

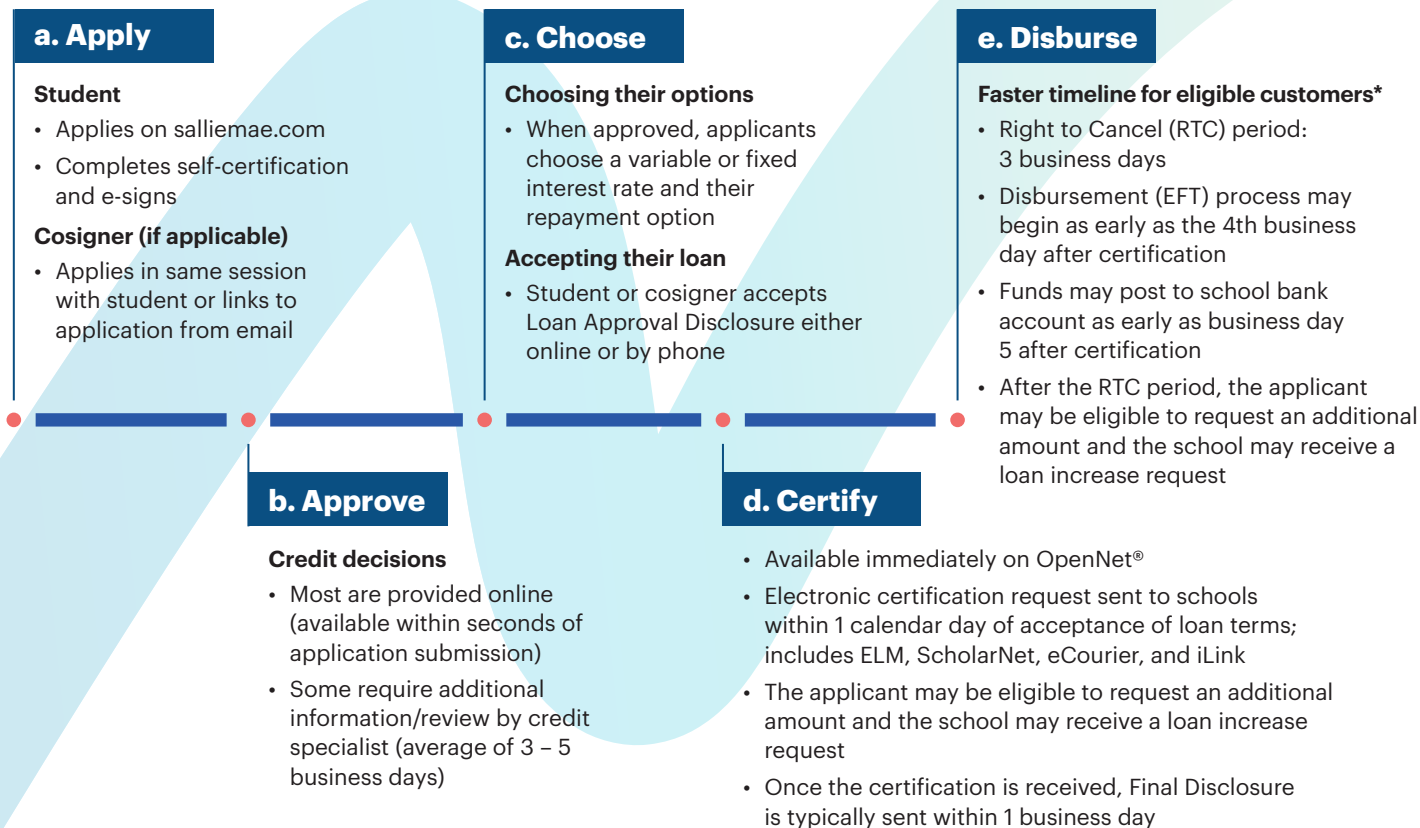
Following the loan origination process

for the Sallie Mae® Smart Option Student Loan® for Undergraduates and Sallie Mae graduate loans



For school use only—Not for distribution

Application to disbursement can happen in as few as 5 business days*



Common reasons for delays

Identity verification

Applicants may need to submit a copy of their driver's license, Social Security card, or citizenship documentation (time varies).

Additional review

Credit decisions may require additional information and consideration by our underwriting group (3 – 5 business days).

No signature

Customers may need to log in to e-sign their application (time varies).

Acceptance delay

Customers may delay choosing their repayment option and accepting the Loan Approval Disclosure (time varies).

Certification errors

Corrections to missing or invalid data may require contacting the school (2 – 5 business days).

Applicants can follow up online at salliemae.com/myapp or call 855-429-9759

*Requires the application through certification steps to occur on the same day and the loan disclosure to be sent by email. If the disclosure is sent by mail, the process may be extended by 3 more business days.

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