



Student Financing Handbook



We want our students to be able to focus on class, not costs. Take a look through this guide to find the best choice for you, and if you're still unsure, our team is always ready to talk through your options.





Payment Policy

Unless otherwise agreed to in a private lending or financing agreement and as approved by General Assembly, all students pay an upfront payment of \$250 upon 24 hours of enrollment. Students (excluding students in Washington D.C.) are required to pay the remaining full balance at least 7 days prior to the course start date or upon enrollment, whichever is later. For students based in Washington D.C., students are required to pay the remaining full balance 7 days after the course start date.

Students are allowed to request a payment plan unless a student is enrolled in a one-week course. These payment plans must be approved by General Assembly during enrollment. If a student is partially paying for a course and a third-party is paying the remainder of the course, students can request to participate in a payment plan for their portion of course costs.

Payment Plans

We have payment plan options available for students interested in paying for their program in multiple installments. To aid in your decision-making, we created a guide to help you determine which of our options best meets your needs.

1. Apply for the General Assembly program that you're interested in and go through the admissions process with one of our representatives. Let them know which payment plan option you're interested in! (If you've already done this, skip to Step 2.)
2. Use the chart below to decide which of our options is best for you.
3. If you've already been accepted into a program, you'll receive an invoice and enrollment agreement.

† For circuit students, first payment is due 7 days after course start date.

* For students based in Washington, D.C., first payment is due 7 days after course start date.

Students enrolled in one-week courses are not eligible for any payment plans.

If student holds an outstanding balance after the course end date, a one-time \$75 late fee will be applied and a 1.5% interest charge on the total due will be applied each month thereafter. Student will incur a \$25 fee for declined transactions or returned checks.

Enrolling after the initial installment due date will require payment of any payments due at the time of enrollment.

Payment Plan	Upfront Payment (Registration Fee + Deposit)	Payment Installments & Schedule
1/2 Payment Option	All students pay an upfront payment of \$250 within 24 hours of enrollment.	1/2 due 7 days before course start date* † 1/2 due a month after previous invoice date
1/3 Payment Option (not available to students enrolled in Circuit courses or courses less than 10 weeks in length)	All students pay an upfront payment of \$250 within 24 hours of enrollment.	1/3 due 7 days before course start date* 1/3 due a month after previous invoice date 1/3 due a month after previous invoice date
1/4 Payment Option (not available to students enrolled in Circuit courses or courses less than 10 weeks in length)	All students pay 1/4 of the total tuition (which includes the \$250 due upon enrollment charge) within 24 hours of enrollment.	1/4 due 7 days after course start date 1/4 due a month after previous invoice date 1/4 due a month after previous invoice date



FAQ

Employer Pay

Does General Assembly accept employer sponsorship for part-time courses, Immersive programs, and workshops/bootcamps?

Yes. If you are an individual student, just follow our regular admissions process. You will be able to pay using a corporate credit card, or with your own credit card to receive reimbursement from your employer at a later date. For groups or teams, we encourage you to [connect with our Enterprise division](#) to discuss both course options and payment.

What is the enrollment process with the employer sponsorship program?

1. Complete a course application.
2. Speak with our Admissions team and find the program that's right for your goals.
3. Download our informational [PDF](#) about employer sponsorship to share with your manager.

I'm interested in taking a General Assembly course. How do I find out if my company can help pay for it?

Whether or not your workplace offers an official professional development program, there are several paths to receiving full or partial employer sponsorship:

- Speak with your HR team. Your company may have an employee education budget. Ask whether your employer will pay for your education up front or with tuition reimbursement, and find out any criteria you need to meet to receive assistance.
- Speak with your manager. Talk about how learning new in-demand skills will make a positive impact on your role in the company. To help start the conversation, we've created an informational PDF to answer your manager's questions.
- Speak with our Admissions team. They'll help you as you complete the standard application process, and answer any questions that come up.

For tips on how to get the conversation started, [download our PDF](#) of talking points to make your case.

How do I pay for the course?

After getting approval from your employer, we encourage you to either:

- Pay for your program and get reimbursed directly through your employer. You can choose to either pay in full or sign up for one of our payment plan options that break your payments up into installments.
- Pay for your program using a corporate credit card.
- Talk to an Admissions Producer about third-party sponsorship.



FAQ

Employer Pay (continued)

My company only funds accredited programs. Is General Assembly accredited?

While we strive to provide a top-notch educational experience for you with excellent instructors and an enthusiastic and involved community, General Assembly is not accredited by a U.S. Department of Education-recognized accrediting body. This means that federal student loan aid cannot be used in conjunction with our course.

However, our team can provide course curriculum that you can share with your HR department or manager for review. In many cases, employers have offered tuition assistance upon reviewing our program curriculum in depth. We are also available to speak to representatives at your company if they prefer to discuss the program with someone at General Assembly. General Assembly is a licensed school in every U.S. state in which we operate.

What are your academic policies?

You can find complete details regarding our academic policies in [our catalog](#), which includes information specific to your region.

