

Why Students Choose Ascent

Ascent offers flexible, student-first private loan options that help more students enroll, persist, and graduate.

See how Ascent compares	 9 months 0.50% - 1.00%	INDUSTRY * STANDARD 6 months 0.25%
Grace Period	9 months	6 months
Automatic Payment Discounts ⁵	0.50% - 1.00%	0.25%
No Fees! ⁵	✓	✗
Financial Literacy & Career Coaching	✓	✗
12-Month Cosigner Release	✓	✗
DACA & International Eligibility	✓	✗
Cash Back at Graduation ⁵	✓	✗
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. 5.8x higher acceptance rates were observed in 2025 across all products when a loan application is cosigned vs without a cosigner.

3. For full eligibility requirements, visit www.AscentFunding.com/BorrowerBenefits

4. Hanson, Melanie. "Average Cost of College & Tuition" EducationData.org, 2026-02-14, <https://educationdata.org/average-cost-of-college>

5. 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).



Undergraduate Student Loans

Student-first loan options built for a range of funding needs.



	Students with limited or no credit	Students with strong credit history	Sponsors borrowing for a student	Juniors and seniors without credit or a cosigner
LOAN OPTION	Cosigned Credit-Based Loan	Non-Cosigned Credit-Based Loan	Parent Credit-Based Loan	Non-Cosigned Outcomes-Based Loan
COSIGNER REQUIRED	Yes	No	No	No
TO QUALIFY	Meet minimum income and credit requirements			GPA > 3.0 and meet SAP requirements
KEY BENEFITS	Higher chance of approval and better rates	Supports students building financial profile independently	Student is not responsible for loan repayment	Student can obtain loan without credit, income, or a cosigner
PAY NOW	✓	✓	✓	—
INTEREST FIRST	✓	✓	✓	—
START SMALL	✓	✓	—	—
PAY LATER	✓	✓	—	✓

Repayment Options¹:

Pay Now

Start full payments right away to minimize interest over time.

Interest First

Pay just the interest during school to lower total loan cost.

Start Small

Students make \$25 monthly payments while in school.

Pay Later

Payments begin after graduation, so students can focus on school first.



Keep students moving forward when funding falls short



Cosigned Credit-Based Loan

FOR STUDENTS WITH A QUALIFIED COSIGNER

Make shared responsibility easier

Increase approval and access

Borrowers with a cosigner are 5.8x more likely to be approved.²

Cosigner release keeps independence within reach

Borrowers can apply for cosigner release after 12 consecutive on-time payments, giving families a clear milestone to plan around.³

Support success beyond approval

We support students beyond the loan, with tools that help them:

- Stay on track to graduate and avoid borrowing more
- Build financial confidence for responsible repayment
- Prepare for a strong start in their careers

When students are set up to succeed, both they and their cosigners benefit.

FIT CHECK:

- ✓ Enrolled at least half-time at an eligible school
- ✓ Is a U.S. citizen, U.S. permanent resident, or has DACA status
- ✓ Applies with an eligible cosigner who is a U.S. citizen or U.S. permanent resident
- ✓ International students may apply with a qualified U.S. citizen or U.S. permanent resident cosigner

Parent Student Loan

FOR PARENTS, GUARDIANS, OR SPONSORS WHO WANT TO TAKE RESPONSIBILITY FOR THE LOAN

A parent loan that does more

Fills the gap left by new Parent PLUS limits

With college costs averaging \$38,270⁴ per year and Parent PLUS loans capped at \$20,000 annually, our Parent Loan can help families close the gap and cover up to 100% of remaining costs.

Potential for lower, credit-based rates

Provides an option for parents who qualify for lower rates than fixed-rate Parent PLUS loans, without origination fees.

Same support for both parent and student

Both the parent borrower and student have access to the same academic, financial, and career resources.

FIT CHECK:

- ✓ Is a parent, grandparent, guardian, or sponsor of an undergraduate or graduate student
- ✓ Is a U.S. citizen or U.S. permanent resident
- ✓ Meets minimum credit score and income requirements
- ✓ Student is enrolled less than half-time, half-time, or full-time at a degree-granting, Title IV, or Ascent-eligible school

Non-Cosigned Credit-Based Loan

FOR STUDENTS WHO DO NOT HAVE A COSIGNER AND MEET CREDIT CRITERIA INDEPENDENTLY

Independent but not alone

Guide informed borrowing decisions

We provide plain-language resources to help independent borrowers understand and compare loan options upfront, so they borrow only what they need.

Help reduce borrowing through on-time progress

Our academic toolkit helps students stay on track, supporting on-time graduation and lower total cost.

Support long-term financial success

As the sole borrower, students carry full responsibility. Our financial literacy and professional development resources help them build income potential and repayment readiness after graduation.

FIT CHECK:

- ✓ Enrolled at least half-time at an eligible school
- ✓ Has at least 2 years of credit history and meets minimum credit and income requirements
- ✓ Is a U.S. citizen, U.S. permanent resident, or has DACA status with a valid Social Security number

Non-Cosigned Outcomes-Based Loan™

FOR UNDERGRADUATE JUNIORS AND SENIORS WHO DO NOT HAVE A COSIGNER, INCOME, OR ESTABLISHED CREDIT

Keep more students on track to graduate

Help more students stay enrolled

Give upper-division students a path to funding without having to meet traditional credit criteria.

Make your coursework count toward more options

Eligibility aligns with academic progress, so students have a clear, structured option that supports completion.

Resolve last minute funding gaps

Students can avoid disrupting enrollment or delaying graduation when they encounter unexpected or uncovered costs.

FIT CHECK:

- ✓ Enrolled as a junior or senior full-time or half-time within 9-months of graduation at an eligible school
- ✓ Meets minimum academic requirements, including a 3.0 GPA and the school's Satisfactory Academic Progress (SAP) standards
- ✓ Is a U.S. citizen, U.S. permanent resident, or has DACA status with a valid Social Security number