

# 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 with our flexible Ascent Tuition 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.

## Get 1% cash back.

Receive a 1% Cash Back Graduation Reward upon meeting certain conditions. For details, visit [AscentStudentLoans.com/cashback](http://AscentStudentLoans.com/cashback)

## Build your credit.

Apply for a loan 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.\*

## 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. Ascent Tuition offers three (3) flexible repayment options that include fully deferred, interest only and a minimum repayment. Ascent Independent offers a fully deferred repayment option and does not charge prepayment penalties. Visit [AscentTuition.com/APR](http://AscentTuition.com/APR) for a Tuition repayment example or [AscentIndependent.com/APR](http://AscentIndependent.com/APR) for an Independent repayment example. Ascent Tuition is available for students enrolled at least half-time at an eligible school while Ascent Independent is available to Juniors, Seniors and Graduate students enrolled full-time at an eligible school with a satisfactory academic performance of 2.5 GPA or greater.

0.25% Auto Debit interest rate reduction applies only when the borrower or cosigner signs up for automatic payments and the regularly scheduled, current amount due (including full, flat, or interest only payments, as applicable) is successfully deducted from the designated bank account each month. Borrowers lose this benefit after two (2) Nonsufficient Funds (NSF) payments, until they requalify and re-enroll in automatic debit payments. Interest rate reduction(s) will not apply during periods when no payment is due, including periods of In-School, Deferment, Grace or Forbearance. Borrowers may be eligible to receive a 1% Cash Back Graduation Reward upon meeting certain conditions. Visit [AscentStudentLoans.com/cashback](http://AscentStudentLoans.com/cashback) for details.

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.

2018 Ascent Student Loans - Rev. 05/07/2018

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:

## Ascent Independent

ONLY for full-time Juniors, Seniors & Graduate Students  
WITHOUT a creditworthy cosigner. (See eligibility requirements)

## Ascent Tuition

Best for College Students with a  
creditworthy cosigner.

### Affordable Rates

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

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### Discounts

Enjoy a 0.25% interest rate reduction for enrolling in automatic payments.\*  
NEW 1% Graduation Cash Reward, visit [AscentStudentLoans.com/cashback](https://AscentStudentLoans.com/cashback) for details.

### Avoid Fees

No origination, disbursement, or loan application fees.

### Flexible Terms

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

### Repayment Options

In-School Interest-Only Repayment: Pay interest only while enrolled at least half-time. (Not available for Ascent Independent.)  
Minimum Payment: Pay a set monthly minimum payment while enrolled at least half-time. (Not available for Ascent Independent.)  
Deferred Repayment: Start payments up to 6 months after leaving school.

### Loan Amounts

Minimum: \$2,000  
Maximum: \$200,000 (aggregate)

### Eligibility

Eligibility, loan amount and other loan terms are dependent on a number of factors which may include: loan product, other financial aid, credit-worthiness, school, program, graduation date, major, cost of attendance and other factors. Ascent Independent is available to Juniors, Seniors and Graduate students enrolled full-time at an eligible school with a satisfactory academic performance of 2.5 GPA or greater. Students applying for Ascent Independent 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 for Ascent Tuition with a creditworthy cosigner who is a U.S. citizen or U.S. permanent resident.

### 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.\*

### 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)).

### 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).



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