

SallieMae®

Dream. Invest. Succeed.®

ARE YOU?

- ▶ Looking to expand your world view
- ▶ Wanting to learn a new culture first-hand
- ▶ Interested in learning a new language



GET A WORLD-CLASS EDUCATION

Sallie Mae Smart Option Student Loan®

Let your education take you beyond borders. See new places, meet new people, and earn an education rich in diversity.

The Smart Option Student Loan® can help you make it happen.

APPLY TODAY!

SallieMae.com/Global

PAYING FOR SCHOOL IS SIMPLE WITH A SALLIE MAE SMART OPTION STUDENT LOAN

The Smart Option Student Loan from Sallie Mae® is the ideal solution for students who are looking for additional ways to finance their education. With the Smart Option Student Loan, you make payments while in school and have a shorter repayment period. On average you can save hundreds—even thousands—in repayment compared to a 15-year private student loan where payments are deferred during school.

SMART OPTION STUDENT LOAN FEATURES

- ▶ **Flexible repayment options**—fixed payments of \$25 a month or full monthly interest payments¹
- ▶ **Smart RewardSM**—earn 2% of your scheduled monthly payment as a reward in your Upromise® account when you pay on time²
- ▶ **A 0.25% interest rate reduction** is available while enrolled to make monthly payments by automatic debit³
- ▶ **Easy online application**—about 20 minutes is all it takes
- ▶ **Fast credit decision** while you're online
- ▶ **Cosigner release** option is available after graduation and 12 consecutive on-time principal and interest payments⁴
- ▶ **For international students studying in the U.S.**, you must apply with a U.S. citizen or permanent resident cosigner

MARKET-LEADING INTEREST RATES

The Smart Option Student Loan offers competitive interest rates that beat or match the rates offered by other national private student loan providers, consistent with your credit. Compare interest rates, features, services and savings. You'll choose Sallie Mae.

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Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner. Borrower benefit information is valid as of May 3, 2010.

¹ The \$25/month fixed repayment option for Smart Option Student Loans is available for new loan applications initiated on or after June 28, 2010, and is subject to change.

² The 2% reward is available during initial in-school and separation period only. If borrower leaves school but returns later, the reward will not be available for any subsequent in-school period. Primary borrower must be of the age of majority in his or her state of residence (typically 18 years old) and must indicate current Upromise membership or enroll in Upromise at the time of loan application. To be eligible to receive the 2% reward, the borrower must not have had two consecutive scheduled payments past due on the loan for which the benefit is available. If the borrower has two consecutive scheduled payments past due, he or she will no longer be eligible for the reward on that loan. If all conditions are met, primary borrower will earn 2% of the scheduled payment amount in Upromise rewards into his or her Upromise account for each on time payment. The 2% reward is not earned on payment amounts in excess of the scheduled payment. Benefit is subject to the terms and conditions of the Upromise service (as may be amended from time-to-time), including without limitation, restrictions on conversion, transfer and redemption of rewards, reward denomination, including whether and under what circumstances the rewards have independent cash value, and terms relating to fees and/or the forfeiture of rewards. Benefit available on eligible loans first disbursed on or after June 1, 2010.

³ Benefit for enrolling in monthly recurring automatic debit payments is available for as long as monthly payment is successfully deducted from the designated bank account. Benefit is suspended during periods of forbearance and certain deferments.

⁴ To qualify for cosigner release, the borrower must have successfully completed school, made 12 consecutive on-time principal and interest payments, meet age of majority requirements, be a U.S. citizen or permanent resident and meet the underwriting requirements when the release request is processed. Account must remain current until the request for cosigner release is processed.

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