

# CLIMB

The word "CLIMB" is rendered in a white, sans-serif font. The letter "I" is a simple vertical line. The letter "M" is composed of two overlapping triangles; the left triangle is a medium purple, and the right triangle is a slightly darker purple, creating a darker purple intersection in the center. The letters "C", "L", and "B" are white outlines.A white upward-pointing triangle is positioned at the bottom center of the dark blue header, pointing towards the text below.

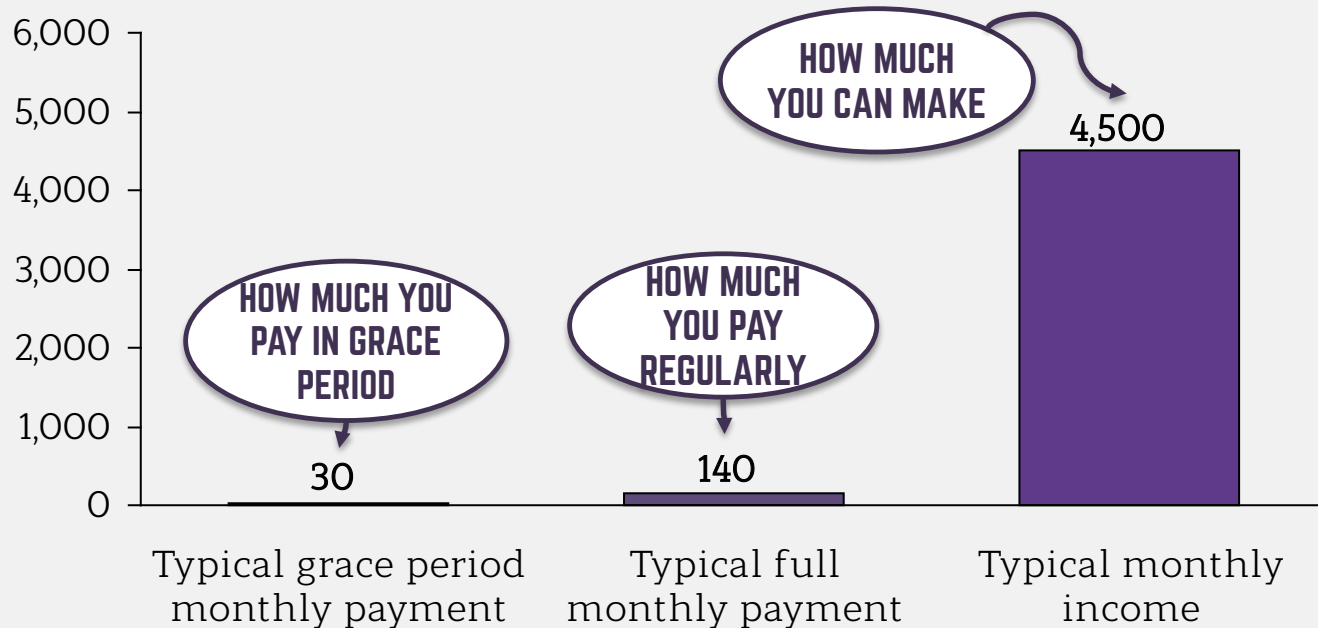
Information for Accepted Students of Portland Code School

# CLIMB: LET US HELP YOU PAY FOR PCS

- 1 When you're accepted to your program, fill out our short application - get a decision the same day
- 2 Fixed rates starting at 5%, averaging 9%, with low monthly payments
- 3 Grace period while you are in school and for 3 months afterward, when you only pay interest
- 4 Pre-pay anytime, with zero penalties
- 5 Experience our rad student experience and support

# OUR LOW RATES + YOUR TRANSFORMATIVE EDUCATION = SUCCESS

## TYPICAL LOAN PAYMENT AND INCOME FOR CODE SCHOOL GRADUATES



Every student's experience is different, and we can't guarantee this is what your experience will be

# FILL OUT OUR APPLICATION IN A FEW MINUTES AND USUALLY GET A SAME DAY DECISION

## EASY APPLICATION TAKES ONLY A FEW MINUTES

Congratulations on your acceptance to Portland Code School. To apply for a loan we need just a few pieces of information.

Your loan is not being offered or made by Portland Code School, but by Climb Investco, LLC.  
[Contact us](#) if you have any questions.

