



## Private Student Loans with Ascent Funding

- Private loans are offered by banks or financial institutions to partially or fully cover tuition
- We have partnered with **Ascent Funding**: [apply online](#) in under 3 minutes

*We are here to help every step of the way!*



### LOAN AMOUNT

- \$2,000 to \$35,800 (depending on program and housing selection)<sup>1</sup>

### LOAN TERM

- 36 months (3 years) or 60 months (5 years)<sup>2</sup>

### REPAYMENT FLEXIBILITY<sup>2</sup>

- Flexible repayment options: Defer payments after your after your course ends (3 month grace period). Options include:
  - a. No payments while in school
  - b. \$25 minimum monthly payment while in school
  - c. Monthly interest-only payments while in school
  - d. Start repayments as soon as your loan is funded (while in school)
- *Note: Deferring payments may result in higher Annual Percentage Rate (APR)*<sup>3</sup>

### ANNUAL PERCENTAGE RATE (APR)

- Ascent offers fixed APRs (subject to underwriting criteria). Visit our [partner page](#) to review current rates and get an estimate from the rate calculator<sup>3</sup>
  - ★ **Best Practice:** *Applying with a cosigner may reduce your loan's APR*

### ELIGIBILITY<sup>4</sup>

- Must be at least 18+ years old or 19+ in AL and NE or 21+ in MS and Puerto Rico
- Must be a U.S. citizen or legal non-citizen
- If you have low or no credit, you must apply with a cosigner (e.g. partner or family member)
  - ★ **Best Practice:** *Applying with a cosigner may increase approval rates*

### OTHER TERMS

- No prepayment penalties
- 5% origination fee
- Earn a 1% interest rate discount when you sign up for automatic payments<sup>5</sup>

### APPLICATION PROCESS

1. **Submit an Ascent loan application** to see if you pre-qualify (no impact to credit score): [Click Here to Apply](#)
2. Preview your repayment options on the [partner page](#) and choose the plan that works best for you
3. Ascent confirms your eligibility with a hard credit check and the school confirms your start date
4. Ascent sends your tuition directly to the school

<sup>1</sup> For more information regarding minimum amounts, please visit [AscentFunding.com/AscentBenefitsTerms](#), look to disclaimer #8.

<sup>2</sup> For Ascent's rates and repayment examples, please visit [AscentFunding.com/Rates](#).

<sup>3</sup> Loan features and information advertised are subject to change at any time. Loans subject to individual approval, restrictions, and conditions apply. See terms and conditions at [AscentFunding.com/Rates](#)

<sup>4</sup> For more information, including eligibility requirements, terms, and conditions, please visit [AscentFunding.com/Terms](#)

<sup>5</sup> For more information, including eligibility requirements, terms, and conditions, please visit [AscentFunding.com/AscentBenefitsTerms](#), look to disclaimer #5