

K-12 Family Education LoanSM

Since 1972, Sallie Mae® has helped more than 30 million students and families make the investment in higher education. Sallie Mae brings this same unwavering commitment and flexibility to families seeking a private primary and secondary education with our K-12 Family Education Loan.

Families can borrow a minimum of \$1,000 up to the total cost of education¹ and can extend payments up to 3 years with our flexible repayment terms — families choose the repayment term that best fits their needs.

Competitive Interest Rates²

LIBOR (London Interbank Offered Rate)

- LIBOR + 7% to LIBOR + 11.5% (7.25% to 13.82% APR)
- Disbursement fees range from 0% to 3%³

Easy Application Process

- No application fee
- Easy online application — about 15 minutes is all it takes
- Fast online credit decision

Additional Resources for Schools and Families

Upromise by Sallie Mae® Rewards Program

Families who join Upromise can turn everyday purchases into cash back for college while they shop online, book travel, go out to eat, and buy groceries with Upromise partners. These earnings can be used to pay down a K-12 Family Education Loan or pay for other education-related expenses. To date, Upromise members have earned more than \$850 million from this innovative service.

Learn more at Upromise.com

Scholarship Search by Sallie Mae®

Connect your students and families to Sallie Mae's scholarship search — a free way to search for more than 3 million college scholarships worth up to \$18 billion. It is easy to add the scholarship widget to your school's website.

Learn more at SallieMae.com/Widget

Compare interest rates, features, and services. When you do, you'll feel confident recommending Sallie Mae's K-12 Family Education Loan to your families.

For more information, please visit SallieMae.com/K12.

K-12 Family Education Loans are made by Sallie Mae Bank. Credit criteria and eligibility requirements apply.

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.

WE RESERVE 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 April 25, 2014.

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 This informational repayment example uses typical loan terms available on the K-12 Family Education Loan and has a \$10,500 loan with one disbursement, 3% disbursement fee, no grace period, and a 12.80% variable APR: 35 payments of \$352.79 and one payment of \$352.78, for a total paid of \$12,700.43. Variable rates may increase after consummation.

³ A disbursement fee of up to 3% may apply.

Terms and conditions apply to the Upromise service. Participating companies, contribution levels and terms and conditions are subject to change at any time without notice. Go to Upromise.com to learn more. Sallie Mae, the Sallie Mae logo, and K-12 Family Education Loan are service marks or registered service marks of Sallie Mae Bank or its subsidiaries. Upromise is a registered service mark of Upromise, Inc. SLM Corporation and its subsidiaries, including Sallie Mae Bank and Upromise, Inc., are not sponsored by or agencies of the United States of America. ©2014 Sallie Mae Bank. All rights reserved. SMPL MKT9279 0514