



K-12  
AY 2016-17  
(MAY)

# K-12 FAMILY EDUCATION LOAN<sup>SM</sup>



The K-12 Family Education Loan gives you an effective way to pay for your student's private education beyond financial aid, personal savings, or traditional payment plans.

Get the money you need for tuition, books, computers, musical instruments, sports, room and board, and extracurricular activities from a leader in student lending.

**APPLY TODAY!**

**[SallieMae.com/K12](https://SallieMae.com/K12)**

# COMPETITIVE RATES AND FEES BASED ON YOUR CREDIT

The K-12 Family Education Loan offers competitive interest rates that reward good credit.

## ADDITIONAL FEATURES

- **No application fee or repayment fees**—pay off your loan early without penalties.<sup>1</sup>
- **Easy online application**—about 15 minutes is all it takes.
- **Fixed 3-year repayment term.**<sup>2</sup>
- **Quarterly FICO® Credit Scores are available online for free**—You can now 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. This free benefit is available to both borrowers and cosigners.<sup>3</sup>
- **Upromise Loan Link®**—simply link your eligible loan account to your Upromise® account, and use the rewards you earn on everyday spending to help pay down your loan.<sup>4</sup>

**APPLY TODAY!** [SallieMae.com/K12](http://SallieMae.com/K12)

<sup>1</sup> A disbursement fee of up to 3% may apply.

<sup>2</sup> This informational repayment example uses typical loan terms available for the K-12 Family Education Loan and has a \$10,500 loan with two disbursements, a 3% disbursement fee, and a 13.11% variable APR: 4 payments of \$177.83, 31 payments of \$374.43, and one payment of \$350.98, for a Total Loan Cost of \$12,669.63. Variable rates may increase after consummation.

<sup>3</sup> 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.

<sup>4</sup> Only the primary borrower can link Upromise and loan accounts. Cosigners, family, and friends may direct their Upromise earnings to the Upromise account of the primary borrower to help them pay down their loans. Not all loans may be eligible for linking. To view details and how Upromise earnings are applied to loans please visit [www.Upromise.com/loanlink](http://www.Upromise.com/loanlink). Upromise account balances of \$10 or more will be transferred to help pay down linked loans on a monthly basis. If you have multiple eligible loans, allocation of your Upromise earnings will depend on the loan type and are at the sole discretion of Upromise and Sallie Mae. Access to Upromise is not limited to Sallie Mae loan customers.

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. Applicants must be able to provide proof that the student is enrolled at an eligible school, either through school certification or by providing an enrollment agreement or tuition bill. You must be a U.S. citizen or permanent resident. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

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, 2016.

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](http://Upromise.com) to learn more.

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