

Expand your possibilities.

The Ascent Health student loan program is built around one guiding principle: Student loans should expand your possibilities, not limit them. That's why we consider more than just a credit score and current income to help students in nursing programs get the funding needed to cover up to 100% of tuition and eligible living expenses.

Customize your loan.

Choose the plan that's right for you with 3 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 with Ascent Health.

Build your credit.

Apply for a loan in our own name without a cosigner or you can request to release your cosigner after 24 consecutive on-time payments.

Master your money.

You'll have access to free online tools that help you manage your money and borrow responsibly.

As your financial partner, we want to set you up for future financial success and help you avoid unnecessary debt. Our team of trusted advisors will be with you every step of the way.

AscentHealthLoan.com

Apply online at
AscentHealthLoan.com
or call 866-524-7756.

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.

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 Immediate Repayment. For Ascent Health repayment examples, visit AscentHealthLoan.com/APR.

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.

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The Ascent Program is engineered by:



GOAL
STRUCTURED
SOLUTIONS

A loan designed with you in mind.



**Ascent
Health**



Student loans that power bright futures.

Ascent Health looks beyond your credit score and income to give you more opportunities to qualify for a loan and get the money you need to pay for school.

Affordable Rates	Ascent Health offers affordable and competitive variable rates that change monthly using the 1-month LIBOR rate. For current rates, visit AscentHealthLoan.com/APR .
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 choose to put off payments until 6 months after you leave school. There is no prepayment penalty if you choose to pay your loan off early.
Repayment Options	<ul style="list-style-type: none">• 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.• Immediate Repayment: Full principal and interest payments begin 30 – 45 days after disbursement.
Loan Amounts	<ul style="list-style-type: none">• Minimum: \$1,000• Maximum: \$200,000 (aggregate)
Eligibility	We consider several factors including: creditworthiness, school, program, graduation date, major, cost of attendance and other factors. Ascent loans are for college students that 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 that are not a U.S. citizen or U.S. permanent resident may apply with a credit worthy cosigner that is a U.S. citizen or U.S. permanent resident.
Forgiveness & Forbearance	Ascent Health loans include Active Duty Military Deferment, In-School Deferment, Residency / Internship Deferment and Temporary Hardship Forbearance (for details, visit AscentHealthLoan.com/FAQs).
Cosigner Release	If you need to take out an Ascent Health loan with a cosigner, you can request to release your cosigner after making 24 consecutive on-time payments. Once you release your cosigner, you will continue with the loan in only your name.
Support & Help	From your first application to your final payment, we're committed to helping you every step of the way. Our 100% U.S.-based Ascent Customer Service Team is here for you. Call our toll-free number at 866-524-7756 or email us at Help@AscentProgram.com .

Apply today at AscentHealthLoan.com or call [866-524-7756](tel:866-524-7756).

See reverse side for Ascent Health Terms & Conditions or visit AscentHealthLoan.com/Ts&Cs.



**Ascent
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