

# Sallie Mae Residency and Relocation Loan<sup>®</sup> Program



		Low Loan Cost Example		High Loan Cost Example	
<b>Interest Rate</b>	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%				
<b>APR</b>	Your annual cost of credit will be between	3.46%	and	9.85%	
	APRs are variable and may increase after consummation. Assumes \$10,000 loan, no disbursement fee, 240 monthly payments beginning 36 months after the one disbursement.				
<b>Disbursement Fee</b>	There are no disbursement fees.				
<b>Loan Amount</b>	Loan Amount Example	\$10,000.00			
	The minimum loan amount is \$1,000. The maximum loan amount is \$20,000. The following monthly payment amounts and Total Loan Cost are calculated using the loan amount example above.				
<b>Repayment Term</b>	The maximum repayment term is 240 months. No payments are required until 36 months after graduation, or 9 months after you cease to be enrolled if you do not graduate.				
<b>Repayment Schedule</b>	Your repayment schedule will be between	# Pmts	Amount	# Pmts	Amount
	- During the grace period	36	\$0.00	36	\$0.00
	- During the repayment period	239	\$64.17	239	\$128.76
	- Final payment	1	\$52.71	1	\$106.37
The minimum monthly payment amount is \$50.00. The examples use the same assumptions as the APR examples.					
<b>Total Loan Cost</b>	Your Total Loan Cost will be between	\$15,389.34	and	\$30,751.25	
	The examples use the same assumptions as the APR examples. You may prepay your loan at any time to reduce the Total Loan Cost.				
<b>Application Fee</b>	No application fee.				
<b>Late Fees</b>	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 Residency and Relocation Loans are made by Sallie Mae Bank or a lender Partner. Sallie Mae has helped more than 34 million Americans pay for college since 1972. We encourage students and families to supplement 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 they consider a private education loan. Sallie Mae Residency and Relocation 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 applicable grace period of either 36 months after graduation or 9 months after withdrawing from school or attendance falling below half-time status. Unpaid Interest will be added to the Current Principal when you enter principal and interest repayment. 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. You must have been awarded or expect to be awarded the M.D., D.O., D.D.S., D.M.D., D.V.M., V.M.D., or D.P.M. degree during the same academic program year that you are applying for the Residency and Relocation Loan. You must meet current credit and other eligibility criteria. Applications are subject to a requested minimum loan amount of \$1,000. To participate in the Sallie Mae Residency and Relocation Loan program, veterinary medical schools are required to be accredited by the American Veterinary Medical Association, medical schools are required to be accredited by the Liaison Committee on Medical Education or the American Osteopathic Association's Commission on Osteopathic College Accreditation, podiatric schools are required to be accredited by the Council on Podiatric Medical Education, and dental schools are required to be accredited by the American Dental Association.

Information advertised valid as of March 25, 2016.  
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