



More ways we help students save...

Ascent encourages awareness of the potential financial outcomes of college choices, helping students make better decisions today to open up greater future opportunities.

SCHOLARSHIP GIVEAWAY

Ascent is giving away over \$60,000 in scholarships this year. We offer a new scholarship every month. To find out how to enter for a chance to win, visit AscentStudentLoans.com/Scholarships.

GUIDE TO PAYING FOR COLLEGE

We offer a FREE easy checklist for students to follow while funding their education. To download the checklist, go to AscentStudentLoans.com/Checklist.

CUSTOMIZED LOAN

We offer loans with affordable fixed and variable rates, automatic payment discount, 1% Cash Back Reward, and a graduated repayment option.

REFER A FRIEND PROGRAM

Get paid for each friend you refer to Ascent. There's no limit to what you can earn! Learn more and see official rules at AscentStudentLoans.com/Refer.

FREE TOOLS & TIPS

Our unique financial wellness resources help students make educated decisions throughout college and beyond. Learn more at AscentStudentLoans.com/Financial-Wellness.

ASCENT STUDENT SESSIONS

We provide students with a unique opportunity to shape financing options for higher education (and students get paid if they are selected). Learn more at AscentStudentLoans.com/Feedback.

 AscentStudentLoans.com  619-980-6441  Partner@AscentProgram.com

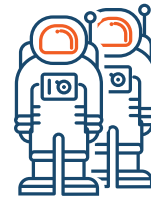


*The best thing about Ascent is the fact that **they make the process easy**. I was able to do everything online and the money was sent directly to my school.*

Anjellica C.
Northern Arizona University



Student loans should expand possibilities, not limit them.



Cosigned Credit-Based Loan

Ascent's Cosigned Credit-Based Loan is available to undergraduate and graduate students with little to no credit history, utilizing a creditworthy cosigner with an income greater than \$24,000/year.

AFFORDABLE RATES

For current rates, visit AscentStudentLoans.com/Rates.

- Competitive fixed rates available on 5, 7, 10 and 12-year repayment terms.
- Competitive variable rates available on 5, 7, 10, 12 and 15-year repayment terms.

COSIGNER RELEASE

Students can request to release their cosigner and continue with the loan in only their name after making the first 24 consecutive payments on-time.

FLEXIBLE TERMS

Flexible 5, 7, 10, 12 or 15-year* repayment terms. There is no penalty for early repayment.

LOAN LIMITS

Minimum: \$1,000

Maximum for academic year: \$200,000

Maximum: \$200,000 (aggregate)

NO FEES

No origination, disbursement or loan application fees.

PAUSE PAYMENTS

Ascent Student Loans include Active Duty Military Deferment, In-School Deferment, Residency / Internship Deferment and Temporary Hardship Forbearance.*

REPAYMENT OPTIONS

- **In-school interest-only repayment:** Pay interest only while enrolled at least half-time.
- **Deferred repayment:** Start payments up to 6 months after graduation.
- **\$25 minimum payment:** Pay a set monthly payment while enrolled at least half-time.
- **Graduated repayment option:** Initially pay less once repayment begins.*

ELIGIBILITY

We consider several factors including: creditworthiness, school, program, graduation date, major, cost of attendance and other factors. Ascent's Cosigned Credit-Based Loan is for college students who are at least half-time enrolled in a degree program at an eligible institution. Students who are not a U.S. citizen or U.S. permanent resident may apply with a creditworthy cosigner who is a U.S. citizen or U.S. permanent resident.

REWARDS

- **0.25% interest rate reduction** for payments made via automatic debit.
- **1% Cash Back Reward** after graduation.

SUPPORT & HELP

Our Ascent Customer Service Team is 100% U.S. based. Your students can call us toll-free at [877-216-0876](tel:877-216-0876) or email us at Help@AscentProgram.com. To learn more about our financial wellness resources, visit AscentStudentLoans.com/Financial-Wellness.

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*Visit AscentStudentLoans.com/Ts&Cs.

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