3 Steps to Getting Your Residency Loan

1. Apply online or by phone

- Go to DiscoverStudentLoans.com or call us at 1-877-728-3030
- Tell us about yourself and the loan you need
- Add a cosigner to improve the likelihood of loan approval and a lower interest rate

We will review your credit history, verify your information and tell you if you qualify for the loan.

2. Sign your loan documents online or mail them to us

- Log in to your account at DiscoverStudentLoans.com
- Electronically sign your Promissory Note, or print, sign and mail the original to us

We will verify your enrollment or graduation status.

3. Review and accept your loan terms

- Log in to your account at DiscoverStudentLoans.com, or call us at 1-877-728-3030

We will send funds directly to you.

You're done!

Apply Today!

1-877-728-3030

DiscoverStudentLoans.com

DISCOVER | STUDENT LOANS

Please visit DiscoverStudentLoans.com for more information, including interest rates and terms and conditions for our Auto Debit Reward.

Discover Student Loans are made by Discover Bank
Lender ID 831312

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DC-055 Effective March 2013

DISCOVER | STUDENT LOANS

Residency Loans

DiscoverStudentLoans.com

We're Ready to Help

You're on your way to a successful career, and we're ready to help. With the Discover® Residency Loan, you can cover the cost of your residency, internship, relocation and board exam review.

You can borrow up to $18,000 for the following programs:

Allopathy	Pharmacy
Dentistry	Podiatry
Optometry	Veterinary Medicine
Osteopathy	

You can borrow up to $5,000 for the following programs:

Nursing	Physical Therapy
Occupational Therapy	Physician Assistant

To be eligible for a Discover Residency Loan, you must be:

- Enrolled at least half-time in your final year or have graduated within the past 12 months from one of the above graduate health professions programs
- A US citizen, permanent resident or international student (International students require a Social Security number and a cosigner)

For more information, visit **DiscoverStudentLoans.com** or call our knowlegeable Student Loan Specialists at **1-877-728-3030** anytime 24/7.

Choose the Right Loan

All Discover Student Loans feature a 0.25% Auto Debit Reward, and no payments are required while enrolled in school at least half-time.

Fixed Rate Residency Loan

- Interest rates as low as 6.79% APR
- Zero fees

Variable Rate Residency Loan

- Interest rates as low as Prime Index + 0.00% (currently 3.25% APR)
- Zero fees

The Annual Percentage Rate (APR) for a variable rate loan may increase during the life of the loan if the Prime Index increases. This may result in higher monthly payments, an increase in the number of scheduled payments or both.

Get Started Today

Can I Apply with a Cosigner?

Applying with a creditworthy cosigner may improve the likelihood for loan approval and may lower the interest rate.

How Will I Receive the Funds?

We will send funds to you via check or direct deposit to your bank account.

When Do I Start Making Payments?

No principal or interest payments are required while you are enrolled in school at least half-time or during your grace period, which ends 9 months after graduation. You also have the option to defer payments up to 5 years during residency. To reduce the cost of borrowing, you can make payments anytime with zero prepayment fees.

Apply Today!

1-877-728-3030

DiscoverStudentLoans.com