

 We're now Sallie—ready to help you pay for school, grow your savings, and do way more. [See what we're all about.](#) ✕

Any student, any goal. Let's fund it.

Whatever your goal, don't pay more than you need to. You could get a better rate with a Sallie Mae® student loan than a federal PLUS loan.¹

[I'm ready to apply.](#)

[See all student loans](#) →

Undergraduate Loan

Fixed rates	Variable rates
2.39%	3.75%
to 17.49% APR ²	to 16.95% APR ²

[Check my rate](#) →

Graduate Loan

Fixed rates	Variable rates
2.29%	3.75%
to 14.99% APR ³	to 14.48% APR ³

[Check my rate](#) →

Career Training Loan

Fixed rates	Variable rates
2.39%	3.75%
to 17.64% APR ⁴	to 17.14% APR ⁴

[Check my rate](#) →

Lowest rates shown include the auto debit discount. Only the most creditworthy applicants who choose the interest repayment option may receive the lowest rate.

Borrow smart

Cut costs where you can so you borrow only what you need. Choose loans that fit your future, not just your right-now. Know the key differences between federal and private student loans so you can make smart choices for your next steps.

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Save for what's next



Sallie Mae® High-Yield Savings Account

Save more with a competitive interest rate and no monthly maintenance fees. (Compounded daily, paid monthly)

[Learn more](#) →



Sallie Mae® Certificates of Deposit

Lock in a fixed rate and APY for guaranteed returns. Choose from multiple terms, \$2,500 minimum deposit required.

[Learn more](#) →



Sallie Mae® Money Market Account

Save faster with a higher interest rate and no monthly maintenance fees. (Compounded daily, paid monthly)

[Learn more](#) →



SmartyPig® Savings Account

Your success is our thing

#1

Private student lender

With 50+ years of experience supporting students.

\$345M+

Saved in PLUS origination fees

Over 10 years for students and families.⁵

1M+

Students served

And we're just getting started.

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.

Prequalification is not a firm offer of credit and does not guarantee loan approval. Prequalified rates are estimates and, if shown, are based on information you provide and a soft credit check. To apply for a loan, you must complete a full application and undergo a full credit review.

Loans for Undergraduate & Career Training Students are not intended for graduate students and are subject to credit approval, identity verification, signed loan documents, and school certification. Student must attend a participating school. Student or cosigner must meet 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.

Graduate School Loan and Graduate School Loan for Health Professions are for graduate students at participating degree-granting schools and are subject to credit approval, identity verification, signed loan documents, and school certification. Student or cosigner must meet 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. Sallie Mae loans may be offered at a lower rate than PLUS to highly-qualified applicants with strong credit profiles with strong credit profiles depending on the creditworthiness of the applicant(s). 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.

2. **Advertised APRs for undergraduate students** assume a \$10,000 loan with a 4-year in-school period, a 6-month grace, and the longest loan term offered. Interest rates for variable rate loans may increase or decrease over the life of the loan based on changes to the 30-day Average Secured Overnight Financing Rate (SOFR) rounded up to the nearest one-eighth of one percent. Advertised variable rates are the starting range of rates and may vary outside of that range over the life of the loan. 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. To receive a 0.25 percentage point interest rate discount, the borrower or cosigner must enroll in auto debit through Sallie Mae. The discount 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.

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5. Fee savings are based on a calculation of Sallie Mae loan volumes and PLUS origination fees charged over the past 10 years. This comparison reflects fee differences only and does not account for total costs of borrowing, which may vary depending on loan term, interest rate, and other factors.

Sallie Mae loans are made by Sallie Mae Bank.

Deposit products are offered through Sallie Mae Bank, Member FDIC.

Information advertised valid as of 07/02/2026.

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