

# **Career Loans with Ascent Funding**

- Career 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)

#### **LOAN TERM**

• 36 months (3 years), 60 months (5 years), or 84 months (7 years)

## 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>2</sup>

### ANNUAL PERCENTAGE RATE (APR)

- Ascent offers fixed APRs (subject to underwriting criteria). Visit our <u>partner page</u> to review current rates and get an estimate from the rate calculator <sup>2</sup>
- ★ **Best Practice:** Applying with a cosigner may reduce your loan's APR

#### **ELIGIBLITY** 3

- 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

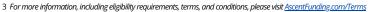
#### **OTHER TERMS**

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

# APPLICATION PROCESS

- 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 <u>partner page</u> 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>2</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 <u>Partner AscentFunding.com/WesternWeldingAcademy</u>.







<sup>1</sup> For Ascent's rates and repayment examples, please visit <u>Partner.AscentFunding.com/WesternWeldingAcademy</u>