

Congratulations on finishing your course!

We'll miss you in class, but we're excited to see you put your new skills to use.

As you head onto the next stage, we want to provide some resources to help navigate the rest of your Climb loan repayment.



On-time payments are important for good credit, which not only allows you to qualify for things like a mortgage, a car, or a credit card — many potential employers even look at applicants' credit!



- **STEP 1:** understand your loan terms, especially your repayment schedule and the amount you'll owe each month.
 - You can view your loan documents through the Climb Student Portal (climbcredit.com/student-portal) or in your emails from Climb.



- **STEP 2:** set up your account with Launch. They're Climb's loan repayment manager and will be collecting your loan payments on behalf of Climb.
 - Go to climbcredit.youronlineaccount.com/pub/register.
 - Enter your information exactly as it appears on your Climb Credit welcome letter or any other Climb Credit correspondence.
 - Once the account is set up, log in and make payments at climbcredit.youronlineaccount.com.



- **STEP 3:** if you've opted into autopay, there's nothing left for you to do! Your account will be debited monthly based on your repayment schedule.
 - You can set up and adjust autopay at any time through your Launch account. Those who sign up get a 0.25% discount on their interest rate as long as their account is connected!



- **STEP 4:** be sure to keep both Launch and Climb's contact info on hand
 - You can email Launch at climbcredit@youronlineaccount.com.
 - If you'd like to speak with Launch over the phone, please call 833-353-0594.
 - If you have additional questions or are experiencing any issues with repayment, please contact Climb
 - You can speak to a Climb rep through *live chat* at climbcredit.com and email at hello@climbcredit.com.
 - Reps are available 10am–8pm ET, Monday–Friday.
- **STEP 5:** ask for repayment help if you need it
 - Life circumstances can change, and you may find yourself in a situation where you can't afford your monthly loan payments. That's why Climb and Launch offer several options to help you regain control of your loan payments.
 - The main option is an **Alternative Repayment Option** program, which allows you to reduce or pause your payments and can provide you with some relief if you're experiencing a temporary financial hardship.
 - To explore this option, reach out to Launch to learn more — their representatives will be more than happy to assist you with any inquiries or concerns.

Helpful links

<https://meetclimb.com/help-center>

<https://climbcredit.com/resources/finance-loans/how-to-improve-credit-score/>

<https://climbcredit.com/resources/finance-loans/how-to-read-a-credit-report/>

<https://climbcredit.com/resources/finance-loans/8-tips-for-successful-loan-repayment/>

Disclosures

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