

Medical School Student Loans



Support that goes beyond funding

Financing for medical and veterinary students that considers program structure and factors beyond traditional credit.¹



Built for the Medical School Journey

Flexible financing designed for how medical students learn, work, and launch their careers.²

IN-SCHOOL PERIOD

48 Months

GRACE PERIOD

UP TO **7 Years**³

TERM OPTIONS (YEARS)

5, 7, 10, 12, 15 & 20⁴

See how Ascent compares

Automatic Payment Discounts⁵

No Fees on Grad Loans!

Financial Literacy and Career Coaching

12-Month Cosigner Release⁶

DACA & International Eligibility

Path to Discharge in Bankruptcy⁵



0.50%



INDUSTRY STANDARD*

0.25%



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 check rates 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 Medical Students: Key Questions Answered

✓ How much can medical students borrow?

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

✓ Who can apply for Ascent medical school loans?

Graduate students enrolled at least half-time in eligible MD, DO, DVM, VMD, or DPM 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.¹
- Students with a cosigner can apply for cosigner release after 12 months of on-time payments.
- A Parent Student Loan option is also available for graduate funding.

✓ When does repayment begin?

Medical loans include a 36-month post-graduation grace period to postpone payments during a typical residency.

Up to 48 months of additional deferment is available during qualifying In School, Residency, Clerkship, Internship, or Fellowship periods, for a **total of up to 84 months (7 years)** of deferred payments after graduation.

Should a borrower withdraws or drops below half-time enrollment, a 9-month grace period applies.³

✓ 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.

* 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 and 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. For details on Ascent borrower benefits, visit AscentFunding.com/Terms-Conditions

3. Loans subject to individual approval, restrictions and conditions apply. Loan features and information advertised are intended for graduate student loans and are subject to change at any time. For more information, visit AscentFunding.com/Rates or review Ascent Student Loans Terms and Conditions at AscentFunding.com/Terms-Conditions

4. Variable rate only for 20-year term

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

6. For full eligibility requirements, visit 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

