



Sallie Mae MBA LoanSM



Get the money you need for business school

Apply today!
SallieMae.com/MBA

For degree-granting institutions

More options. More flexibility.

Now that you've decided on the right school for your MBA, it's time to make your next educated decision: choosing the right loan to pay for it.

The Sallie Mae MBA Loan offers two types of interest rates and multiple repayment options designed to save you money and make it easier for you to achieve your long-term financial and professional goals. Defer payments until after you leave school or choose an in-school repayment option that best fits your needs.⁴

Deferred repayment option

| In school | In grace | After school |
|-------------|----------|----------------------|
| No payments | | Principal & interest |

Make no scheduled loan payments while you're in school and in grace (six months after leaving school).⁴

Fixed repayment option

| In school | In grace | After school |
|---------------------------|----------|----------------------|
| \$25 a month ² | | Principal & interest |

Pay \$25 every month you're in school and in grace, and you can save on the total student loan cost when compared to our deferred repayment option.^{4,7}

Interest repayment option

| In school | In grace | After school |
|----------------------|----------|----------------------|
| Pay interest monthly | | Principal & interest |

Pay interest every month you're in school and in grace. Your interest rate will be lower than with our deferred repayment option and you can save on your total student loan cost, compared to our deferred repayment option.⁴

⁴ Interest rates for Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, Unpaid Interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a first-year graduate with no other Sallie Mae loans. Graduate student pricing for this loan is limited to students enrolling in a Masters/Doctorate level degree program. Graduate Certificate/Continuing Education course work is not eligible. LIBOR is the 1-month London Interbank Offered Rate rounded up to the nearest one-eighth of one percent.

⁵ Borrower or cosigner must enroll in auto debit through Sallie Mae. The rate reduction benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month, and may therefore be suspended during a forbearance or deferment period.

⁶ Only the borrower can link Upromise and loan accounts. Not all loans may be eligible for linking. Please visit Upromise.com/loanlink for details. Upromise account balances of \$10 or more will be automatically transferred on a monthly basis to the linked loan account. For multiple linked loans, Upromise earnings will be allocated at the sole discretion of Upromise and Sallie Mae. Access to Upromise is not limited to Sallie Mae loan customers.

⁷ This repayment example is based on a typical loan to a first-year graduate borrower who chooses a variable rate and the Fixed Repayment Option for a \$10,000 loan, with two disbursements and a 7.00% variable APR. It works out to 27 payments of \$25.00, 59 payments of \$215.24 and one payment of \$199.80, for a Total Loan Cost of \$13,573.96. Variable rates may increase over the life of the loan.

⁸ Based on a rolling 12-month period from October 1, 2015 through September 30, 2016.

⁹ Only the borrower may apply for cosigner release. Borrowers who meet the age of majority in their state may apply for cosigner release by providing proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if your status has changed since you applied). In the last 12 months, the borrower must be current on all Sallie Mae serviced loans (including no hardship forbearances or modified repayment programs) and have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. When the cosigner release application is processed, the borrower must demonstrate the ability to assume full responsibility of the loan(s) individually, and pass a credit review that demonstrates a satisfactory credit history including but not limited to no: open bankruptcy, open foreclosure, student loan(s) in default or 90 day delinquencies in the last 24 months. Requirements are subject to change.

¹⁰ Borrowers and cosigners may receive their FICO[®] Score quarterly after the first disbursement of their loan. FICO[®] Scores are delivered only to borrowers and cosigners who have an available score, are based on data from TransUnion, and may be different from other credit scores. 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.

¹¹ Available for loans made to students attending a degree-granting institution. Graduated Repayment Period (GRP) allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments (which typically begins six months after graduation) or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current and the borrower must have graduated with no interruption in enrollment and not be more than 30 days delinquent on any student loan. The borrower may request GRP only during the two billing periods immediately preceding and the two billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP will be higher than it otherwise would have been without GRP, and the Total Loan Cost will increase.

