

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

|                      |                  |                              |  |            |
|----------------------|------------------|------------------------------|--|------------|
| Principal Amount:    | \$50,000,000     | Floating Rate Notes:         | <input checked="" type="checkbox"/>                                    | Fixed Rate |
| Original Issue Date: | January 10, 2002 | Closing Date:                | January 10, 2002   | CUSIP Num  |
| Maturity Date:       | January 24, 2003 | Option to Extend Maturity:   | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Specified  |
|                      |                  | If Yes, Final Maturity Date: |  |            |

|  |  |                   |  |
|--|--|-------------------|--|
| Redeemable at the option of the Company: | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Redemption Price: |  |
|  |  | Redemption Dates: |  |
| Repayment at the option of the Holder: : | <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes | Repayment Price:  |  |
|  |  | Repayment Dates:  |  |

APPLICABLE TO FIXED RATE NOTES ONLY:

Interest Rate: Interest Payment Date(s):

Interest Accrual Method:

APPLICABLE TO FLOATING RATE NOTES ONLY:

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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