



Sallie Mae® K – 12 Family Education Loan



The K – 12 Family Education Loan gives you an effective way to pay for your student's private education beyond financial aid, personal savings, or traditional payment plans.

Get the money you need for tuition, books, and other expenses associated with your child's private kindergarten through grade 12 education from a leader in student lending.

Apply today! [SallieMae.com/K12](https://www.SallieMae.com/K12)

Competitive rates

The K–12 Family Education Loan offers competitive interest rates.

Additional features

- **No application fee or repayment fees**—pay off your loan early without penalties.^{1,2}
- **Easy online application**—about 15 minutes is all it takes to get a credit result.
- **3-year repayment term**³
- **Quarterly FICO® Credit Scores available online for free**—Borrowers and cosigners can now view their FICO® Score by logging into their Sallie Mae account. They'll also receive access to the key factor(s) affecting their score and educational content to help them understand why viewing their FICO® Score is important.⁴

Questions? Need help applying?
Call us at (877) 279-7172

¹ A disbursement fee of up to 3% may apply and if assessed, will be added to the disbursed amounts, increasing the loan amount.

² Although we do not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

³ This repayment example is based on a typical K-12 Family Education Loan made to a borrower (on behalf of a student) for a \$10,500 loan, with two disbursements, a 3% disbursement fee, and a 16.14% variable APR. It works out to 4 payments of \$185.88, 31 payments of \$390.47 and one payment of \$357.50, for a Total Loan Cost of \$13,205.59. Variable rates may increase over the life of the loan. Repayment term is subject to a minimum monthly payment amount of \$30.

⁴ Borrowers and cosigners who have an available FICO® Score and a Sallie Mae loan with a current balance greater than \$0, may receive their score quarterly after the first disbursement of their loan. The FICO® Score provided to you is the FICO® Score 8 based on TransUnion data, and is the same score that Sallie Mae uses, along with other information, to manage your account. FICO® Scores and associated educational content are provided solely for your own non-commercial personal review, use and benefit. This benefit may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

K–12 Family Education Loans are made by Sallie Mae Bank.

All institutions must be licensed or accredited by the department of education in the states in which they operate, if required by that state, or must be accredited by a recognized national education association. Proof of student enrollment must be provided through school certification, an enrollment agreement, or tuition bill. Borrower/Cosigner must be a U.S. citizen or permanent resident. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

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 February 25, 2019.

© 2019 Sallie Mae Bank. All rights reserved. Sallie Mae, the Sallie Mae logo, and other Sallie Mae names and logos are service marks or registered service marks of Sallie Mae Bank. All other names and logos used are the trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae Bank, are not sponsored by or agencies of the United States of America.
SMSCH MKT14212 0319