



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 emails from Climb.

STEP 2

Consider opting into auto-debit payments (ACH) — those who sign up receive a 0.25% discount on their interest rate!

- You can set up ACH auto debit at any time through your UAS account.
- If you've already signed up for ACH, there's nothing left for you to do! Your account will be debited monthly on your repayment schedule

NOTE

If you'd like to pay over the phone, please call UAS at 800-999-6227.

- UAS does not accept credit or debit payments. They do accept payment through ACH, check, and money order.
- **If you'd like to change the date on which your loan payment is due**, reach out to our team at 888-510-0533.
- If you have questions or are experiencing any issues with repayment, please contact Climb.
 - You can speak to a Climb rep through *live chat at climbcredit.com, email at hello@climbcredit.com, or phone at 888-510-0533.*
 - Reps are available 9am–9pm ET, Monday–Friday.

If you find yourself getting behind on your payments, Climb wants to help! They offer payment deferment options for qualifying borrowers. Just reach out to learn more.