



## Frequently Asked Questions- Sallie Mae Student Loans

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### **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

Parents ~

**Parent Loan**

Help your student by taking responsibility with a loan in your name

