DACA
Cosigned Credit-Based Loan

AFFORDABLE RATES[1]

- Competitive **fixed** rates available on **5-year, 7-year, 10-year, 12-year, 15-year and 20-year** repayment term.
- Competitive **variable** rates available on **5-year, 7-year, 10-year, 12-year, 15-year and 20-year** repayment term.

For current rates, visit AscentFunding.com/Rates.

COSIGNER RELEASE

Student borrowers can release their cosigner after making twelve (12) consecutive full principal and interest payments on-time or an equivalent prepayment amount and meeting other eligibility criteria.

LOAN LIMITS

MINIMUM	MAXIMUM (Aggregate)	MAXIMUM (Aggregate)
$2,001**	**$200,000** for Undergraduate Loans	**$400,000** for Graduate Loans

***The loan minimum amount is $2,001 except for the state of Massachusetts. Minimum loan amount for borrowers with a Massachusetts permanent address is $6,001.*

ZERO FEES

No late, NSF (insufficient funds), application, origination, disbursement, or early repayment fees.

REDUCE OR PAUSE PAYMENT[1]

- **Progressive repayments:** Initially pay less once repayment begins.*
- **Deferement:** Active Duty Military, In-School Interest-Only and Residency Deferment.
- **Forbearance:** Temporary Hardship, Administrative and Natural Disaster/ Declared Emergency Forbearances.

GRACE PERIOD

Students can postpone payments up to 9 months after graduation.

REPAYMENT OPTIONS

- **In-school interest-only repayments:** Pay interest only while enrolled at least half-time.
- **Deferred repayment:** Start payments up to 9 months after graduation.
- **$25 minimum payment:** Pay a set monthly payment while enrolled at least half-time.
- **Immediate repayment**: Start making full payments (principal + interest) right away.[4]

ELIGIBILITY

DACA undergraduate and graduate students are eligible to apply for an Ascent loan on their own without a cosigner OR with a creditworthy cosigner who is a U.S. citizen or has a U.S. permanent resident status. For eligibility requirements and more information about our DACA student loan options, visit AsecntFunding.com/College-Loans/DACA

SUPPORT & HELP

Our Ascent Customer Service Team is available by phone toll-free at 877-216-0876, by email at Help@AscentProgram.com and via website chat 24/7.

BENEFITS & REWARDS

- **Financial Wellness Resources** including blogs, short videos, our Bright Futures™ Engine and more at AscentFunding.com/Financial-Wellness.
- **Ascent has awarded over $355,000 annually in scholarships**: Students can enter for a chance to win at AscentFunding.com/Scholarship.
- **Release your cosigner** after twelve (12) consecutive, full principal and interest payments on-time and meeting other criteria.[2]
- **Rewards:** We partner with innovative companies who help students achieve financial wellness and a healthy well-being. Learn more at AscentFunding.com/Resources.
- **0.5% Automatic Payment Discount for payments** made via automatic debit.[3]
- **1% Cash Back Reward** after graduation.[5]

Partner@AscentFunding.com
877-216-0876
AscentFunding.com/Grad

1. Ascent Funding loans are funded by Bank of Lake Mills or DR Bank, each Member FDIC. Loan products may not be available in certain jurisdictions. Certain restrictions, limitation, terms and conditions may apply. For Ascent Terms and Conditions, please visit AscentFunding.com/Ts&Cs. For Ascent rates and repayment examples, please visit AscentFunding.com/Rates.

2. For details on Ascent's cosigner release benefit, visit AscentFunding.com/BorrowerBenefits.

3. Borrowers are eligible for an Automatic Payment Discount of 0.25% on credit-based college student loans submitted prior to 06/01/2025 and a 0.5% discount on credit-based college student loans submitted on or after 06/01/2025 when enrolled in automatic payments. See Terms and Conditions at AscentFunding.com/Borrower-Benefits for more details.

4. The Full P&I (Immediate) Repayment option is only available for college loans (except for outcomes-based loans) originated on or after June 3, 2024. (See Terms & Conditions.)

5. For details on Ascent's 1% Cash Back Reward benefit, visit AscentFunding.com/BorrowerBenefits.

SCAN ME

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Non-Cosigned Credit-Based Loan

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