

Edgar Filing: USA EDUCATION INC - Form 424B3

USA EDUCATION INC  
 Form 424B3  
 January 09, 2002

PRICING SUPPLEMENT NO. 4 DATED JANUARY 7, 2002  
 (TO PROSPECTUS DATED OCTOBER 31, 2001  
 AND PROSPECTUS SUPPLEMENT DATED DECEMBER 11, 2001)

FILED UNDER RULE 424(b) (3)  
 FILE NO. 333-63164

\$3,000,000,000  
 USA EDUCATION, INC.  
 Medium Term Notes, Series A  
 Due 9 Months or Longer From the Date of Issue

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 Principal Amount: \$50,000,000 Floating Rate Notes:  Fixed Rate Notes:   
 -----  
 Original Issue Date: January 10, 2002 Closing Date: January 10, 2002 CUSIP Number: \_\_\_\_\_  
 -----  
 Maturity Date: January 24, 2003 Option to Extend Maturity:  No  Yes  
 -----  
 If Yes, Final Maturity Date: \_\_\_\_\_

-----  
 Redeemable at the option of the Company:  No  Yes Redemption Price: \_\_\_\_\_  
 -----  
 Redemption Dates: \_\_\_\_\_  
 -----  
 Repayment at the option of the Holder:  No  Yes Repayment Price: \_\_\_\_\_  
 -----  
 Repayment Dates: \_\_\_\_\_

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 APPLICABLE TO FIXED RATE NOTES ONLY:

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 Interest Rate: \_\_\_\_\_ Interest Payment Date(s): \_\_\_\_\_  
 -----

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 Interest Accrual Method: \_\_\_\_\_  
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 APPLICABLE TO FLOATING RATE NOTES ONLY:

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 Floating Rate Index: \_\_\_\_\_  
 -----  
 CD Rate Index Maturity: Three Months, e  
 Interest Period  
 Maturity shall  
 -----  
 Commercial Paper Rate  
 -----  
 CMT Rate Spread : None.

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 Federal Funds Rate  
 -----  
 LIBOR Telerate Initial Interest Rate: 1.8325  
 -----  
 LIBOR Reuters  
 -----  
 Prime Rate Interest Rate Reset Period: Quart  
 -----  
 91-Day Treasury Bill Rate  
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Reset Date(s): Each January 24th, April 24th, July 24th and October 24th during the term of the Notes, beginning January 24, 2002, subject to following business day convention. Interest Payment Date(s): Each January 24th and October 24th during the term of the Notes, beginning January 24, 2002, subject to following business day convention.

Interest Determination Date: 2 London and New York Business Days prior to the related Reset Date. Interest Period: From and including the Issue Date, in arrears, to the last Interest Payment Date (or Maturity Date), excluding the date of the last Interest Payment Date.

Lock-in Period Start Date: Not Applicable. Accrual Method: Actual/360.

Maximum Interest Rate: Not Applicable. Minimum Interest Rate: Not Applicable.

Form: Book-entry.  
 Denominations: \$1,000 minimum and integral multiples of \$1,000 in excess thereof.  
 Trustee: JPMorgan Chase Bank, formerly known as The Chase Manhattan Bank  
 Issue Price: 100%.  
 Agent's Commission: 0.02081%.  
 Net Proceeds: \$49,989,595.  
 Agent: ABN AMRO Incorporated.

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