

# Law School Student Loans



## Support that goes beyond funding

Funding for future attorneys that goes beyond traditional credit factors to expand access for more students.<sup>1</sup>



### Built for the Law School Journey

Flexible financing designed for how law students learn, work, and launch their careers.<sup>2</sup>

IN-SCHOOL PERIOD

**36 Months**

GRACE PERIOD

**9 Months**

TERM OPTIONS (YEARS)

**5, 7, 10, 12 & 15**

### See how Ascent compares



**INDUSTRY STANDARD\***

Grace Period<sup>2</sup>

**9 months**

**6 months**

Automatic Payment Discounts<sup>3</sup>

**0.50%**

**0.25%**

No Fees on Grad Loans!



Financial Literacy & Career Coaching



12-Month Cosigner Release<sup>4</sup>



DACA & International Eligibility



Path to Discharge in Bankruptcy<sup>3</sup>



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

# A clear path from decision to funding

Fast, transparent funding that helps students make informed decisions.

1

## APPLICATION

Students apply and can check pre-qualification without impacting their credit.

2

## PLAN SELECTION

Students compare total cost and long-term impact before choosing from up to 40 repayment options.

3

## VERIFICATION

Ascent completes eligibility review, including a hard credit check, and confirms enrollment with the school.

4

## DISBURSEMENT

Funds are sent directly to the institution.

## Supporting Law Students: Key Questions Answered

### ✓ Who can apply for Ascent law school loans?

Graduate students enrolled at least half-time in eligible law programs.

### ✓ What additional support do borrowers receive?

Professional training, career readiness tools, and financial wellness resources designed to support career advancement and long-term financial planning.

### ✓ How much can law students borrow?

Up to **\$200,000 annually / \$400,000** aggregate, aligned to the full cost structure of law programs.

### ✓ Do students need a cosigner?

No. Both cosigned and non-cosigned credit-based options are available.

- Our underwriting considers factors beyond traditional credit criteria, such as future earning potential and program information.<sup>1</sup>
- Students with a cosigner can apply for cosigner release after 12 months of on-time payments.<sup>3</sup>
- A Parent Student Loan option is also available for graduate funding.

*\*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://AscentFunding.com/Rates) and [AscentFunding.com/Ts&Cs](https://AscentFunding.com/Ts&Cs).*

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

2. 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://AscentFunding.com/Rates). For details on Ascent borrower benefits, visit [AscentFunding.com/Terms-Conditions](https://AscentFunding.com/Terms-Conditions)

3. For more information, including eligibility requirements, terms, and conditions, please visit [www.ascentfunding.com/ascentbenefitsterms](https://www.ascentfunding.com/ascentbenefitsterms)

4. For full eligibility requirements, visit [www.AscentFunding.com/BorrowerBenefits](https://www.AscentFunding.com/BorrowerBenefits)

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

