

Dear Student,

As a service to you, BOCES and **Sallie Mae** are pleased to offer you the **Sallie Mae Career Smart Option Education Loan** for adult students at [www.salliemae.com](http://www.salliemae.com). **THESE "ALTERNATIVE" LOANS ARE BASED ON YOUR CREDIT HISTORY AND CARRY HIGHER INTEREST RATES.** Banks have tightened borrower qualifications! If you are not approved on your own, every application that has a **qualified** co-signer will be approved regardless of the student's credit score. These loans offer:

- Interest rates tied to credit history
- A fast, convenient application process
- Interest only repayment option while in school
- The ability to borrow up to the cost of tuition and books
- Maximum 10 years to pay

The on-line application process is faster and more efficient; please review the attached copies.

In the section labeled "loan information" please indicate the amount of the loan up to the cost of tuition and books. The school name is Cattaraugus/Allegany BOCES, Olean, NY 14760. The school code is 021109 and the loan is for the current/upcoming year. School contact is Larry Jonak **IF YOU DO NOT HAVE ACCESS TO A COMPUTER CALL ME TO APPLY ON LINE AT BOCES**

**PLEASE APPLY 3-4 WEEKS BEFORE THE CLASS IS SCHEDULED**

Remember, borrowing is not for everyone but if you find you need a viable alternative to jumpstart a new career or upgrade your present skills.....this could be the answer.

If you have any further questions about this alternative loan please call 716 376 8274

Thank you,

Lawrence Jonak  
Financial Aid Director

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