



EMPOWER YOUR STUDENTS TO MAKE INFORMED EDUCATION LOAN CHOICES

Ensuring Accurate Sallie Mae[®] Loan Information





Providing students with accurate information about their education loan products is more critical today than ever before. Sallie Mae is pleased to provide you with this guide to assist you in keeping online and print information about Sallie Mae education loan information up-to-date. We encourage you to request similar information from all the lenders you work with.

Sallie Mae may be mentioned on your campus in multiple areas. Please use the enclosed checklist to identify places you provide information about Sallie Mae's education loans.

Sallie Mae is making this checklist and language available to you to help you ensure the information you provide to your students and families is correct.



CHECKLIST

School Web pages

- Do you have a lender list on your school website?
- Is there additional Sallie Mae education loan product information on your school website in other areas such as admissions?
- Do you list APRs, rates, and/or fees?

Collateral

- Do you have Sallie Mae brochures in your Financial Aid office?
- Do you have Sallie Mae brochures in other offices such as the bursar office, admissions office, etc.?

Third party lender list websites

- Do you use a third party such as ELM, BorrowSmart, FastChoice, etc. to share your lender list with students and their families?

Other Channels

- Are there other school channels - online and/or offline - where Sallie Mae educational product information is promoted or distributed? (e.g. posters, training documentation, third party partnerships, etc.)

Did you answer YES to any of the checklist questions?

If you've answered yes to any checklist questions, please ensure that your information directly matches the provided text. You may need to update your website and contact any third party lender list providers to keep your information accurate. If you need education loan materials for your office, please contact your Sallie Mae account executive.

TIP!

- Enhance your students' experience when applying for a Sallie Mae loan online. Provide a "smart link" directly to the application process with your school already selected. It is a seamless process that will save them time. Ask your Sallie Mae account executive for more information.
- Accept all global updates from third party lender list websites.

REMINDER ●

- Be sure to remove any lender information from prior academic years from your website and offices.
- Ensure your pricing always reflects the current price offered by your lender.



Stafford

After seeking out grants and scholarships that don't have to be paid back, consider a Federal Stafford Loan as a low-cost option to help pay for college. Choose Sallie Mae as your lender and you may be eligible for these borrower benefits:

Borrower Benefits

- 0.25 percentage point interest rate reduction for automatic debit during active periods of repayment¹

Advantages of Choosing a Federal Family Education Loan (FFEL) Stafford loan

- Low, fixed interest rate
- No payments are required while you are in school at least half time²
- Six month grace period that enables you to plan your budget before making payments
- Default prevention that may help you successfully maintain your payments & flexible repayment options

Why Sallie Mae is an excellent choice

- Unwavering commitment and stability for more than 35 years—we have helped over 21 million students realize their dream of a higher education
- Easy online application and 24/7 online account management
- Easily manage payments for multiple Sallie Mae-serviced student loans on one bill with combined billing
- Sallie Mae offers products and services that support positive repayment habits
- Join Upromise[®] at www.upromise.com and use the rewards you earn on your everyday purchases to help automatically pay down your eligible Sallie Mae-serviced loans with Upromise Loan^{SM 3}

¹²³[Learn how to earn the borrower benefit and other important information.](http://www.salliemae.com/StaffordTerms) <link to: www.salliemae.com/StaffordTerms>

IMPORTANT:

Please be sure to include the footnotes or link to them when you use Sallie Mae's language to ensure students have all of the information they need to make an informed decision.



Parent PLUS

After your student has applied for grants and scholarships that don't have to be repaid, and explores a low-cost Stafford Loan, consider an economical Parent PLUS Loan to help cover the costs of college. Choose Sallie Mae as your lender and you may be eligible for these borrower benefits:

Borrower Benefits

- 0.25 percentage point interest rate reduction for automatic debit during active periods of repayment¹

Advantages of Choosing a Federal Family Education Loan (FFEL) Parent PLUS loan

- Low, fixed interest rate
- No payments are required while your student is in school at least half time²
- Default prevention that may help you successfully maintain your payments & flexible repayment options

Why Sallie Mae is an excellent choice

- Unwavering commitment and stability for more than 35 years—we have helped over 21 million students realize their dream of a higher education
- A streamlined PLUS application experience for parents, including an online endorser process to help applicants who are not approved on the basis of their own credit
- Easily manage payments for multiple Sallie Mae-serviced student loans on one bill with combined billing
- Sallie Mae offers products and services that support positive repayment habits
- Join Upromise® at www.upromise.com and use the rewards you earn on your everyday purchases to help automatically pay down your eligible Sallie Mae-serviced loans with Upromise Loan Link^{SM 3}

¹²³[Learn how to earn the borrower benefit and other important information.](#)

<link to: www.salliemae.com/ParentPlusTerms>

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Grad PLUS

After searching out grants and scholarships that don't have to be paid back, then maximizing your Stafford Loan borrowing, consider a low-cost Grad PLUS Loan to help pay for graduate school. Choose Sallie Mae as your lender and you may be eligible for these borrower benefits:

Borrower Benefits

- 0.25 percentage point interest rate reduction for automatic debit during active periods of repayment¹

Advantages of Choosing a Federal Family Education Loan (FFEL) Grad PLUS Loan

- Low, fixed interest rate
- No payments are required while you are in school at least half time²
- Default prevention that may help you successfully maintain your payments & flexible repayment options

Why Sallie Mae is an excellent choice

- Unwavering commitment and stability for more than 35 years—we have helped over 21 million students realize their dream of a higher education
- A streamlined Grad PLUS application experience for graduates, including an online endorser process to help applicants who are not approved on the basis of their own credit
- Easily manage payments for multiple Sallie Mae-serviced student loans on one bill with combined billing
- Sallie Mae offers products and services that support positive repayment habits
- Join Upromise[®] at www.upromise.com and use the rewards you earn on your everyday purchases to help automatically pay down your eligible Sallie Mae-serviced loans with Upromise Loan LinkSM³

¹²³[Learn how to earn the borrower benefit and other important information.](#) <link to: www.salliemae.com/GradPlusTerms>

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Signature Student Loan®

After exhausting sources of free money (such as scholarships and grants) and applying for federal student loans, you may still need extra funds to cover your education costs. That's when you should consider the Signature Student Loan—America's most popular private student loan and an excellent source of gap financing.

The Signature Student Loan offers several advantages:

- Competitive pricing that rewards creditworthiness
- Zero disbursement and repayment fees – save money up front and over the long term
- 0.50 percentage point interest rate reduction for automatic debit¹
- No minimum income requirement and no payments required while in school²
- Applying with a creditworthy cosigner may help applicants qualify
- Cosigner release option available after the first 24 consecutive on-time payments of principal and interest³

Why Sallie Mae is an excellent choice

- Unwavering commitment and stability for more than 35 years—we have helped over 21 million students realize their dream of a higher education
- Easily manage payments for multiple Sallie Mae-serviced student loans on one bill with combined billing
- Sallie Mae offers products and services that support positive repayment habits
- Join Upromise® at www.upromise.com and use the rewards you earn on your everyday purchases to help automatically pay down your eligible Sallie Mae-serviced loans with Upromise Loan Link^{SM 4}

¹²³⁴ [Learn how to earn these benefits.](http://www.salliemae.com/SignatureTerms) <link to: www.salliemae.com/SignatureTerms>

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