



Welcome to your course!

We can't wait for you to begin your program — but first, we want to make sure you have all the info you need to successfully navigate your Climb Credit student loan.

Climb will send your tuition funds directly to us, so you don't have to worry about it. Your tuition is all set, and you can focus on your program!

After they send us the funds, it will soon be time to start making payments. On-time loan 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 Climb emails.



- **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.
 - If you find yourself getting behind on your payments, Climb wants to help! Deferment options are available for qualifying borrowers. Just reach out to learn more.

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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