

Loans for undergraduate, career training, and graduate students

Our private loans can help you pay for education expenses not covered by savings, scholarships, and federal loans. There's a loan for you, no matter where you are in your higher education journey.

Undergraduate and career training students

Smart Option Student Loan[®]

Get the money you need for your bachelor's, associate's, or certificate expenses at a degree-granting school, or for professional training and trade certificate courses (culinary, technical, etc.) at a non-degree granting school.

Graduate students

The Sallie Mae[®] graduate loan suite is designed to meet the needs of students in specific fields of study.

MBA Loan

Medical School Loan

Dental School Loan

Graduate School Loan for Health Professions

Law School Loan

Graduate School Loan

Post-graduate loans

Residency and Relocation Loan

Bar Study Loan

Smart Option Student Loan[®] and graduate loan benefits and features

Choose from multiple repayment options.

Get competitive interest rates.

Borrow up to 100% of all your school-certified expenses for the entire year like tuition, fees, books, housing, meals, travel, and even a laptop.¹

Pay no origination fee or prepayment penalty.²

Applying is fast and easy.

What else do I need to know?

Consider a cosigner if you are a student borrower. Student borrowers who don't have a strong credit history may have a better chance of approval by adding a cosigner such as a parent or other creditworthy person.

How do I apply?

Apply online at

www.salliemae.com/smartoption/imcu



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.

Smart Option Student Loan and Sallie Mae graduate loans: Sallie Mae loans are subject to credit approval, identity verification, signed loan documents, and school certification. Smart Option Student Loans are for students at participating schools and are not intended for students pursuing a graduate degree. Graduate student loans are available for students at participating degree-granting graduate schools. Graduate Certificate/Continuing Education coursework is not eligible for MBA, Medical, Dental, and Law School Loans. 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.

Residency and Relocation Loans are for students who are pursuing or have received a M.D., D.O., D.D.S., D.M.D., 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, dental, 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.

Bar Study Loans are for students who are enrolled at least half-time in their final year of study at a participating ABA-accredited law school or have graduated from one within the last 12 months. Students should be sitting for the bar exam no later than 12 months after graduation. This loan is subject to credit approval, identity verification, signed loan documents, and enrollment verification. 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 For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website may be subjected to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

² 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.

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.

To participate in the Residency and Relocation Loan program, veterinary medical schools are required to be accredited by the American Veterinary Medical Association, dental schools are required to be accredited by the American Dental 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.

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

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Loans are made by Sallie Mae Bank.

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Information advertised valid as of April 17, 2025.

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The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Sallie Mae Loan customers.

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