



Student Loans that Empower Bright Futures™!

About Ascent

Ascent is a leading provider of innovative financial products and student support services that enable more students to access education and achieve academic and economic success. Our college planning tools and financial resources are co-created by students for those attending undergraduate and graduate degree programs.



Ascent Student Loans

Cosigned & Non-Cosigned Options¹



Undergraduate Student Loans¹

For students attending an eligible institution and enrolled at least half-time in a degree program.

- Cosigned Loans
- Non-Cosigned Loans

Expanded Eligibility:¹

- Students may apply with or without a cosigner
- Available to DACA students
- Available to international students

AscentFunding.com/Undergraduate-Loans



Graduate Student Loans¹

For students in masters, doctoral or professional degree program with or without a cosigner.

Graduate School Loan Options

- MBA Students
- Medical School
- Dental School
- Law School
- PhD & Master's
- Health Professional

AscentFunding.com/Graduate-Student-Loans



Outcomes-Based Non-Cosigned Loans¹

For undergraduate juniors and seniors, including DACA students (18+ years of age), with limited or no credit history.

Expanded Eligibility:¹

- Allows for students with no income or credit history to apply for an Ascent Student Loan
- DACA student-friendly

AscentFunding.com/No-Cosigner



Parent Student Loans¹

For parents, guardians, and sponsors who wish to finance their student's education.

Expanded Eligibility:¹

- Allows for students enrolled less than half-time, up to full-time to access education
- SAP (Satisfactory Academic Progress) not required
- Opens doors for students who may not be eligible or are qualified to borrow for themselves

AscentFunding.com/Parent-Student-Loan




Financial Aid Officers Support
Ascent Funding



Private Student Loans
Ascent Funding

Student-First Benefits:

We go beyond just providing loans!

See how Ascent compares ^{1,2,3}	 9 months	INDUSTRY STANDARD 6 months
Grace Period	9 months	6 months
Automatic Payment Discounts	✓	✓
Dedicated School Support	✓	✓
Over 2,300 Institutions	✓	✓
Student & Parent Scholarship Giveaways	✓	✓
No Fees!	✓	✗
12-Month Cosigner Release	✓	✗
40 Repayment Options	✓	✗
Personalized Services for Borrowers	✓	✗
DACA & International Eligibility	✓	✗
Cash Back at Graduation	✓	✗
Financial Wellness Training	✓	✗
Free College & Career Coaching	✓	✗
NEW! Paid Internships	✓	✗
Ease of Discharge in Bankruptcy	✓	✗

Did you know?

Over **33,000** college students have used Ascent to pay for college!¹

Setting Students Up for Success

Over **13,000** students have received personalized coaching and professional development through the AscentUP² program.

Supporting Diverse Backgrounds

Over **93% of Ascent's college loan** borrowers qualify as low-income.¹

Reimagining the Frontier

Our goal is to **increase income for students by \$10 billion in five years** as we advance our mission to be the undisputed leader in driving positive student outcomes.

Ascent's Impact

85%
Borrowers who increased credit score

58%
Borrowers who increased credit score by 50+ points

29%
Borrowers who increased credit score by 100+ points



**Financial Aid Officers Support
Ascent Funding**



**Private Student Loans
Ascent Funding**

It's Easy to Partner with Ascent

Add Ascent to your Lender List, ELMSelect, or FASTChoice

Ascent – Bank of Lake Mills Lender Code = 555550

Ascent – DR Bank Lender Code = 555600

Dedicated Account Manager & Customer Service Team

- **College Schools Account Manager:** Kumba McGill | kmcgill@ascentfunding.com
- **Student & Parent Customer Service:** help@ascentfunding.com | 877-216-0876

1. Ascent loans are funded by Bank of Lake Mills or DR Bank, each Member FDIC. Certain restrictions, limitations, terms and conditions apply. For complete terms and conditions visit AscentFunding.com/Ts&Cs. For rates and repayment examples, visit AscentFunding.com/Rates. For borrower benefits, visit AscentFunding.com/BorrowerBenefits.

2. To be eligible for coaching through AscentUP, the student borrower must be an undergraduate who has been approved for and completed an Ascent college loan application and has agreed to the AscentUP terms of service. Ascent's consumer loans for bootcamps and graduate student loans do not qualify for AscentUP coaching.

3. Ascent college loans originated June 5, 2023 onwards are eligible for discharge without a showing of "undue hardship". Restrictions apply, visit AscentFunding.com/faq/312285.