



Frequently Asked Questions- Sallie Mae Student Loans

Get the money you need to help make higher education happen Student loans by Sallie Mae®

For borrowers attending or borrowing for a student attending a degree-granting institution Whether you're an undergraduate student, graduate student, or parent helping a student pay for school.

The Smart Option Student Loan features and benefits:

- Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
- No origination fee and no prepayment penalty
- Benefits and an interest rate reduction available
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify
- 100% US-based Student Loan Specialists

Q. How do I apply for a loan with Sallie Mae?

A. [Click here](#) to access the Sallie Mae partner site.

Q. How much can I borrow?

A. You can borrow up to 100% of school certified education costs, with a minimum of \$1000.

Q. When do payments start?

A. You can re-pay the loan while you're in a degree-granting school program, or defer your payments until after school.

Q. Do I need a co-signer?

A. No. However, having a co-signer may potentially lower your interest rate if you have little to no credit history.

Q. Is this loan through PremierOne Credit Union?

A. No. We are partnering with Sallie Mae to offer this loan option to our members. If you choose to pursue a Smart Option Student Loan, please direct any questions or concerns to Sallie Mae.



Smart Option Student Loan® for Undergraduate Students

Pay for your bachelor's, associate's, or certificate expenses at a degree-granting school

Graduate ~

Graduate School Loan

Pay for expenses as you pursue your master's and doctoral degrees

MBA Loan

Pay for your business school expenses as you pursue your Masters of Business Administration degree

Medical School Loan

Pay for your medical degree expenses in allopathic, general, osteopathic, podiatric, radiology, sports, and veterinary medicine

Dental School Loan

Pay for your dental degree expenses in general dentistry, endodontics, oral and maxillofacial surgery, orthodontics, pediatric dentistry, periodontics, and prosthodontics

Health Professions Graduate Loan

Pay for your health professions degree expenses in allied health, nursing, pharmacy, and other graduate-level health programs

Law School Loan

Pay for your school and associated expenses as you study for your law degree