

# Expand your possibilities

Ascent is built around one guiding principle: Student loans should expand your possibilities, not limit them. That's why we give students more opportunities to get the funding needed to cover up to 100% of tuition and eligible living expenses.

## CUSTOMIZE YOUR LOAN

Customize your loan payments to fit your budget with our flexible repayment options including our graduated repayment option.\*

## PAY LESS

Get affordable rates and a 0.25% - 2.00% interest rate reduction for enrolling in automatic payments.\*

## NO FEES

No origination fees, disbursement fees, loan application fees, or early repayment fees.

## GET 1% CASH BACK

Receive a 1% Cash Back Reward upon graduation and meeting certain conditions. For details, visit: [AscentStudentLoans.com/CashBack](https://AscentStudentLoans.com/CashBack).

## BUILD YOUR CREDIT

Apply for a loan without a cosigner OR you can apply to release your cosigner after making the first 24 consecutive regularly scheduled full principal and interest payments on-time (other eligibility criteria applies).\*

## MASTER YOUR MONEY

You'll have access to free online tools that help you manage your money and borrow responsibly.

As your financial partner, we want to set you up for financial success and help you avoid unnecessary debt. Our Ascent team of advisors will be with you every step of the way.

Apply online at:  
**AscentStudentLoans.com**  
or call **877-216-0876**

# Get set for success

Ascent encourages financial wellness by helping students make better decisions today to open up greater future opportunities.

## SCHOLARSHIP GIVEAWAY

Ascent is giving away money every month. Learn more and enter for a chance to win at [AscentStudentLoans.com/Scholarships](https://AscentStudentLoans.com/Scholarships).

## GUIDE TO PAYING FOR COLLEGE

Try this easy checklist with important dates and tips to help you pay for college. Download a free copy at [AscentStudentLoans.com/Checklist](https://AscentStudentLoans.com/Checklist).

## REFER A FRIEND PROGRAM

The biggest compliment we can receive is if you tell your friends about us. Get paid for each friend you refer. There's no limit to what you can earn! Learn more at [AscentStudentLoans.com/Refer](https://AscentStudentLoans.com/Refer).

## FREE TOOLS & TIPS

To help you borrow responsibly, we incorporate financial wellness into our application process and give you exclusive access to tools to help you manage your money. Read our latest tips and learn more at [AscentStudentLoans.com/Tips](https://AscentStudentLoans.com/Tips).

For benefits and rewards, visit:  
**AscentStudentLoans.com/Benefits**

\*Ascent Student Loans are funded by Richland State Bank (RSB), Member FDIC. Loan products may not be available in certain jurisdictions. Certain restrictions, limitations, terms and conditions may apply. For Ascent Terms and Conditions, please visit [AscentStudentLoans.com/Ts&Cs](https://AscentStudentLoans.com/Ts&Cs).

For Ascent rates and repayment examples, please visit [AscentStudentLoans.com/Rates](https://AscentStudentLoans.com/Rates).

1% Cash Back Reward subject to terms and conditions. Visit [AscentStudentLoans.com/CashBack](https://AscentStudentLoans.com/CashBack).

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# A loan designed with you in mind

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or call **877-216-0876**

# Ascent gives you more opportunities to pay for college **with or without a cosigner.**



## Non-Cosigned Loan

Best for junior and senior students WITHOUT a creditworthy cosigner.



## Cosigned Loan

Best for college students with a creditworthy cosigner.



## Graduate Student Loans

Best for graduate students pursuing a business (MBA), dental (DMD, DDS), law (JD, LL.M), medical (MD, DO, DVM, VMD, DPM) or graduate (MA, MS, PhD) degree with or without a cosigner.

### AFFORDABLE RATES

Ascent offers affordable fixed and variable rates. Visit [AscentStudentLoans.com/Rates](https://AscentStudentLoans.com/Rates) for current rates.

### REWARDS

- **0.25% - 2.00% interest rate reduction** for payment made via automatic debit.\*
- **1% Cash Back Reward**, visit [AscentStudentLoans.com/CashBack](https://AscentStudentLoans.com/CashBack) for details.\*

### COSIGNER RELEASE

You can apply to release your cosigner and continue with the loan in only your name after making the first 24 consecutive regularly scheduled full principal and interest payments on-time and meeting the other eligibility criteria to qualify for the loan without a cosigner.\*

### FLEXIBLE TERMS

There's no prepayment penalty, if you choose to pay your loan off early. You can start repaying your loan while you're still in school or wait until 9 months after you leave school - the choice is yours.

### REPAYMENT OPTIONS

- **In-school interest-only repayment:** Pay interest only while enrolled at least half-time.\*
- **Minimum payment:** Pay a set monthly minimum payment while enrolled at least half-time.\*
- **Deferred repayment:** Start payments up to 9 months after leaving school.

### NO FEES

No origination, disbursement or loan application fees.

### LOAN AMOUNTS

**Minimum:** \$1,000

**Maximum for academic year:** \$200,000 for credit tested loans; \$20,000 for non-credit tested loans

**Maximum:** \$200,000 (aggregate)

### ELIGIBILITY

Eligibility, loan amount and other loan terms are dependent on a number of factors which may include: loan product, other financial aid, creditworthiness, school, program, graduation date, major, GPA, cost of attendance and other factors. Junior and senior students that lack sufficient credit history to qualify for a loan may be eligible to apply for a non-cosigned option, if enrolled full-time at an eligible school (or with an expected graduation date within 9-months of the date the loan application is submitted) with a satisfactory academic performance of 2.9 GPA or greater. Students without a cosigner must be U.S. citizens or have U.S. permanent resident status. Students who are not a U.S. citizen or U.S. permanent resident may apply for an Ascent loan with a creditworthy cosigner who is a U.S. citizen or U.S. permanent resident.

### REDUCE OR PAUSE PAYMENTS

- **Graduated repayment option:** Initially pay less once repayment begins.\*
- **Deferment options:** Active Duty Military, In-School Interest-Only and Residency Deferment.
- **Forbearance options:** Temporary Hardship, Administrative and Natural Disaster/ Declared Emergency Forbearance.

### SUPPORT & HELP

From your first application to your final payment, we're committed to helping you every step of the way. Call our toll-free number at [877-216-0876](tel:877-216-0876) or email us at

[Help@AscentProgram.com](mailto:Help@AscentProgram.com).

It's easy to get started online at: [AscentStudentLoans.com](https://AscentStudentLoans.com)

\*Visit [AscentStudentLoans.com/Ts&Cs](https://AscentStudentLoans.com/Ts&Cs).

