

Getting ready to plan for college? Sallie Mae® has you covered

We've been the leader in private student loans for decades, but we have so much more to offer. As the first education solutions company, we're committed to helping students and families through every step of their college journey. From applying and getting in, to graduating and getting that first job after school—we're here for you through it all.



Helping you find free money first

Scholly® Scholarships by Sallie™, the home for thousands of scholarships, and our **\$2,000 No Essay Scholarship*** that runs every month, are here to help you get the money for school that you don't have to pay back.

*Please refer to the disclosures for additional information.

Answers to all your college questions

Check out resources like our **step-by-step FAFSA® Guide**, helpful articles in our blog, and virtual events and webinars to help you and your family plan and pay for college.

A student loan built for what you need

- ✓ **Complete**—You can get up to 100% of your eligible college costs covered with the Smart Option Student Loan® for undergraduate students—we're talking tuition, technology, housing, and more.¹
- ✓ **Convenient**—By signing up for auto debit, you can set it and forget it. Plus, you may get a 0.25 percentage point discount on your interest rate.²
- ✓ **Customized**—It's your loan, your way—you choose the interest rate type and repayment option that works best for your budget.



Find out more about how you can pay for school at **salliemae.com**

What you'll need before you apply

Before you start your application, you (and your cosigner if you're applying with one) need to gather some information.

- ☐ Address—if you've lived there for less than one year, you'll need to provide your previous address
- ☐ Social Security number, if you have one
- ☐ School info—enrollment status, degree, and course of study
- ☐ Academic period of enrollment (semester, trimester, summer school session, etc.) and year in school
- ☐ How much you need to borrow
- ☐ Financial aid and scholarships you expect to receive
- ☐ Any employment information
- ☐ Financial information

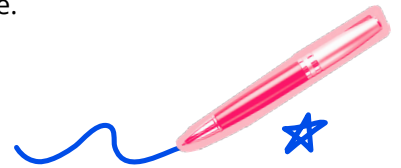


How much money should you borrow?

Start with your school's cost of attendance (usually found in your financial aid offer), then subtract any scholarships, grants, work-study, federal student loans, and savings you've got. The remaining amount is what you still need to cover for college.

How a cosigner can help

A cosigner is a creditworthy adult who signs your loan and is equally responsible for paying it back on time and in full. Private student loans are credit-based, so having a cosigner with good credit can up your chances of getting approved for the loan and you may get a better rate.



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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.

*No purchase necessary. Void where prohibited. Odds of winning depend on number of entries received. Ends 12/31/2025. See Official Rules at sallie.com/sweepstakesrules.

1. Loan amount cannot exceed the cost of attendance less financial aid received as certified by the school. Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

2. 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.

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