

Borrower eligibility	Student eligibility	<p>For residency, internship, relocation and board exam review expenses</p> <p>To qualify, a student must:</p> <ul style="list-style-type: none"> <li>• Have graduated from medical school within the past 12 months, or be enrolled in the final year of study in a graduate health professions program at an eligible school</li> <li>• Be a US citizen, permanent resident or international student (International students require a cosigner who is a US Citizen or permanent resident)</li> <li>• Be 16 years or older at the time of application. Cosigner required if under 18</li> <li>• Pass a credit check</li> </ul>
	Cosigner eligibility	<ul style="list-style-type: none"> <li>• At least 18 years old</li> <li>• US citizen or permanent resident</li> <li>• Must pass a credit check</li> </ul>
Loan terms	Loan amount	<ul style="list-style-type: none"> <li>• Up to \$18,000 for Allopathy, Dentistry, Optometry, Osteopathy, Pharmacy, Podiatry and Veterinary Medicine</li> <li>• Up to \$5,000 for Nursing, Occupational Therapy, Physical Therapy and Physician Assistant</li> <li>• \$1,000 minimum for each loan</li> <li>• Loan amount is disbursed directly to the borrower via check or electronic deposit to a US bank account</li> <li>• Aggregate loan limits apply</li> </ul>
	Interest rates	<ul style="list-style-type: none"> <li>• Fixed or variable interest rates</li> <li>• For more information, visit <a href="https://DiscoverStudentLoans.com/Rates">DiscoverStudentLoans.com/Rates</a></li> </ul>
	Fees	Zero
	Deferment period	<ul style="list-style-type: none"> <li>• Optional in-school deferment while enrolled at least half-time</li> <li>• Up to 5 years of deferment during the life of the loan for Residency</li> <li>• Up to 3 years of deferment during the life of the loan for Active Military Duty</li> <li>• Up to 3 years of deferment during the life of the loan for Public Service</li> <li>• 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.</li> </ul>
	Grace period	For students who defer payments while in school, the grace period ends 9 months after graduation or after enrollment drops below half-time
	Repayment options	<ul style="list-style-type: none"> <li>• Choice of in-school (interest-only or \$25 fixed) or deferred repayment option</li> <li>• You must be enrolled in school at least half-time at the time you submit your application to be eligible for in-school repayment options</li> <li>• Payments can be made anytime to help reduce the overall cost of the loan and there is never a penalty for prepaying</li> <li>• Visit <a href="https://DiscoverStudentLoans.com/School">DiscoverStudentLoans.com/School</a> for details</li> </ul>
	Loan forgiveness	In the event of the primary borrower's death or permanent disability
	0.25% Auto Debit Reward	0.25% interest rate reduction while enrolled in automatic payments

**Learn more**



[DiscoverStudentLoans.com/School](https://DiscoverStudentLoans.com/School)



**1-877-321-5018**

Please visit [DiscoverStudentLoans.com/School](https://DiscoverStudentLoans.com/School) for current terms and conditions.

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