

# Graduate Student Loans

## for the Next Generation of Leaders

Whether you're just getting started or you're approaching the final year of graduate school, Ascent can help you get the money you need to pay for your master's, doctoral, or professional degree with or without a cosigner.



### BUSINESS (MBA)

Ascent's Graduate Business Loan includes the following repayment options:

- **Variable:** 7, 10, 12 or 15-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (36-months) Interest-Only.
- **9-month Grace Period.**



### LAW (JD, LLM)

Ascent's Graduate Law Loan includes the following repayment options:

- **Variable:** 7, 10, 12 or 15-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (36-months) Interest-Only.
- **9-month Grace Period.**



### DENTAL (DMD, DDS)

Ascent's Graduate Dental Loan includes the following repayment options:

- **Variable:** 7, 10, 12, 15 or 20-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (48-months) Interest-Only.
- **12-month Grace Period.**



### MEDICAL (MD, DO, DVM, VMD, DPM)

Ascent's Graduate Medical Loan includes the following repayment options:

- **Variable:** 7, 10, 12, 15 or 20-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (48-months) Interest-Only.
- **36-month Grace Period.**



### HEALTH PROFESSIONALS (NURSING, PHARMACY)

Ascent's Graduate Health Professionals Loan includes the following repayment options:

- **Variable:** 7, 10, 12 or 15-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (36-months) Interest-Only.
- **9-month Grace Period.**



### GRADUATE GENERAL & PHD (MA, MS, PHD)

Ascent's Graduate General Loan includes the following repayment options:

- **Variable:** 7, 10, 12 or 15-year repayment terms.
- **Fixed:** 7, 10 or 12-year repayment terms.
- **Repayment options** include Deferred, \$25 Minimum or In-School (36-months) Interest-Only.
- **9-month Grace Period.**



🌐 [AscentStudentLoans.com/Grad](https://AscentStudentLoans.com/Grad)    📞 877-216-0876    ✉️ [Partner@AscentProgram.com](mailto:Partner@AscentProgram.com)

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

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# Student loans should expand possibilities, not limit them.



## Graduate Student Loans

For students pursuing business (MBA), dental (DMD, DDS), law (JD, LL.M), medical (MD, DO, DVM, VMD, DPM) or graduate degrees (MA, MS, PhD), Ascent's graduate school loans can help you cover up to 100% of your tuition and eligible living expenses with or without a cosigner.

### AFFORDABLE RATES

For current rates, visit [AscentStudentLoans.com/Rates](https://AscentStudentLoans.com/Rates).

- **Variable rates** available on 7, 10, 12, 15 or 20-year\* repayment terms.
- **Fixed rates** available on 7, 10 and 12-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

- 10-year, 15-year or 20-year\* repayment terms.
- There is no penalty for early repayment.

### LOAN LIMITS

- **Minimum:** \$1,000
- **Maximum:** \$200,000 (academic year and aggregate)

### NO FEES

No origination, disbursement or loan application fees.

### 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.

### GRACE PERIOD

Students can postpone payments up to 9 months after graduation.

### REPAYMENT OPTIONS

- **In-school interest-only repayment:** Pay interest only while enrolled at least half-time.
- **Deferred repayment:** Start payments up to 9 months after graduation.
- **\$25 minimum payment:** Pay a set monthly payment while enrolled at least half-time.

### ELIGIBILITY

Ascent's Graduate Student Loans are 1) provided with or without a cosigner, 2) based on credit history, and 3) for graduate students who are enrolled at least half-time in a degree program at an eligible institution. International and DACA status graduate students 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 or email us at [Help@AscentProgram.com](mailto:Help@AscentProgram.com). To learn more about our financial wellness resources, visit [AscentStudentLoans.com/Financial-Wellness](https://AscentStudentLoans.com/Financial-Wellness).

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