

SALLIE MAE STUDENT LOANS GUIDE

APPLYING FOR A SALLIE MAE STUDENT LOAN

What to do if you are a US student applying for a Sallie Mae loan and how we respond to your application.

ENQUIRIES

Federal.loans@sciencespo.fr ou service.etudiants@sciencespo.fr

ABOUT STUDENT LOANS

The [Smart Option Student Loan from Sallie Mae](#) is available for undergraduate, graduate and postgraduate study. Unlike Title IV loans they can also be used for distance learning or for courses that involve a period of study in the USA.

Terms and conditions for loans from private lenders are usually less favourable than those available through Title IV Direct Loans. You should fully review the loan options available to you and longer-term repayment plans before committing to a private loan or any other loan.

Make sure you read the information regarding the loan interest rates and repayment options. Consider your long-term borrowing and your repayments against your future employment salary expectations.

ELIGIBILITY FOR SALLIE MAE LOANS

Sallie Mae loans are available for the majority of courses on offer at Institut d'Etudes Politiques de Paris. There are also parent loans, taken out by a parent, relative, or another creditworthy individual (not the student) that can help you pay for college.

Your eligibility for a Sallie Mae loan will be based upon your credit profile, or that of your co-signer or parents, as appropriate.

Unlike Title IV loans you can take out a Sallie Mae loan for courses that are:

- Less than half-time attendance
- Studied by distance learning
- Are postgraduate certificate or diploma level courses

HOW TO APPLY FOR SALLIE MAE LOAN

Please refer to the points listed below which gives you information about the steps you must take for your Sallie Mae loan application. You will need to apply for loans on an annual basis if you require them in future years of study.

- The 2025-2026 Cost of Attendance (maximum amount you can borrow by year) at Sciences Po is \$44,222. You must tell us about any other funding you will receive e.g. scholarships or veterans funding, even if you are awaiting the outcome of an application.
- [Apply for your Sallie Mae loan](#) online
- Our federal school code is G10599 and our OPEID is 01059900 (Institut d'Etudes Politiques de Paris)
- We strongly advise that you [use the repayment estimator to help you calculate your payment option](#) against your future salary expectations. This will help you plan your borrowing and repayments to avoid problems in the future and minimise defaulting on your loans.

WHAT HAPPENS NEXT AND RECEIVING YOUR LOANS

When you arrive

- You must [register administratively as a student](#) (choose option "US Federal loan" on step 2). The Administrative registration office will send you an email informing you when you can do this.
- When you arrive, you must ensure that you have finalised your administrative registration and that you have submitted all requested documents for verification such as your passport, visa and degree certificates.
- You can contact the person in charge of your administrative registration by logging into your Sciences Po online area.

Failure to complete your administrative registration at Sciences Po will delay payment of your student loans. We will not authorise the release of your loan until you are fully registered as a student.

RECEIVING YOUR FUNDS - DISBURSEMENTS

Sallie Mae loans are sent to the university at the start of each semester of the academic year. It is paid in two instalments. The process for receipt of funds is as follows:

- Sallie Mae sends 2 checks to the university in US dollars end-September and end-January.
- Once received the checks will be deposited in our bank account

Once it has cleared our account

- The Finance Office will credit your tuition fees, as appropriate, for each semester of the academic year
- Any credit of funds will be paid to you via your French bank account (or European bank account).

If your daily living costs will also be covered by your loan, then please make sure you have some funds in place at the start of the year. This is to cover the processing time for your loan check. It can take a few weeks for a Sallie Mae cheque to clear the US banks and our systems and so funds may not be immediately available to you.