

Approval is more likely with a co-borrower!

Finding a co-borrower can help you get approved for a Climb loan so you can attend class, gain new skills, and achieve your goals.



Applications with a co-borrower are **17% more likely to be approved!**¹



You could receive a **lower interest rate** on your loan!



23% of Climb students used co-borrowers!²

Co-borrower FAQs

What is a co-borrower?

A co-borrower is someone who agrees to sign onto the loan alongside the borrower. If the student borrower is unable to make payments on the loan, the co-borrower is responsible for making payments.

Who can be a co-borrower?

Anyone can be a co-borrower: **spouse, friend, or family**. However, it's important they know what that responsibility is.

What does a co-borrower need to understand?

Co-borrowers must also understand their role in supporting you in getting a loan. By signing onto a loan **they agree to become responsible for the repayment if you are unable to make the payments yourself**.

Apply with a co-borrower today: meetclimb.com/coborrower

We only perform a soft credit pull upon application submission, so just reapplying will have no impact on your credit score!³

¹ Based on a review of approved applications and denied applications from all time. Report pulled as of November 2024.

² Based on a review of funded applications from all time. Report pulled as of November 2024.

³ To check the rates and terms you qualify for and your eligibility, Climb conducts a soft credit pull that will not affect your credit score. Once a loan is accepted and funded, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

⁴ Loans are originated by Climb Investco, LLC (Registered as Climb Credit Investco, LLC in Florida). California Finance Lender #60DBO-44527. NMLS Consumer Access (NMLS# 1240013).

⁵ Schools do not endorse loans originated by Climb Investco, LLC, and Climb Investco, LLC is not affiliated with any school. Climb Investco, LLC is the loan distributor, not the school.

⁶ Climb encourages students to do thorough research in selecting a training program that meets their unique needs. Details provided by Climb are for information purposes only, and are not meant to qualify an institution or be relied upon in determining which institution is right for you.