



# 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 \$70,000 in scholarships every year. To learn more and enter for a chance to win, visit [AscentFunding.com/Scholarships](https://AscentFunding.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 [AscentFunding.com/Checklist](https://AscentFunding.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 [AscentFunding.com/Refer](https://AscentFunding.com/Refer).

## FREE TOOLS & TIPS

Our unique financial wellness resources help students make educated decisions throughout college and beyond. Learn more at [AscentFunding.com/Financial-Wellness](https://AscentFunding.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 [AscentFunding.com/Feedback](https://AscentFunding.com/Feedback).

 [AscentFunding.com](https://AscentFunding.com)

 619-980-6441

 [Partner@AscentFunding.com](mailto:Partner@AscentFunding.com)

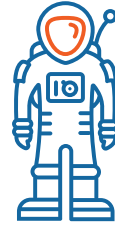


*The best thing about Ascent is the fact that **they make the process easy**. I was able to do everything online and the money was sent directly to my school.*

Anjellica C.  
Northern Arizona University



# More opportunities to pay for college without a cosigner.



## Non-Cosigned Future Income-Based Loan

Ascent's Non-Cosigned Future Income-Based Loan is available to domestic juniors and seniors with little to no credit history or income, and is based on several factors including their major, GPA and predicted future income.

### AFFORDABLE RATES

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

- **Competitive fixed rates** available on 10-year repayment term.
- **Competitive variable rates** available on 10-year and 15-year repayment terms.

### FLEXIBLE TERMS

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

### LOAN LIMITS

**Minimum:** \$2,001

**Maximum for academic year:** \$20,000

**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

- **Deferred repayment option:** Start payments up to 6 months after graduation.
- **Graduated repayment option:** Initially pay less once repayment begins.\*

### ELIGIBILITY

- Be a college junior or senior student enrolled full-time (or with an expected graduation date within 9-months of the date the loan application is submitted) in a degree program at an eligible institution.
- Be a U.S. citizen or have U.S. permanent resident status.
- Have satisfactory academic performance of 2.5 GPA or greater and meeting their school's SAP (Satisfactory Academic Performance) requirements.
- Be at least 18 years of age or at the age of majority in the respective state of residence.

### REWARDS

- **2.00% 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@AscentFunding.com](mailto:Help@AscentFunding.com). To learn more about our financial wellness resources, visit [AscentFunding.com/Financial-Wellness](https://AscentFunding.com/Financial-Wellness).

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

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