

# 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 and decide how much you want the payments to be with our three flexible repayment options.

## Minimize costs.

Get affordable rates and enroll in automatic payments for a discount.

## Avoid fees.

Avoid origination fees, disbursement fees, loan application fees, and early repayment fees.

## Build your credit.

Apply for a loan in your own name 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 and meeting the other eligibility criteria to qualify for the loan without a cosigner.\*

## Master your money.

You'll have access to free online tools that help you manage 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.

[AscentStudentLoans.com](http://AscentStudentLoans.com)

Apply online at  
[AscentStudentLoans.com](http://AscentStudentLoans.com)  
or call 877-216-0876.

Ascent Student Loans may be funded by Richland State Bank (RSB) or Turnstile Capital Management, LLC (TCM), which are not affiliated entities. Certain restrictions and limitations may apply. Ascent Student Loan products are subject to credit qualification, completion of a loan application, verification of application information and certification of loan amount by a participating school. All loan products may not be available in certain jurisdictions. Other terms and conditions apply.

Payments may be deferred. Subject to lender discretion, forbearance and/or deferment options may be available for borrowers who are encountering financial distress.

Making interest only or partial interest payments while in school will not reduce the principal balance of the loan. There are three (3) flexible in-school repayment options that include fully deferred, interest only and a minimum repayment. Visit [www.AscentTuition.com/APR](http://www.AscentTuition.com/APR) for a Tuition repayment example or [www.AscentIndependent.com/APR](http://www.AscentIndependent.com/APR) for an Independent repayment example.

Flexible repayment plans available.

Interest rate reduction of 0.25% for enrollment in automatic debit applies only when the borrower and/or cosigner signs up for automatic payments and the regularly scheduled, current amount due is successfully deducted from the designated bank account each month. Interest rate reduction(s) will not apply during periods when no payment is due, including periods of In-School, Deferment, Grace or Forbearance. If you have two (2) returned payments for Nonsufficient Funds, we may cancel your automatic debit enrollment and you will lose the 0.25% interest rate reduction. You will then need to requalify and re-enroll in automatic debit payments in order to receive the 0.25% interest rate reduction.

All applicants (individual and cosigner) are required to complete a brief online financial literacy course as part of the application process to be eligible for funding.

Aggregate loan limits may apply. The cost of attendance is determined and certified by the educational institution.

The legal age for entering into contracts is eighteen (18) years of age in every state except Alabama where it is nineteen (19) years old, Nebraska where it is nineteen (19) years old (only for wards of the state), and Mississippi and Puerto Rico where it is twenty-one (21) years old.

2017 Ascent Student Loans - Rev. 10/26/2017

Ascent Student Loans are engineered by:



GOAL  
STRUCTURED  
SOLUTIONS

# A loan designed with you in mind.



**Ascent**  
Loans that power bright futures.



# Student loans that power bright futures. Choose the option that is best for you:

## AscentIndependent

Best for Juniors, Seniors and Graduate Students WITHOUT a creditworthy cosigner.

### Affordable Rates

Ascent Independent offers affordable fixed or variable rates. Visit [AscentIndependent.com/APR](https://AscentIndependent.com/APR) for current rates.

## AscentTuition

Best for Students with a creditworthy cosigner.

Ascent Tuition offers affordable fixed or variable rates. Visit [AscentTuition.com/APR](https://AscentTuition.com/APR) for current rates.

**Discount** Enjoy a 0.25% interest rate reduction for enrolling in automatic payments.

**Avoid Fees** No origination, disbursement, or loan application fees.

**Flexible Terms** You can start repaying your loan while you're still in school or wait until 6 months after you leave -- the choice is yours. There's no prepayment penalty if you choose to pay your loan off early.

**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 leaving school.
- Minimum Payment: Pay a set monthly minimum payment while enrolled at least half-time.

**Loan Amounts**

- Minimum: \$1,000
- Maximum: \$200,000 (aggregate)

**Eligibility** We consider several factors including: creditworthiness, school, program, income, major, cost of attendance and other factors. Ascent loans are for college students (both undergraduate and graduate) who are at least half-time enrolled in a degree program at an eligible institution. Students applying 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 with a creditworthy cosigner who is a U.S. citizen or U.S. permanent resident.

**Forgiveness & Forbearance** Ascent Student Loans include Active Duty Military Deferment, In-School Deferment, Residency / Internship Deferment and Temporary Hardship Forbearance (for details, visit [AscentStudentLoans.com/FAQs](https://AscentStudentLoans.com/FAQs)).

**Cosigner Release** Students can apply to release their cosigner and continue with the loan in only their 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.\*

**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 or email us at [Help@AscentProgram.com](mailto:Help@AscentProgram.com).

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

\*See reverse side for Ascent Terms & Conditions or visit [AscentStudentLoans.com/Ts&Cs](https://AscentStudentLoans.com/Ts&Cs).

