## Students First Line of Credit for the Haskayne Master of Management

At ATB, we don't think money should stand in the way of your education. That's why we offer a market-leading line of credit to support your Master of Management studies.

If you've been accepted into the Haskayne Master of Management program, and you're a Canadian citizen or permanent resident, you can apply for ATB's Students First Line of Credit. You could qualify for a line of credit of up to \$25,000, administered throughout your program, to help cover tuition, books, supplies and living expenses.

## Features and benefits

- ATB's Students First Line of Credit allows you to borrow up to \$25,000 if you're enrolled in the Haskayne Master of Management program, upon approved credit\*. Depending on individual circumstances, a co-borrower may be considered.
- Our market-leading interest rate of Prime plus 1%<sup>†</sup> lets you worry less about your payments and focus more on your degree. You'll only pay interest on the amount you use, and you only have to pay the monthly interest payments during your study.
- You don't have to pay anything if you don't use your Line of Credit. There are no annual service fees. We'll even set you up with a student account with no monthly fees.
- After your graduation, you can continue to use your Line of Credit for up to 12 months. After that, your remaining balance will be converted into a loan, amortized for up to 25 years. The long amortization gives you a flexible repayment option with low monthly payments and doesn't place a burden on your finances. There are no penalties to pay down or pay off your loan early.

Do you want to learn more about education financing? Are you ready to apply?

Let's connect

Elijah Voykin Personal Banking Specialist 403-990-3762 evoykin@atb.com

For up-to-date rates, head to atb.com/rates



<sup>\*</sup>Terms and conditions apply. Subject to credit approval. Please contact us for full details.

<sup>&</sup>lt;sup>†</sup> Prime Rate as of March 27, 2020 is 2.95% and is subject to change without notice.