

College Ave is a national lender with a mission to help students, graduates, and their families finance higher education.

We're dedicated to simplifying the private student loan experience for families when savings, scholarships, and federal student loans don't cover the full cost of college. We deliver a best-in-class customer experience and offer the most consumer friendly product suite in the industry, delivering on our brand promises of **simple, clear, and personal.**

For additional questions, please contact your campus representative.  
[schools@collegeave.com](mailto:schools@collegeave.com) 844-422-7501

College Ave's student loan products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or BTG Pactual Bank, N.A., member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. If a payment is returned, you will lose this benefit.

2 As certified by your school and less any other financial aid you might receive. Minimum \$1,000.

Typical Repayment Example: This informational repayment example uses typical loan terms for a freshman 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 8.35% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$179.18 while in the repayment period, for a total amount of payments of \$21,501.54. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

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.



A Better Way to Pay  
for College.  
[collegeave.com](http://collegeave.com)

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# A Better Student Loan Experience



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A Better Student Loan Experience.

# At College Ave

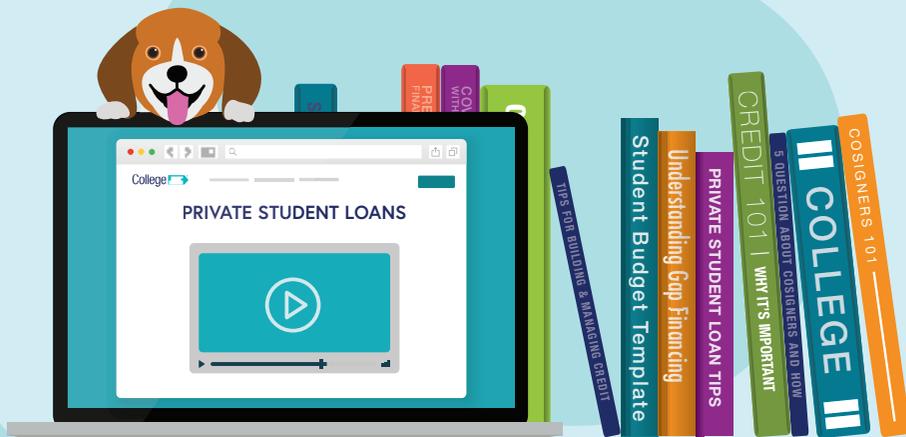
We believe that higher education is no longer a one-size-fits-all industry. That means students, families, and graduates will need financing for an education that's tailored to their goals, lifestyles, and budgets. We have a wide breadth of loan products with the most flexible options in the industry, and are perfectly positioned to continue to adapt our products as school and customer needs evolve.

## Best in Class Application

Our simple and intuitive 3-minute application allows customers to easily find out if they're approved from any desktop or mobile device. With multiple repayment options, we give borrowers the ability to customize a loan that fits their budget and needs.

## Financial Literacy Resources

We're committed to giving students and families helpful tools and resources that promote responsible borrowing, credit education, and financial literacy. We offer both print and online materials, along with educational videos and presentations throughout the year.



## Our Products

### Undergraduate Student Loans

For students (usually with cosigners) who are enrolled in non-degree/continuing education and certificate programs, an associate degree or bachelor's degree program.

### Graduate Student Loans

For students in masters, doctoral or professional degree programs. In addition to our general graduate student loan, we offer specialized graduate loans tailored to the following disciplines:

- MBA Loan
- Graduate Health Professions Loan
- Law School Loan
- Medical School Loan
- Dental School Loan
- Residency and Relocation Loan
- Bar Study Loan

### Parent Loans

For parents or other sponsors who want to borrow for a student's education costs. This loan is available for non-degree/continuing education, certificate, undergraduate, and graduate level programs.

### Student Loan Refinancing

For college graduates with existing loans who want to manage monthly payments or reduce the total cost. Federal, private, or a combination of both loan types can be refinanced.

## Product Benefits & Features

### Borrower Benefits

- In-school or deferred payment options
- Choice of repayment term
- 0.25% interest rate reduction<sup>1</sup> for automatic payments
- Post graduation grace period
- Cash back rewards program through Payce to help pay for college

### Eligibility

- Loans may be used for past due balances
- Students must be achieving Satisfactory Academic Progress (SAP)
- International students with a SSN can borrow with a US citizen or permanent resident cosigner
- Cosigner release option

### Rates, Fees and Loan Amounts

- Variable or fixed interest rates
- Cover up to 100% of the school certified cost of attendance<sup>2</sup>
- No origination or processing fees
- 16+ combinations of repayment options and terms

Find more resources  
and information.  
[collegeave.com](https://collegeave.com)