### Borrower eligibility

#### Student eligibility
- Be enrolled at least half-time in a graduate program at an eligible school
- Be seeking a degree
- Be making satisfactory academic progress as defined by the school
- Be a US citizen, permanent resident or international student (International students require a cosigner who is a US Citizen or permanent resident)
- Be 16 years or older at the time of application. Cosigner required if under 18
- Pass a credit check

#### Cosigner eligibility
- At least 18 years old
- US citizen or permanent resident
- Must pass a credit check

### Loan terms

#### Loan amount
- Up to 100% of the school-certified cost of attendance minus other financial aid
- Aggregate loan limits apply
- $1,000 minimum for each loan
- Loans are disbursed through the school

#### Interest rates
- Fixed or variable interest rates
- For more information, visit DiscoverStudentLoans.com/Rates

#### Fees
- Zero fees

#### Deferment period
- Optional in-school deferment while enrolled at least half-time
- Up to 3 years of deferment during the life of the loan for Active Military Duty
- Up to 3 years of deferment during the life of the loan for Public Service
- Up to 5 years of deferment during the life of the loan for Residency
- During deferment, interest continues to accrue. Students have the option to pay the interest as it accrues or we will add any unpaid interest to the principal balance at the end of deferment. This may increase the principal balance of the loan, the amount of the monthly payment and the total cost of the loan

#### Grace period
- 9 months

#### Repayment options
- Choice of in-school (interest-only or fixed) or deferred repayment option
- Students must be enrolled in school at least half-time at the time of application to be eligible for in-school repayment options
- Payments can be made anytime to help reduce the overall cost of the loan and there is never a penalty for prepaying
- Visit DiscoverStudentLoans.com/School for details

#### Loan forgiveness
- In the event of the primary borrower’s death or permanent disability

### Borrower benefits

#### Rewards for Good Grades
- Students who get at least a 3.0 GPA (or equivalent) may qualify for a one-time cash reward of 1% of the loan amount on each new Discover graduate loan. Reward redemption period is limited
- Visit DiscoverStudentLoans.com/Reward for reward and redemption terms and conditions

#### 0.25% Auto Debit Reward
- 0.25% interest rate reduction while enrolled in automatic payments

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**Learn more**

DiscoverStudentLoans.com/School  
1-877-321-5018

**We encourage students to borrow responsibly.**
1. Maximize grants, scholarships and other free financial aid.
2. Compare federal and private student loans.
3. Choose the loans that best fit their needs.

Please visit DiscoverStudentLoans.com/School for current terms and conditions.

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