I'm an employer and I want to send multiple employees to General Assembly. Can I do that?

Of course! Please [reach out](#) to our Enterprise team to discuss group and team options.



Loan Options

For students interested in financing the cost of their program, we have partnered with high-quality lenders that offer affordable rates to our community members. Below is information about Climb and Meritize’s loan terms, interest rates, fees, and more.

Before you get started, check your credit score. If you already know it, keep reading. If you don’t, [Credit Karma](#) provides free (and instant!) credit scores.

1. Apply for the General Assembly program you’re interested in and go through the admissions process with one of our representatives. Let them know if you’ve already applied for financing or are interested in financing your program but have not yet applied for a loan.
2. Use chart below to decide whether our loan partners are a good fit for you.
3. Prepare all possible documents that a lender might ask for (see right) to expedite your application process
4. Once you receive a decision from the lender, let your admissions representative know.

Documents a Lender Might Ask For

- Income verification (offer letters, pay stubs) for themselves and/or their co-borrower
- Account statements for bank accounts
- Valid color government-issued photo ID
- Residency verification (e.g., utilities bill, lease)
- Proof of housing payments
- Proof of payment on certain debts (e.g., car payments, mortgage)
- Any information to explain past missed payments
- A physical or digital copy of college transcripts

* Meritize uses a hard credit pull in their decision-making process. Hard inquiries will appear on your credit report.

* Climb uses a soft credit pull in their preliminary decision making. Applicants who accept pre-approval terms authorize a hard credit pull.

	Climb	Meritize*
Loan options available for:	Immersives, Part-Time, Remote, and Accelerated formats	On-campus Immersive programs
Co-borrower option?	✓	✓
Cost-of-living expenses	Climb allows borrowers to finance up to \$7,000 in cost-of-living expenses if they also finance their full tuition.	Meritize allows borrowers to finance up to \$7,000 in cost-of-living expenses if they also finance their full tuition.
Deferral period	No - students are expected to pay small interest payments during class. The first principal payment is due one month after their course ends	Yes - students have the option to defer principal payments for 6 months (3 months in-program and 3 months post-program)
Loan term length	3-year loan term	5- or 10-year loan terms
Interest rates	5-14%	4.95-14.95%
Fees	5% of loan amount	0.3-5% of loan amount
Who should apply?	Students with a co-borrower who has great credit will have higher likelihood of being approved and securing a good rate. Students who wish to take part-time and online programs should also apply.	Students who want to enhance their loan application with academic performance data (transcripts can be submitted as part of the application process). Students who wish to have a longer deferral period should also apply.



FAQ

Opportunity Fund

What is Opportunity Fund?

General Assembly's social impact programs promote diversity, access, and socioeconomic mobility. The Opportunity Fund provides 100% fully-funded scholarships to our Immersive courses in web development, user experience design, and Android development for low-income individuals, with a special focus on underrepresented communities in tech (women, people of color, LGBTQ + individuals, and veterans).

What is the application process like?

Interested students should speak to our [Admissions team](#) about the Immersive program they are interested in and ask about the Opportunity Fund. In addition to applying to the Immersive program, students will complete an additional application highlighting eligibility and need for the scholarship.

Who qualifies for an Opportunity Fund scholarship?

Students must be unemployed or low-income (maximum annual household income of \$30,000), and preference is given to members of underrepresented communities in tech (including, but not limited to, women, people of color, LGBTQ + individuals, veterans, people with disabilities). Preference is given to students who have faced barriers to education and employment. To date, 100% of scholarship recipients are unemployed or make less than \$30,000 per year; 55% of scholarship recipients are women, 55% are Black or Latino, and 12% are veterans.

How do I apply?

Students interested in Opportunity Fund should:

- Speak to Admissions about a General Assembly Immersive program that interests them, and express interest in Opportunity Fund.
- Interested students will submit a brief application that determines eligibility.
- Students who meet the criteria will go through the standard admissions process.
- Once admitted to the course, applicants will complete a final, in-depth application that includes a statement on why they should receive the scholarship.

NOTE: All Opportunity Fund candidates must have work authorization in their country of study. Additionally, all students who apply for Opportunity Fund must also apply for a loan. Loan eligibility will not disqualify an applicant from receiving Opportunity Fund, but is one of many important data points used by the committee.

How long does the application process take?

Students will receive a decision on eligibility within one week of submitting the pre-application, and a final decision within two weeks of submitting the final application.

Who is involved in the decision-making process?

Team members from the General Assembly staff who are responsible for the Opportunity Fund and social impact programs will review applications and make final decisions.



I need cost of living assistance. Are there funds available?

In some cases, cost of living funds are available. Scholarships that are funded by corporate partners may come with living stipends. However, the majority of scholarships do not have additional stipends attached.

Will I receive career support and guidance?

Yes. Students enrolled in General Assembly's full-time Immersive programs get access to our Outcomes program, which provides career coaching, job search support, alumni meet-ups, events with hiring partners, and Profiles, our online hiring platform.