Encouraging responsible borrowing

Sallie Mae has helped more than 34 million Americans pay for college since 1972. We encourage students and families to supplement their savings by exploring grants, scholarships, and federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

Career Training Smart Option Student Loan®

Choose the loan that’s right for you.

Apply today! 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 responsible 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 the school-certified cost of attendance.1 Plus, it offers:

- **Competitive variable interest rates.**2
- **No origination fee and no prepayment penalty.**
- **Auto debit savings.** Get a 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.3
- **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 make school possible

Finding a parent or any other creditworthy individual to cosign your loan may make the investment more manageable, allowing you to focus on what's important while you're in school—successfully completing your education.

Benefits of getting a cosigner:

- May help improve your chances for approval
- May help you secure a better interest rate
- Allows your cosigner to share in the cost

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.4


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. You can save an average of 30% on your total loan cost, when compared to a traditional private student loan with deferred payments.3

**Fixed Repayment Option**

Pay fixed monthly payments while in school and for six months after school. You can save an average of 20% on your total loan cost, when compared to a traditional private student loan with deferred payments.3

Build your credit

By making the scheduled monthly payments on time you will establish a payment history, putting you on a path towards building a credit history and a brighter financial future.

**Quarterly FICO® Credit Score for free**

You can 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.5

Apply today!
About 15 minutes is all you need.

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