¹² The PLUS APR is calculated using a Sallie Mae internal financial model and is provided for comparison purposes only. Assumptions for the PLUS Loan APRs: \$10,000 loan with two disbursements, 4.276% Disbursement fee, and standard 10-year repayment term. The 7.53% PLUS Loan APR assumes the borrower defers payments during a two year in school period and a six-month grace period and the 7.93% PLUS Loan APR assumes the borrower makes payments during school. Federal student loan rate and fee information is based on a May 30, 2017 Electronic Announcement and May 31, 2016 Dear Colleague Letter from Federal Student Aid, an office of the U.S. Department of Education. Other federal student loan information was gathered on May 25, 2017 from studentaid.ed.gov. Check this website for the most up-to-date information about federal loan products. Rates, fees and availability of federal loan products are subject to change by the Federal Government.

RATES AND OTHER INFORMATION ADVERTISED ARE VALID AS OF MAY 25, 2017. VARIABLE RATES MAY GO UP OR DOWN DUE TO AN INCREASE OR DECREASE IN THE LOAN'S INDEX. WE ALSO 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.

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Sallie Mae MBA LoanSM

When scholarships, grants, and federal student loans aren't enough, get the money you need to help pay for your MBA degree.¹

Features and benefits

- ✔ **Pay no origination fee and no prepayment penalty.**
- ✔ **Borrow up to 100%** of your graduate school costs.²
- ✔ **Jump-start your studies with Study StarterSM** (new for 2017!) – choose up to 120 free minutes of live online help from Chegg TutorsTM or free access to Chegg Study[®] with guided Textbook Solutions.³
- ✔ **Lower your interest rate** by choosing the interest repayment option. Your interest rate will be 0.50 percentage points lower than with the deferred repayment option.⁴
- ✔ **Lower your total student loan cost** with a 0.25 percentage point interest rate reduction when you enroll in and make monthly payments with auto debit.⁵
- ✔ **Help pay down your loans** with Upromise Loan Link[®] when you transfer your Upromise rewards to your Sallie Mae student loan account.⁶ **Learn more at Upromise.com.**
- ✔ **Non-U.S. citizen students (including DACA students) enrolled in an institution located in the U.S., are eligible to apply** with a creditworthy cosigner who is a U.S. citizen or permanent resident and with required U.S. Citizenship and Immigration Service (USCIS) documentation.
- ✔ **Get death and disability loan forgiveness.** If the student dies or becomes permanently and totally disabled, Sallie Mae will waive all remaining payments on the loan.

A cosigner may help you qualify

While graduate borrowers are four times more likely than undergraduates to be approved on their own,⁸ finding a parent, spouse, or other creditworthy individual to cosign your loan may increase your chances of getting a loan approved.

Plus, cosigning doesn't need to be a lifetime commitment. You may apply to release your cosigner from the loan after you graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.⁹

Track your credit health

This free benefit is available to both borrowers and cosigners¹⁰ and allows you to view your quarterly FICO® Score by logging into your Sallie Mae® account. You'll also receive access to the key factor(s) affecting your score and educational content to help you understand why viewing your FICO® Score is important.

Manage your loan after graduation

The Sallie Mae MBA Loan offers a Graduated Repayment Period feature, giving you a little flexibility when you're transitioning from school to career after graduation. Students in good standing can request to make interest-only payments for 12 months (rather than full principal and interest payments), beginning six months after graduating.¹¹

Apply today!

About 15 minutes is all you need.

