UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 13, 2002

SLM Corporation

(Exact name of registrant as specified in its charter) (Formerly known as SLM Holding Corporation)

Delaware

(State or other jurisdiction of incorporation or organization)

11600 Sallie Mae Drive, Reston, Virginia (Address of principal executive offices)

52-2013874 (I.R.S. Employer Identification No.)

> **20193** (Zip Code)

Registrant's telephone number, including area code: (703) 810-3000

Item 9. Regulation FD Disclosure

On November 13, 2002, the Company submitted to the SEC on its Quarterly Report on Form 10-Q for the period ended September 30, 2002 (the "Report"). Pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, the Report was accompanied by the written statement of each of Vice Chairman and Chief Executive Officer, Albert L. Lord, and Executive Vice President and Chief Financial Officer, John F. Remondi.

A copy of each of these statements is attached hereto as an Exhibit (99.1 and 99.2).

Item 7. Financial Statements and Exhibits

The following exhibits are included herein:

- 99.1 Certification of Principal Executive Officer dated November 13, 2002 Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
- 99.2 Certification of Principal Financial Officer dated November 13, 2002 Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 13, 2002

SLM Corporation

By: /s/ JOHN F. REMONDI

John F. Remondi Executive Vice President & Chief Financial Officer (Principal Financial and Accounting Officer and Duly Authorized Officer

EXHIBIT INDEX

Exhibit Number	Description of Document
99.1	Certification of Principal Executive Officer dated November 13, 2002 Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.
99.2	Certification of Principal Financial Officer dated November 13, 2002 Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

QuickLinks

Item 9. Regulation FD Disclosure Item 7. Financial Statements and Exhibits

<u>SIGNATURES</u> EXHIBIT INDEX

CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002

In connection with the Quarterly Report of SLM Corporation (the Company) on Form 10-Q for the period ending September 30, 2002 as filed with the Securities and Exchange Commission on the date hereof (the Report), I, Albert L. Lord, Chief Executive Officer of the Company, certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that:

- (1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
- (2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

/s/ Albert L. Lord

Albert L. Lord Chief Executive Officer November 13, 2002

QuickLinks

Exhibit 99.1

CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002

CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002

In connection with the Quarterly Report of SLM Corporation (the Company) on Form 10-Q for the period ending September 30, 2002 as filed with the Securities and Exchange Commission on the date hereof (the Report), I, John F. Remondi, Chief Financial Officer of the Company, certify, pursuant to 18 U.S.C. § 1350, as adopted pursuant to § 906 of the Sarbanes-Oxley Act of 2002, that:

- (1) The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and
- (2) The information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Company.

/s/ John F. Remondi

John F. Remondi Chief Financial Officer November 13, 2002

QuickLinks

Exhibit 99.2

CERTIFICATION PURSUANT TO 18 U.S.C. SECTION 1350, AS ADOPTED PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002