## BORROWER ELIGIBILITY

**Student Eligibility**
- At least 18 years old
- Graduated within the past 6 months, or enrolled at least half-time and making satisfactory academic progress in the final year of study in a graduate law degree program
- US citizen, permanent resident or international student (International students require a cosigner)
- Must 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 $16,000 (up to $200,000 aggregate borrowing limit)
- $1,000 minimum on each loan
- Loan amount is disbursed directly to the borrower via direct deposit or check

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

**Fees**
- Zero

**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

**Grace Period**
- Ends 9 months after graduation

**Repayment Options**
- Choice of in-school or deferred repayment option
- 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 for details

**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 debit payments during repayment

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Please visit DiscoverStudentLoans.com for current terms and conditions.
Discover Student Loans are made by Discover Bank
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