SallieMae.com/MBA
or call 800-562-6872

Choose the loan that's best for you

When applying for a Sallie Mae MBA Loan, you'll be presented with an interest rate based on your (and your cosigner's, if applicable) creditworthiness. The Sallie Mae MBA Loan offers a choice of competitive fixed or variable interest rates for graduate students. We encourage you to apply and compare the rates on the Sallie Mae MBA Loan to the rate offered on the Federal PLUS Loan for Graduate Students, and choose which is right for you.¹

Choosing a private student loan that gives you the option to make monthly interest payments while in school can help you save money and avoid interest capitalization (when unpaid interest is added to your loan's principal amount), resulting in a lower total loan cost.⁴

Credit cards may seem like an easy way to fund your education, but they have significant drawbacks. Remember, they're not designed for education financing and can be more expensive and less flexible when compared to a student loan.

| Comparing loans for your education | | |
|--|--|---|
| | Sallie Mae MBA Loan | Federal PLUS Loan for Graduate Students ¹² |
| Variable interest rate | LIBOR + 2.00% to LIBOR + 7.25% (3.12% – 8.09% APR) ⁴ | N/A |
| Fixed interest rate | 5.75% – 8.88% (5.74% – 8.56% APR) ⁴ | For loans first disbursed on or after July 1, 2017, and before July 1, 2018, the interest rate is 7.00%. For loans first disbursed on or after July 1, 2017, and before October 1, 2017 the APR is 7.53% or 7.93%. ¹² |
| Origination fee | 0% | 4.276% for loans first disbursed on or after October 1, 2016, and before October 1, 2017 |
| Repayment options while in school | Three repayment options ⁴ <ul style="list-style-type: none"> • No payments while in school • \$25 fixed monthly payments while in school⁷ • Monthly interest payments while in school | PLUS loan payments are deferred during school and for 6 months after graduation (interest continues to accrue during this time and is added to the loan's principal amount when the deferment period ends). |
| Enrollment status | Full-time, half-time, less than half-time | Must be at least half-time |
| Repayment term | 5 – 15 years of principal and interest payments ⁷ | 10 – 25 years of principal and interest payments |
| Benefits | <ul style="list-style-type: none"> • Auto debit savings—0.25 percentage point interest rate reduction while enrolled to make monthly payments with auto debit⁵ • Study StarterSM—Choose up to 120 free tutoring minutes with Chegg TutorsTM or free access to Chegg Study[®].³ • Quarterly FICO[®] Credit Score for free¹⁰ | 0.25 percentage point interest rate reduction for automatic debit enrollment |
| Free Application for Federal Student Aid (FAFSA) required | No. Students are not required to complete the FAFSA unless it is the policy of the school. | Yes. In addition to the FAFSA, some states/colleges require additional forms or applications for aid. |
| Death and disability loan forgiveness | Yes. If the student dies or becomes permanently and totally disabled, Sallie Mae will waive all remaining payments on the loan. | Yes. If the primary borrower dies, or becomes permanently and totally disabled, then the loan will be waived if certain conditions are met. |



Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

This information is for borrowers attending degree-granting institutions only. You must be attending or have attended a participating school located in the U.S. during an eligible prior enrollment period. You must be a U.S. citizen or a permanent resident or a Non-U.S. citizen borrower with a creditworthy cosigner (who must be a U.S. citizen or permanent resident) and required U.S. Citizenship and Immigration Service (USCIS) documentation. Non-U.S. citizen students, including DACA students, will need to submit proper documentation to prove citizenship/identity; this can include an unexpired foreign passport, an unexpired student visa, an alien registration card, or an employment authorization document. All documentation must be unexpired at the time of the application, government-issued, and include a photograph. U.S. citizens and permanent residents enrolled in eligible study abroad programs or who are attending or have attended schools located outside the U.S. are also eligible. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

¹ Explore federal loans and compare to ensure you understand the terms and features. Sallie Mae MBA Loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

² Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

³ This promotional benefit is provided at no cost to borrowers with loans that first disburse between May 8, 2017 and April 30, 2018. Borrowers who reside in or attend school in Maine are not eligible for this benefit. No cash value. Terms and Conditions apply. Please visit chegg.com/salliemae/termsandconditions for complete details. This offer expires one year after issuance.