

IMPORTANT FACTORS TO CONSIDER:

- ▶ For many young adults, heading off to college is a first time experience being away from home. In addition to home sickness and the dreaded "Freshman 15", this new found freedom brings other inherent risks such as unexpected illnesses, injuries and accidents.
- ▶ The cost of attending college today is often one of the largest expenses for a family.
- ▶ Refund policies among colleges and universities are highly variable, with many schools providing limited refunds if a student is not able to complete classes due to a medical reason.

Families insure their mortgage and their cars, but don't think about insuring their investment in a college education.

With the Student Protection Plan, you can safeguard your investment with tuition insurance that can help cover your out-of-pocket costs that are not refunded by your school.

Help gain peace of mind with tuition insurance coverage from Sallie Mae Insurance ServicesSM.



TUITION INSURANCE: COVERAGE FOR THE UNEXPECTED

- ▶ College students find creative ways to get around campus — including skate boards. What happens when a freak accident breaks an ankle and prevents a student from completing classes for the semester?
- ▶ The combination of stress, lack of sleep, and poor eating habits can leave college students susceptible to many viruses and illnesses lurking on college campuses. What happens when a bad bout of mononucleosis interrupts a student from completing their classes?

Tuition Insurance can help protect your valuable investment with 100% coverage up to the policy limits on withdrawal for covered medical and mental health reasons.

Visit SallieMaeInsurance.com/enc or call 877-445-0264 to speak with a licensed agent to learn more about these products.

©2012 Sallie Mae, Inc. All rights reserved. Sallie Mae Insurance Services is a service of Next Generation Insurance Group, LLC, the licensed agents for all insurance programs. For insurance licensing information, go to: <http://www.gradguard.com/licensing-information>. Tuition Insurance is underwritten by Markel Insurance Company. Sallie Mae Insurance Services and the Sallie Mae Insurance Services logo are service marks of Sallie Mae, Inc. Other logos are trademarks or service marks of their respective owners. SLM Corporation and its subsidiaries, including Sallie Mae, Inc., are not sponsored by or agencies of the United States.

SALLIE MAE INSURANCE SERVICES RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK WWW.SALLIEMAE.COM TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION. SMIS-MKT4472C-0312

 **Student Protection Plan™**



HELPING TO PROTECT YOUR INVESTMENT IN EDUCATION



Eastern Nazarene College
Discover your purpose

College is a big investment — make sure you help protect yourself.

Do you know that many schools do not refund any of your tuition if you withdraw after the fifth week of classes?

46% of participating schools surveyed reported that students who withdrew after five weeks due to a medical reason received 0% refund — with no opportunity to appeal.*

We encourage you to review your school's policy. Make sure you are adequately protected if you can't complete the semester due to a medical reason.



*Based on College Parents of America Study published April 7, 2010: Tuition Refunds for Medical Withdrawal and Tuition Insurance. Availability Among 215 Institutions of Higher Education

Student Protection Plan™

Help safeguard your hard-earned tuition dollars with tuition insurance. If you are unable to complete classes due to a covered medical reason, it will help refund your out-of-pocket expenses up to your policy limits. Coverage levels of \$10,000 to \$55,000 are available.

MORE THAN JUST TUITION

Eligible expenses go beyond tuition — your cost of attendance is based on tuition, academic fees, room and board, and other legitimate expenses.

Many factors can derail your progress toward a successful semester. Unexpected illness, injuries, accidents, or mental health issues can result in your not being able to complete your classes for the semester. Tuition Insurance provides 100% coverage up to the policy limits on withdrawal for covered medical and mental health reasons.

The Student Protection Plan™ is more than Tuition Insurance:



Identity Theft Protection and Resolution Services



Emergency Medical Evacuation Insurance



Computer Repair and Virus Protection
(not available in New York)



Extended Warranty Protection
(not available in Maine)

DON'T BE CAUGHT UNINSURED

Whether your computer crashes during finals week or you are injured traveling abroad, the Student Protection Plan™ can help provide peace of mind for students and families that they are safeguarded against the unexpected.

CONTACT US TODAY!

Visit: SallieMaeInsurance.com/enc

Call: 877-445-0264



Get information about our programs straight to your smartphone.

