



# Ascent Tuition helps schools power bright futures.

With the **Ascent Tuition** loan, schools can help their undergraduate and graduate students attain additional funding to pay for their eligible education related expenses. Ascent was engineered by Goal Structured Solutions, Inc. (GS2) to provide a distinct private loan product that can match your school's precise funding needs. Schools can leverage Ascent to close gaps in funding and maximize tuition revenue.

## **Loan Limits**

Help students cover college tuition and living expenses with a minimum loan amount of \$2,500 and up to \$100,000 (or total cost of attendance less aid received).

## **Competitive Rates**

Ascent Tuition loans have a variable rate that can change quarterly with the market and is calculated using the 3-month LIBOR rate. For current Ascent rates, visit [ascentstudentloans.com](http://ascentstudentloans.com).

## **Discounts**

0.25% interest rate reduction for payments made via automatic debit.

## **No Application Fees**

With Ascent Tuition, students will never pay origination fees, disbursement fees, loan application fees, or early repayment fees.

## **Repayment Terms**

5-year or 12-year repayment terms. There is no penalty if students pay off their loan early.

## **Repayment Options**

- In-School Interest-Only Repayment: Pay interest only while enrolled at least half-time.
- Deferred Repayment: Start payments up to six months after graduation.
- \$25 Minimum Payment: Pay a monthly payment of at least \$25 while enrolled at least half-time.

## **Eligibility**

Ascent Tuition loans are for undergraduate and graduate college students that are at least half-time enrolled in a degree program at an eligible institution. Both student borrowers and eligible cosigners must be U.S. Citizens or permanent residents.

## **Cosigner Release**

After making 48 consecutive payments on time, students may qualify to release their cosigner and request to continue with the loan in only their name.

## **Student Support**

With Ascent Tuition, applicants will have access to free online tools that teach them how to manage their money and borrow responsibly. From the application to the final payment, we'll be with your students every step of the way. Our 100% U.S.-based Ascent Customer Service is available Monday – Friday from 8:00AM to 4:00PM (PDT) at [877-216-0876](tel:877-216-0876) or [studentservices@ascentprogram.com](mailto:studentservices@ascentprogram.com).

## **School Support**

You can rely on a dedicated support team to help maximize your school's success with Ascent.

**Contact the Ascent Business Development Team at 619.980.6441 or [partner@ascentprogram.com](mailto:partner@ascentprogram.com).**

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# Is Ascent Assured right for you?

**Ascent Assured** is a private student loan program engineered by Goal Structured Solutions, Inc. (GS2) to help schools lend money to graduate and undergraduate students without the need for a U.S. cosigner or credit score. Ascent Assured can provide non-cosigned loans to your international students who do not have U.S. cosigner, or domestic students with less than ideal credit or no credit history. Ascent Assured helps students attain funding to pay for their college tuition and eligible living expenses:

## Provide complete student funding.

Ascent Assured loans money to your international and domestic students with no need for a cosigner and no U.S. credit history is required.<sup>1</sup>

## Generate tuition revenue & cover funding gaps.

The minimum loan amount is \$2,500 and the maximum is the total cost of attendance less other financial aid received. Aggregate loan limit is determined by school. Funds are disbursed directly to the school, so schools are able to close gaps in funding and maximize tuition revenue.

## No in-school interest payments required.

Students have the option of making small interest only payments while in-school, but no in-school interest payments are required.<sup>2</sup>

## Flexible repayment plans.

Flexible repayment plans and forbearance is offered to borrowers who encounter financial distress.<sup>3</sup> Up to a 25 year repayment term is also available.<sup>1</sup>

## Customize financing solutions.

Our diverse service offering is designed to meet the specific needs of your school. Ascent Assured allows the school to have input into the interest rates and fees charged to their students.

## No pre-payment penalties.

Repayment begins on an Ascent Assured loan at the earlier of 9 months after graduation (or separation) or 5 years after the loan's first disbursement. Grace period provides graduates time to secure employment.

**For schools interested in learning more about Ascent Assured, including eligibility requirements, please contact our Business Development Team at 619.980.6441 or [partner@ascentprogram.com](mailto:partner@ascentprogram.com).**

## Ascent Tuition Terms & Conditions

Before taking out private student loans, you should explore and compare all financial aid alternatives, including grants, scholarships, and federal student loans and consider your future monthly payments and income. Applying with a cosigner may improve your chance of getting approved and could help you qualify for a lower interest rate.

The Ascent Program for Funding Education 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. The Ascent Program for Funding Education 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.

The Ascent Program for Funding Education is a federally registered trademark of TCM and may be used by RSB under limited license. Richland State Bank is a federally registered service mark of Richland State Bank.

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 flexible in-school repayment options that include fully deferred, interest only and \$25 minimum repayment. Visit [ascentstudentloans.com/apr](http://ascentstudentloans.com/apr) to see an example of an Ascent Tuition repayment.

Flexible repayment plans may be offered with up to a twelve (12) year repayment term.

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.

Eligibility, loan amount and other loan terms are dependent on a number of factors, including: loan product, other financial aid, creditworthiness, school, program, graduation date, major, cost of attendance and other factors. 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.

**Ascent Assured** - <sup>1</sup>Ascent Assured private student loans are subject to completion of a loan application/consumer credit agreement, verification of application information, school certification of loan amount, and student's enrollment at an approved school. <sup>2</sup>Loans are variable rate so interest rate may increase after consummation. Interest is charged while students are in school and during the 9-month separation period. Unpaid interest will be added to the principal when student enters repayment. <sup>3</sup>Subject to qualification under applicable program guidelines.

**Disclaimer** - Goal Structured Solutions, Inc. (GS2), including its affiliates, reserves the right to modify or discontinue products or programs at any time without notice. Loans to be originated by third party national or state bank partners or Turnstile Capital Management, LLC, a wholly owned subsidiary of GS2. None of GS2, its affiliates, or any bank partner, is affiliated with the school attended. Nothing herein constitutes a recommendation, solicitation or offer by GS2 or its affiliates to buy or sell any securities or other financial instruments or other assets or provide any investment advice or service.