



Couldn't have attended their program without Climb

- "I'm from a non-traditional background obviously, and I'm a minority as well, so I think there is some stuff in play where I didn't have that kind of financial ability to pay for this out of my own pocket. I think having a good product like Climb and not having to go through a bank or something like that was super helpful, and I was really thankful for that." –[Matthew](#)
- "When I found out how much it would cost, I kind of got disappointed because I didn't have that much money to just shell out to do this. But [my school] told me about Climb, and that's when I decided to apply. When I applied, being that I was unemployed for such a long time, some of my bills had gotten behind, so I didn't get approved the first time around on my own. But what I did like was — a lot of lenders, when you apply somewhere, they'll just say whether they approve or deny you — and in this case with Climb, they offered an alternative for me to apply with a co-borrower. I appreciated that because I knew it wasn't the end of the road just because I got a denial on my own." –[Natalie](#)
- "As affordable as [my school] was, I was unable to pay all my tuition out of pocket. So, the same person that introduced me to [the school] also introduced me to Climb." –[Zerifa](#)
- "Originally I looked into [my school] around August of last year, and I thought I can't afford it. I didn't want to get a loan. Eventually I was like, 'you know, I've got to take the risk' ... I applied to Climb the Monday before the bootcamp started, and the process was so fast; I honestly didn't think I was going to get the loan in time, and I was like, 'I'm probably gonna end up doing the next cohort' ... I applied that Monday, and then I think by Wednesday or Thursday everything was pretty much done. So that was great, and very relieving." –[Juan](#)
- "There was no way I was going to be able to pay for it on my own." –[Christy](#)
- "It was pretty much the only option I had because as I said, I was working part-time at an ice cream shop and hosting bar trivia, so I wasn't making too much money — not even enough to save anything." –[John](#)
- "Climb came and in and gave me a good rate — of course I've got good credit, and that helps ... The big thing was, I needed that check, so that way I could actually go to school." –[Elliott](#)
- "It would have probably been a huge deterrent if I wasn't able to get the financing from Climb." –[Luis](#)
- "Every year has been better than the last, so it's been a good time. I wouldn't be able to finance it without you guys!" –[Luis](#)
- "Without the financing it would have been impossible." –[David](#)
- "Financing the program out of pocket wasn't an option, so the only way that I could afford to take the program was to apply for credit." –[Kristy](#)

- “100%, not getting financing would have stopped me. I don’t think I would have been comfortable just paying that money upfront and then trying to figure out how to pay myself back later. It would have been too much of a stretch.” –[Kristy](#)
- “I didn’t have any money saved, and I knew I would have to quit my job to be able to go to school.” –[Zarela](#)

How easy the process was

- “Overall I would say [the Climb loan application process] was really seamless and quick. There weren’t really any hiccups or anything in there, and the user interface was really easy.” –[Adam](#)
- “The process through Climb was very easy and made starting school full-time a lot less stressful!” –[Courtney](#)
- “It was a really easy process ... I got approved pretty quickly, so it was nice to have that so I wasn’t scrambling to try to figure out how I can come up with the rest of the tuition and the fees. It was a really seamless, easy process.” –[Christine](#)
- “I was able to get the loan, and from there it was pretty seamless. So I would say it was one of the least stressful times I’ve had applying for credit.” –[Natalie](#)
- “The loan process with Climb was so easy, Climb provided affordable and flexible payment options which worked great for my budget.” –[Zerifa](#)
- “It was not memorable, which is what you want when you’re dealing with loans or anything like that. You don’t want it to be complicated, you want it to be easy. It was so, so simple.” –[Juan](#)
- “After the initial application process, it kind of just faded to the background and enabled me to focus fully on learning the new skills in the course ... Not having to deal with finances while trying to stuff a bunch of stuff into my brain was pretty great.” –[Jack](#)
- “I was very new to this type of lending process, so it was really nice to have this go smoothly when I was already making this huge life decision and these really big commitments.” –[Christy](#)
- “It was really easy, very straightforward, and I would do it again if I needed to.” –[Kyle](#)
- “It actually was pretty quick. I just went online like they said, I gave you guys my information, and I think within a day or two I had the answer.” –[Jake](#)
- “It’s been a year and a half, but if I remember correctly it was a really simple process. It was the basic information you’d expect to get from someone who was going to give you a loan, and then I was approved quickly, and they handled everything well with [my school] ... I set up automatic payments, it’s a decent interest rate, it’s a low payment every month, and it just makes it really simple.” –[Kristy](#)
- “The best thing about Climb has been not worrying about paying for school since day one. Changing or launching your career is daunting enough, and the cost of tuition at most code/trade schools can be very overwhelming. I’m glad I made the leap, however, because paying for school has been the easiest part of the process. I was able to get accepted and start focusing on learning immediately.” –[Joshua](#)
- “All together it’s been a painless process, which I greatly appreciate.” –[Joshua](#)

How transparent the process was

- “I remember thinking ‘How is this real? It seems so simple and clear.’ I didn’t feel like I was being tricked into some messy loan with unadvertised hidden determinants. The site felt trustworthy, as did the actual human employees I communicated with during the process.” –[Kassandra](#)
- “Once I got into the process, it was really easy and very transparent. It’s kind of hard to work with financial stuff sometimes, but this was very easy.” –[Matthew](#)
- “Climb does a really good job of informing you and being very transparent. The documentation is extremely easy to read, the online Portal is simple to use, and it gives me a good idea of where I’m at, how much I owe, what the payment is going to be, so it’s probably one of the easiest payments to keep track of out of anything else I have on my plate.” –[Luis](#)