

Sallie Mae Bar Study Loan[®] Program



Low Loan Cost Example	High Loan Cost Example
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Interest Rate	Your starting interest rate will be between	3.50%	and	10.25%	
	The interest rate is variable and is comprised of an Index (1-month LIBOR) + a Margin. The value of the 1-month LIBOR, rounded up to the nearest one-eighth of one percent as of 3/25/2016 is 0.50%				
APR	Your annual cost of credit will be between	3.50%		10.20%	
	APRs are variable and may increase after consummation. Assumes \$10,000 loan, one disbursement, 180 monthly payments beginning with 9 months after the one disbursement.				
Disbursement Fee	There are no disbursement fees.				
Loan Amount	Loan Amount Example	\$10,000.00			
	The minimum loan amount is \$1,000. The maximum loan amount is \$15,000. The following monthly payment amounts and Total Loan Cost are calculated using the loan amount example above.				
Repayment Term	The maximum repayment term is 180 months. No payments are required until 9 months after graduation or when you cease to be enrolled if you do not graduate.				
Repayment Schedule	Your repayment schedule will be between	# Pmts	Amount	# Pmts	Amount
	- During the grace period	9	\$0.00	9	\$0.00
	- During the repayment period	179	\$73.47	179	\$117.83
	- Final payment	1	\$64.93	1	\$46.30
The minimum monthly payment amount is \$50.00. The examples use the same assumptions as the APR examples.					
Total Loan Cost	Your Total Loan Cost will be between	\$13,216.06		\$21,137.87	
	The examples use the same assumptions as the APR examples. You may prepay your loan at any time to reduce the Total Loan Cost.				
Application Fee	No application fee.				
Late Fees	If a required monthly payment is 15 days past due, 5% of the past due payment will be assessed, not to exceed \$25.				

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. Sallie Mae Bar Study Loans are intended to cover expenses not included in your school's cost of attendance. Variable rates may increase after consummation. Interest is charged while you are in school and during the 9-month grace period. Unpaid Interest will be added to the Current Principal when you enter principal and interest repayment. You may apply for a Bar Study Loan if you are enrolled at least half time in your final year of study at an ABA-accredited law school, or have graduated from one within the last 12 months. You must be sitting for the bar exam no later than 12 months after graduation. You must be a U.S. citizen or a permanent resident or a Non-U.S. citizen borrower who is attending or has attended a school located in the U.S. applying with a creditworthy cosigner (who must be a U.S. citizen or permanent resident) and required U.S. Citizenship and Immigration Service (USCIS) documentation. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply. Bar Study Loans are made by Sallie Mae Bank or a lender partner.

Information advertised valid as of March 25, 2016.

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