

sallie mae™

Flight school loan

Ready for flight school?

Fast-track your flight training with
the Sallie Mae® Airline Career Loan.



Apply today at
salliemae.com/flightschool



Learning to fly professionally? Get the money you need.

With the Sallie Mae Airline Career Loan, you can apply once for the money you need for all your eligible flight school expenses for an entire year¹—including everything here:

- ✓ Tuition
- ✓ Coursework
- ✓ Test fees
- ✓ Flight time
- ✓ Living expenses
- ✓ Training materials
- ✓ Flight and ground hours
- ✓ Some required equipment
- ✓ Certification and license fees

To stay on track, you can even cover a past due balance.²

Why Sallie Mae?

- We put customers first—always.
- More than half of families choose us over the competition.
- 100% U.S.-based customer service.
- We service every loan we originate.

Pick the plan that helps you go the distance in your pilot training

When it comes to your student loan, you've got options to set yourself up for success. With the Sallie Mae Airline Career Loan, you can choose an interest rate type (fixed or variable) and how you want to pay your loan back (during or after school).³

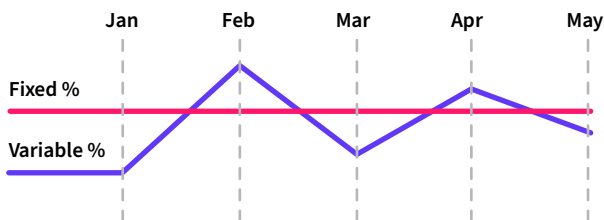
Interest rates

Fixed rate

Fixed interest rates stay the same. If you want predictable monthly payments, this is the option for you.

Variable rate

Variable interest rates rise and fall (based on market conditions), which means your payments may vary over time.



Did you know?

Making on-time loan payments can help you build credit—and we'll help you track it with free quarterly access to your FICO® Score.⁴

Repayment options

Option 1

Make interest-only payments while in school³

Want to save the most money over time? Choose this option. Keeping up with the interest will help you lower the total cost of your loan.

Option 2

Pay a fixed amount each month while in school³

Paying a fixed amount while in school could save you money over time. Unpaid interest will accrue (add up) during school.

Option 3

Make no payments until after school³

You can defer payments if you need to. The total cost of your loan will be more, as interest accrues while you're in school.

Pay off even sooner

- You can always make extra payments whenever you want, which may help you pay off your loan sooner and save money.
- We'll never charge you a fee for paying off your loan early.⁵



Pay less for your loan

Here are some ways to lower your total loan cost and make school more affordable.

Make interest-only payments while in school

Students who make interest-only payments while in school typically get an interest rate that is 0.5 to 1.0 percentage points lower than those who defer payments.³

Enroll in auto debit

Get a 0.25 percentage point interest rate reduction when you sign up for and make payments by auto debit.⁶

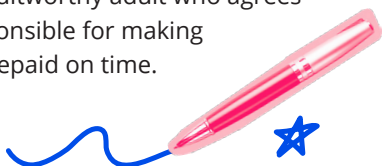
Always go for scholarships first

Scholly® Scholarships by SallieSM lets you filter through scholarships fit to your background. Find scholarships at sallie.com/scholly.

How a cosigner can help

A cosigner with good credit can give you a better chance to be approved and you may get a lower rate.

A cosigner is a creditworthy adult who agrees to be equally responsible for making sure your loan is repaid on time.



Apply for cosigner release⁷

You may want to release your cosigner if you're looking to take full responsibility of your loan or to become more financially independent. You can apply to have your cosigner released with these three steps:

- You've graduated
- You've made 12 on-time principal and interest payments
- You've met certain credit requirements



It takes a minute to get used to life after flight school

That's why after the grace period, we offer a flexible option to help ease you into repayment.

Grace period

Start life after flight school with a 12-month grace period.³

Graduated Repayment Period

Qualifying students can make interest-only payments for one year, giving you time to settle in before making full principal and interest payments.⁸



We have an A+ rating with the Better Business Bureau.

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

Airline Career Loans are for students pursuing a professional pilot program certificate at a participating school and are not intended for students pursuing an undergraduate or graduate degree. Applicants must meet credit and identity verification requirements, accept and sign required loan documents, and have the loan certified by the school. Student or cosigner must be at least the age of majority in their state of residence. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend school in the U.S., and apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident). Requested loan amount must be at least \$1,000.

- 1 For applications submitted directly to Sallie Mae, loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Applications submitted to Sallie Mae through a partner website will be subject to a lower maximum loan request amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.
- 2 Loans are available to cover costs for a prior enrollment period if the last date of the enrollment period is no more than 365 days prior to the loan's first disbursement date. The student must have been enrolled within the period covered by the loan. When applying for the loan, the student must be enrolled in school or have graduated and must not have withdrawn with no intention of re-enrolling, as verified by the school. Loans must be used only for expenses that are directly billed by the school and included in the school's cost of attendance.
- 3 Interest is charged starting when funds are sent to the school. With the Fixed and Deferred Repayment Options, the interest rate is higher than with the Interest Repayment Option and Unpaid Interest is added to the loan's Current Principal at the end of the grace/separation period. Payments may be required during the grace/separation period depending on the repayment option selected. Variable rates may increase over the life of the loan.
- 4 Borrowers and cosigners with an available FICO® Score and a Sallie Mae loan with a current balance greater than \$0, may receive their score quarterly after the first disbursement of their loan. The FICO® Score provided to you is the FICO® Score 8 based on TransUnion data, and is the same score that Sallie Mae uses, along with other information, to manage your account. FICO® Scores and associated educational content are provided solely for your own non-commercial personal review, use and benefit. This benefit may change or end in the future. FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.
- 5 Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.
- 6 The borrower or cosigner must enroll in auto debit through Sallie Mae to receive a 0.25 percentage point interest rate reduction benefit. This benefit applies only during active repayment for as long as the Current Amount Due or Designated Amount is successfully withdrawn from the authorized bank account each month. It may be suspended during forbearance or deferment.
- 7 Only the borrower may apply for cosigner release. To do so, they must first meet the age of majority in their state and provide proof of graduation (or completion of certification program), income, and U.S. citizenship or permanent residency (if their status has changed since they applied). In the last 12 months, the borrower can't have been past due on any loans serviced by Sallie Mae for 30 or more days or enrolled in any hardship forbearances or modified repayment programs. In addition, the borrower must have paid ahead or made 12 on-time principal and interest payments on each loan requested for release. The loan can't be past due when the cosigner release application is processed. The borrower must also demonstrate the ability to assume full responsibility of the loan(s) individually and pass a credit review when the cosigner release application is processed that demonstrates a satisfactory credit history including but not limited to: bankruptcy, foreclosure, student loan(s) in default or 90-day delinquencies in the last 24 months. Requirements are subject to change.
- 8 GRP allows interest-only payments for the initial 12-month period of repayment when the loan would normally begin requiring full principal and interest payments or during the 12-month period after GRP request is granted, whichever is later. At the time of GRP request, the loan must be current. The borrower may request GRP only during the six billing periods immediately preceding and the twelve billing periods immediately after the loan would normally begin requiring full principal and interest payments. GRP does not extend the loan term. If approved for GRP, the Current Amount Due that is required to be paid each month after the GRP ends will be higher than it otherwise would have been without GRP, and the total loan cost will increase.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLIEMAE.COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.

Information advertised valid as of June 25, 2025. Sallie Mae loans are made by Sallie Mae Bank.

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