

K-12 FAMILY EDUCATION LOANSM

Accepting applications for AY 2010-2011

For more than 35 years, Sallie Mae[®] has helped more than 31 million students and families realize their dream of a higher education. Sallie Mae brings this same unwavering commitment and stability to the parents of private primary and secondary students with our K-12 Family Education Loan.

With the K-12 Family Education Loan families can borrow a minimum of \$1,000 up to the total cost of education.¹

COMPETITIVE INTEREST RATES²

LIBOR (London Interbank Offered Rate)

- ▶ With a creditworthy cosigner:
1-Month LIBOR + 7.00% to 1-Month LIBOR +10.50%
- ▶ Without a creditworthy cosigner:
1-Month LIBOR + 7.00% to 1-Month LIBOR + 11.50%
- ▶ Disbursement fees range from 0% to 3%

EASY APPLICATION PROCESS

- ▶ No application fee
- ▶ Easy online application for borrowers and cosigners—about 20 minutes is all it takes
- ▶ Fast online credit decision

FAMILIES CHOOSE THEIR REPAYMENT TERM

To keep payments more affordable, families can choose the repayment term that best fits their needs. There are no pre-payment penalties.

ADDITIONAL RESOURCES FOR SCHOOLS AND FAMILIES

TuitionPaySM

By supplementing the K-12 Family Education Loan with a tuition payment plan, families have a more cost-effective alternative when it comes to funding their child's education. Sallie Mae's tuition payment plan service allows you to provide manageable payment options to your families. A tuition payment plan allows families to spread tuition payments over time—interest free.³

Learn more by visiting SallieMae.com/BOSolutions or call 800-531-4300

Upromise[®] by Sallie Mae Rewards Program

Families who join Upromise can earn rewards to help them pay down their K-12 Family Education Loan. They can earn rewards while they shop online, dine out, buy groceries, fill their gas tank, and much more. To date, Upromise members have earned more than \$500 million from this innovative service.

Learn more at SallieMae.com/Upromise

Compare interest rates, features, and services. When you do, you'll feel confident recommending Sallie Mae to your families.

For more information, please visit SallieMae.com/K12 or call Higher Ed Sales at 1-800-521-7562.

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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.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION.

¹ Cost of attendance must be certified by the school. Sallie Mae reserves the right to approve a lower loan amount than what the school has certified.

² K-12 Family Education Loan pricing is effective for loans credit approved on or after July 13, 2010, and is subject to change.

³ Application and other fees, established by the school, may apply.

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