

# GRADUATE STUDENT LOAN

PRODUCT INFORMATION | ACADEMIC YEAR 2023-24

## Success with less stress.

We offer the most choices for when to start repaying the loan and how long to pay it back to help students and families create a loan that fits their budget and their life.

Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

The College Ave product for graduate students is designed for students pursuing a masters, doctoral, or professional degree. With no origination fees and flexible repayment options, graduate students can build a loan that fits their budget and their life.

### INTEREST RATES

Variable and fixed rates including auto-pay discount<sup>1</sup> available at <https://www.collegeave.com/student-loans/graduate/>

### ORIGINATION FEES

No origination or application fees, and no penalty fees for early repayment

### ELIGIBILITY

- ▶ Students must be attending an eligible degree-granting school and making satisfactory academic progress (as defined by the school)
- ▶ Students must meet the minimum age of majority for their state of residence if applying individually
- ▶ Students (and cosigners when applicable) must be United States citizens or permanent residents
- ▶ As determined by a credit review, the student must be able to repay the loan, or bring a cosigner who can repay the loan. Most students will need a cosigner

### IN-SCHOOL REPAYMENT OPTIONS

Students or borrowers have a choice of in-school repayment options:

- ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST
- ▶ INTEREST ONLY (pay interest charges each month during school)
- ▶ FLAT PAY (pay \$25 a month while in school)<sup>2</sup>
- ▶ DEFERRED (no payments required while in school)

### GRACE PERIOD

9 months for graduate student loans

### REPAYMENT TERMS

Borrowers have a choice of term lengths: **5,8,10** or **15 years**<sup>3</sup>

### LOAN AMOUNT

Borrow up to 100% of the school-certified cost of attendance (minimum \$1,000)<sup>4</sup>

### BORROWER BENEFITS

**0.25%** interest rate reduction for automatic payments<sup>1</sup>

## Need help?

9AM-9PM ET MONDAY-FRIDAY

### SCHOOLS CAN REACH US AT

[schools@collegeave.com](mailto:schools@collegeave.com)  
(844) 422-7501

### STUDENTS CAN REACH US AT

[studentloans@collegeave.com](mailto:studentloans@collegeave.com)  
(844) 422-7502

Check out our website to learn more about our loan options and how we can help students and families find the best fit for them in seconds.

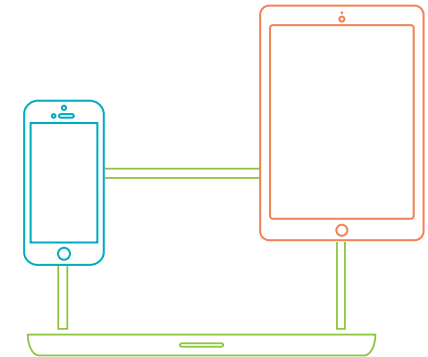
**collegeave.com**

## Student loans are all we do. That's it.

We have the perfect fit for students and the easiest way to understand it is to see it. That's why we created our online calculators to help students and families engage with the options and find the best plan for them.

We have the fastest online student loan application, whether on phone, tablet, or laptop.

- ▶ Great low rates<sup>1</sup>
- ▶ Easy mobile access
- ▶ Apply in 3 minutes to get an instant credit decision



College Ave products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

<sup>1</sup> The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

<sup>2</sup> This informational repayment example uses typical loan terms for a first year graduate student borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 6.27% fixed Annual Percentage Rate ("APR"): 33 monthly payments of \$25 while in school, followed by 96 monthly payments of \$145.75 while in the repayment period, for a total amount of payments of \$14,817.03. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

<sup>3</sup> This informational repayment example uses typical loan terms for a first year graduate student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.10% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$141.66 while in the repayment period, for a total amount of payments of \$16,699.21. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

<sup>4</sup> As certified by the school and less any other financial aid received. Minimum \$1,000.

Information advertised valid as of 2024. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE.  
CHECK [WWW.COLLEGEAVE.COM](http://WWW.COLLEGEAVE.COM) FOR THE MOST UP-TO-DATE INFORMATION.