

Why Students Choose Ascent

Our priority is the success of your students. We go beyond funding with tools and support that extend across the student journey.

See how Ascent compares	 9 months	INDUSTRY * STANDARD
Grace Period	9 months	6 months
Automatic Payment Discounts ⁷	0.50%	0.25%
No Fees! ⁷	✓	✗
Financial Literacy & Career Coaching	✓	✗
12-Month Cosigner Release ⁶	✓	✗
DACA & International Eligibility	✓	✗
Cash Back at Graduation ⁷	✓	✗
Path to Discharge in Bankruptcy	✓	✗

*Comparison based on information obtained on lender websites as of May 2026

Contact our team:

SCHOOL RELATIONSHIP MANAGERS

fao@ascentfunding.com

CERTIFICATIONS

certifications@ascentfunding.com

619-332-5980

STUDENT LOAN SPECIALISTS

Help@ascentfunding.com

877-216-0876



Scan the QR code to find your dedicated relationship manager + access resources for you and your team

1. Ascent Funding loans are funded by Bank of Lake Mills or DR Bank, each Member FDIC, subject to credit approval. Loan products may not be available in certain jurisdictions. Certain restrictions, limitation, terms and conditions may apply. For Ascent rates and repayment examples, visit [AscentFunding.com/Rates](https://www.ascentfunding.com/Rates). For details on Ascent borrower benefits, visit [AscentFunding.com/Terms-Conditions](https://www.ascentfunding.com/Terms-Conditions).

2. Loans are subject to individual approval, terms, conditions, and restrictions. Product features are intended for graduate student loans and may change at any time. Dental loans include a 12-month post-graduation grace period with up to 48 additional months of deferment during qualifying training periods, for a total of up to 60 months after graduation. Medical loans include a 36-month post-graduation grace period with up to 48 additional months of deferment during qualifying training periods, for a total of up to 84 months after graduation. For details, visit [AscentFunding.com/Rates](https://www.ascentfunding.com/Rates) or review terms at [AscentFunding.com/Terms-Conditions](https://www.ascentfunding.com/Terms-Conditions).

3. Variable rate only for 20-year term.

4. Future earning potential is one of several factors considered; approval, loan terms, and employment outcomes are not guaranteed.

5. Based on an internal comparison of approval rates on college loans with creditworthy cosigners versus individual loans in 2025.

6. For full eligibility requirements, visit www.ascentfunding.com/BorrowerBenefits

7. For more information, including eligibility requirements, terms, and conditions, please visit www.ascentfunding.com/AscentBenefitsTerms

* Comparison chart is for informational purposes only and based on publicly available information as of May 2026. We do not guarantee its accuracy or completeness, and competitor terms may change without notice. This is not financial advice, an endorsement, or an offer. Please verify directly with providers. Ascent loans are subject to approval; terms and conditions apply. See [AscentFunding.com/Rates](https://www.ascentfunding.com/Rates) and [AscentFunding.com/Ts&Cs](https://www.ascentfunding.com/Ts&Cs).



Graduate Student Loans

Built for real life.
Not rigid rules.



Designed for the Graduate Student Journey

Loans structured to match each student's timeline, during and after school.¹

Program	In-School Period	Grace Period	Term Options (Years)
Business Computer Science and Engineering Health Professions Law PhD and Master's	36 Months	9 Months	5, 7, 10, 12 & 15
Medical	48 Months	Up to 84 Months ²	5, 7, 10, 12, 15 & 20 ³
Dental	48 Months	Up to 60 Months ²	5, 7, 10, 12, 15 & 20 ³



Loan limits that keep up with the full cost of graduate school

Up to \$200,000 per year / \$400,000 total



Keep students moving forward when funding falls short



How Ascent helps students borrow with confidence

Every step of our process is designed to give students clarity, control, and confidence in their funding decisions.

- 1 Pre-qualification with no credit impact**
 Students can check rates and eligibility before applying, with no impact to their credit score.
- 2 Clarity beyond the rate**
 Students can compare total cost, repayment options, and long-term impact (not just monthly payments), so they are less likely to overborrow.
- 3 Responsible approval**
 A hard credit check only occurs after the student selects a loan option and agrees to proceed, followed by eligibility review and school certification.
- 4 Direct, timely disbursement**
 Approved funds are sent directly to the school, aligning with your disbursement timelines and reducing administrative burden.

Repayment Options ¹ :			
<p>Pay Now Minimize interest over time</p>	<p>Interest First Lower total loan cost</p>	<p>Start Small \$25 monthly, in-school payments</p>	<p>Pay Later Payments begin after graduation</p>

Non-Cosigned Loan

IDEAL FOR WORKING, RETURNING, OR FINANCIALLY-INDEPENDENT GRAD STUDENTS

Opening doors for more students

- Underwriting goes beyond traditional credit factors to expand access for more students⁴
- Future earning potential is one of several factors considered, not just current income⁴
- Free financial wellness and career coaching to help students build long-term financial and professional success

Repayment Options

Cosigned Credit-Based Loan

FOR STUDENTS NEEDING A COSIGNER TO QUALIFY OR PAIRING WITH ONE FOR STRONGER LOAN TERMS

More approvals, stronger outcomes

- Borrowers are 5x more likely to be approved⁵ with a cosigner
- Applicants who apply with a creditworthy cosigner generally receive meaningfully lower interest rates
- Students can apply for cosigner release after 12 consecutive on-time payments⁶

Repayment Options

Parent Student Loan

FOR PARENTS OR SPONSORS FINANCING A STUDENT'S GRADUATE EDUCATION

Parents can take the lead on tuition

- Offers a parent-led borrowing when Parent PLUS is unavailable
- Enables access for international students with U.S. sponsors

Repayment Options