College AVE

Graduate Student Loan

PRODUCT INFORMATION ACADEMIC YEAR 2026-27



Different & Better.
A Winning Combo.

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.

collegeave.com

INTEREST RATES	Variable and fixed rates inlcuding auto-pay discount[1] 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 enrolled in a certificate, master's, doctoral or other professional degree program at an eligible school, and must be making satisfactory academic progress as defined by the school. • Students must meet the minimum age of majority for their state of residence if applying alone, or be at least 16 years of age at the time of application if applying with a cosigner. • Students need a social security number and U.S. address to apply. Cosigners, when applicable, must be U.S. citizens or permanent residents. International students require a U.S. cosigner for approval. • 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	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) [2] • 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[3]
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum $1,000)[4]
BORROWER BENEFITS	**Auto-Pay Rate Reduction:** 0.25% interest rate reduction for automatic payments[1] **College Ave Cash Back Rewards Program through Payce:** Cash back towards loan

For school use only—not for consumer or student distribution. Information advertised valid as of February 10, 2026.

A Better Student Loan *Experience.*

At College Ave, we've got practical, easy-to-follow tips, tools, and advice tailored for students and families. Whether it's breaking down financial aid options, explaining loan types, or sharing smart saving strategies, our goal is to set you up for success.

LOAN CALCULATORS

Our loan calculators give students and families the ability to see how interest rates and loan terms impact the total cost of borrowing which helps them make the best decision for their family.

PRE-QUAL TOOL

Potential borrowers can learn whether their credit pre-qualifies for the loan and what rates they can expect from us before they apply – without affecting their credit score.

College AVE®

Need help?

9AM–8PM ET MONDAY–FRIDAY

FOR SCHOOLS:

schools@collegeave.com (844) 422-7501

FOR STUDENTS:

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 minutes.

collegeave.com

Call, email or chat with a representative at collegeave.com/contact

College Ave's student loan products are made available through Firstrust 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 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.

3 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.

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

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 COLLEGEAVE.COM FOR THE MOST UP-TO-DATE INFORMATION.

Information advertised valid as of February 10, 2026. Variable rates may increase after consummation.

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