

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.



Career Training Smart Option Student Loan®

Explore federal loans and compare to ensure you understand the terms and features. Career Training Smart Option Student 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.

This information is for borrowers attending non-degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

¹ Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

² Interest rates for the Fixed Repayment Option 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 Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a borrower whose planned term for enrollment is approximately one academic year with no other Sallie Mae loans.

³ 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benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month, and may therefore be suspended during a forbearance or deferment period.

⁴ If requesting a loan for a prior enrollment period, less than 365 days can pass from the end of the prior enrollment period to the time of the loan's first disbursement. At the time of the request, the student must be enrolled, intending to enroll, or have graduated. The student must have been enrolled during the prior enrollment period for which the loan is requested and must not have withdrawn with no intention of re-enrolling, as verified by the school.

⁵ 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.

⁶ Borrowers and cosigners who have an available FICO® Score, 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.

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Career Training Smart Option Student Loans are made by Sallie Mae Bank or a lender partner.

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For students taking
professional training and
trade certificate courses

Apply today!

[SallieMae.com/CTSmartLoan](https://www.salliemae.com/CTSmartLoan)

For non-degree-granting institutions

The Career Training Smart Option Student Loan[®]

When scholarships, grants, and federal student loans aren't enough, you have the flexibility to choose a private loan that's right for you.

Features and benefits

With the Career Training Smart Option Student Loan, you can borrow up to 100% of your school costs.¹

- ✓ **Get competitive variable interest rates.**²
- ✓ **Pay no origination fee and no prepayment penalty.**
- ✓ **Lower your total student loan cost** with a 0.25 percentage point interest rate reduction when you enroll in and make scheduled monthly payments by auto debit.³
- ✓ **Death and disability loan forgiveness.** If the student dies or becomes permanently and totally disabled, we will waive all remaining payments on the loan.
- ✓ **Cover an existing balance** for an enrollment period within the past 365 days.⁴
- ✓ **Non-U.S. citizen students, including DACA students, are eligible to apply** with a creditworthy cosigner who is a U.S. citizen or U.S. permanent resident with required U.S. Citizenship and Immigration Service (USCIS) documentation.

A cosigner may help you qualify

If you don't have a strong credit history, consider adding a creditworthy individual as a cosigner. This lets you share the cost and responsibility for your loan and can also increase your chances of getting your 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.⁵

More options. More flexibility.

The Career Training Smart Option Student Loan gives you a choice of in school repayment options, so you can choose the best option for you.²

Interest repayment option

Make monthly interest payments while in school and for six months after school.

Fixed repayment option

Pay fixed monthly payments while in school and for six months after school.

Build your credit

By making the scheduled monthly payments on time, you can begin to establish a strong credit history. This, in turn, can help you when you want to get credit for other goals, like a car or home.

Track your credit health

This free benefit is available to both borrowers and cosigners⁶ 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.

Apply today!
About 15 minutes is all you need.

SallieMae.com/CTSmartLoan
or call 855-429-9759