



GET OFF TO A SMART START.

You can be miles ahead on your student loan payments—before you even graduate—with the Sallie Mae Smart Option Student LoanSM. By making interest-only payments while in school, you can save significantly over the life of the loan. That's a lot of money to help you get ahead in life. For more information, talk to your Financial Aid Officer or visit [SallieMae.com/SmartOption](https://www.SallieMae.com/SmartOption)

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SMART BUDGETING CAN HELP YOU GET A SMART START.

The Sallie Mae Smart Option Student LoanSM saves you money in the long run. A monthly interest-only payment while you're in school means you'll reduce the total cost of your loan and be free from student loan debt faster. Cutting back on your everyday spending makes monthly payments more affordable.

Monthly Smart Start Budget Tips:

- BUY TWO OR THREE FEWER LATTES \$11.25
(Three Lattes = \$11.25)
- RENT A MOVIE INSTEAD OF GOING TO THE THEATER \$7.20
(Movie Ticket = \$7.20)
- ORDER ONE LESS PIZZA \$15.00
(Pizza = \$15.00)
- SIGN UP FOR A LESS EXPENSIVE WIRELESS PLAN \$10.00
(Monthly Cell Phone = \$70.00)
- DOWNLOAD ONE LESS ALBUM \$9.99
(Music Download = \$9.99)
- CARPOOL \$28.95
(Gas Tank = \$28.95)
- SIMPLIFY YOUR SPRING BREAK PLANS \$25.00
(Spring Break Trip = \$900.00)

SAMPLE MONTHLY SAVINGS

\$107.39

Just think how much you could save every month. Talk to your Financial Aid Officer or visit SallieMae.com/SmartOption for more information about this new loan.

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