The Smart Option Student Loan is an attractive, competitively-priced alternative to federal student loans and other financing vehicles—one that can help you make a smart start on the road to a law degree.

- No origination fees and no prepayment penalty.
- Borrow up to $1000 of your school-certified education costs (minimum $1,000).
- A quick credit result. Applying online is fast and easy. It only takes about 15 minutes to apply and get a credit result.
- A lower interest rate. Get a 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.
- Tuition Insurance Benefit. Covers up to $5,000 of tuition lost due to a covered medical withdrawal. Available at no cost to you with loans that first disburse July 1 through October 31, 2013.
- Smart Reward—2% Cash Back. When you become a Upromise member (which is free to join) and choose the Interest or Fixed Repayment Option you can get a Smart Reward in your Upromise account of 2% of your scheduled monthly payments that are made on time while in school.
- Upromise Loan Link®. Lets you transfer your rewards to your Sallie Mae student loan account to help pay down your eligible Sallie Mae student loans. Learn more at Upromise.com

New for Academic Year 2013-14!

• Lower rates for law students. The APRs on new Smart Option Student Loans can be lower than the APR on the PLUS Loan for Graduate Students.
• Graduated Repayment Period. The Smart Option Student Loan is the only private student loan featuring a Graduated Repayment Period, providing budget flexibility for graduating students. Students who graduate and maintain their Sallie Mae loans in good standing can request to make 3.2 interest-only payments instead of full principal and interest payments after their separation period.

Features of the Smart Option Student Loan

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The Smart Option Student Loan®
For Law Students

Flexible Choices, Low Rates, No Origination Fees

For DEGREE GRANTING INSTITUTIONS

Academic Year 2013-14 (March)