**BORROWER INFORMATION**

FIRST NAME

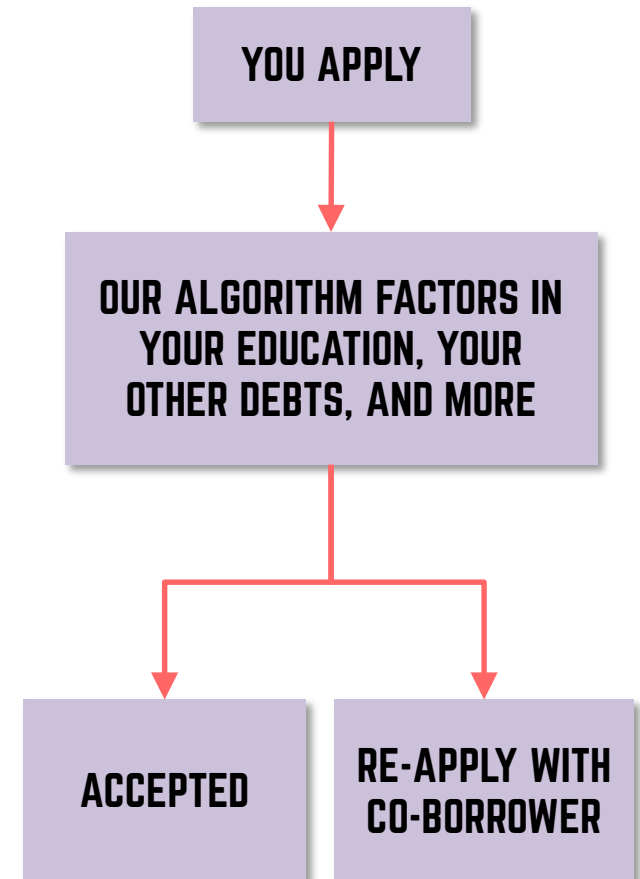
LAST NAME

PROGRAM

STARTING MONTH



## TAKES INTO ACCOUNT MORE THAN YOUR CREDIT SCORE



# FAQ: GENERAL QUESTIONS

1

## HOW DO YOU SELECT A SCHOOL TO WORK WITH?

We put every school through a rigorous vetting process to determine if it really helps students transform their future earning potential. We survey alumni, speak with recruiters and continually monitor the job prospects for a school's graduates.

2

## HOW LONG DOES THE APPLICATION TAKE?

The financing application typically only takes a few minutes to complete. We let most applicants know if they qualify the same day, but it may take up to a week.

3

## WHAT RATES DO YOU CHARGE?

We offer fixed interest rates ranging from 5%-12% depending on your credit history and future income prospects coming out of your education. If you have good credit history, or a co-borrower, you will most likely have a lower rate.

4

## HOW LONG AFTER I AM APPROVED DOES IT TAKE TO GET THE FUNDS?

The funds are available as soon as you are approved for a loan. We will transfer your tuition to your approved school upon acceptance of your offer.

5

## WHAT HAPPENS IF I DROP OUT OF THE PROGRAM?

If you decide not to pursue your education within the first 10 days of class your loan is cancelled. We don't want people to take out loans for educations that they don't receive.

# FAQ: APPLYING FOR A LOAN

1

**WHAT DO I HAVE TO DO TO APPLY FOR FINANCING?**

Once you are accepted to a partner school just click the link they share and you will get access to the application.

2

**HOW DOES THE CREDIT CHECK WORK?**

Once you have provided us with your social security number and permission to access your information, we will contact a credit bureau to provide us with your credit history. We will never share your personal credit information anywhere or with anyone without your express permission.

3

**CAN I BE DECLINED? IF SO, WHAT CAN I DO?**

You can be declined if you do not meet our minimum credit criteria. If that occurs, you can re-submit your application with a Co-Borrower and still receive financing. A Co-Borrower is someone (often a parent / guardian or loved one) who promises to pay your loan if you can't pay.

4

**IF I'M UNDERAGE, CAN I GET A LOAN? WHAT HAPPENS IF I DON'T HAVE A CREDIT SCORE?**

Yes, you certainly can with the help of a Co-Borrower.

5

**I'M A FOREIGN CITIZEN. CAN I APPLY FOR A LOAN?**

At this time, only US Citizens and Permanent Residents are eligible for financing.

# FAQ: PAYING BACK YOUR LOAN

1

## WHEN DO I HAVE TO START PAYING BACK THE LOAN?

We ask you to pay only the interest component of your loan while you are in school and for 3 months after, giving you some time to find a job. Thereafter, we ask you to start paying the full monthly amount.

2

## HOW MUCH DO I HAVE TO PAY PER MONTH?

If your loan amount is \$4,246, the monthly interest only payment amount will range from ~\$20-\$40 and the full monthly payment will range from ~\$130-\$150, depending upon your actual interest rate.

3

## HOW LONG DO I HAVE TO PAY BACK THE LOANS?

Typically our loans have a 3 year term after the program ends.

4

## HOW DO I MAKE PAYMENTS ON MY LOAN?

You can pay by ACH, credit card, or other payment methods. We offer a discount for borrowers who set up an automatic payment from their bank account. You can also save your payment information so that future payments can be sent automatically.

5

## CAN I PAY OFF MY LOAN AT ANY TIME?

You can pay back your loan, in whole or in part, at any time without penalty.