for an enrollment period within the past 365 days<sup>2</sup>
- Are taking courses that don't qualify for federal student loans
- Are taking a full class load, just a few classes, are enrolled in a winter or summer term, or studying abroad
- Are studying for a professional certification, post-graduate certificate, or continuing education program
- Are taking professional training and trade certificate courses (culinary, technical, etc.) at a participating school

Students who are not U.S. citizens or U.S. permanent residents who reside in and attend school in the U.S. may 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.

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## 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.

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 available to students at participating schools and is not intended for students pursuing a graduate degree. 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 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.

2 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.

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 January 27, 2025. Sallie Mae loans are made by Sallie Mae Bank.

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