



- \$\$\$ - FINANCIAL OPTIONS - \$\$\$ -

FINANCING



- Climb Credit
 - Make a deposit as low as \$3,000, and finance the remaining balance. Climb Credit directly supports your education and success by providing loans for full tuition (minus a deposit you pay directly to NSS). Climb provides simple, fast, and affordable loans to help you meet your career and financial goals.
 - Applicants must have a minimum 620 credit score OR have a cosigner who has a minimum 620 credit score
 - *Interest rates vary based on credit history*
- Monterey Financial Services
 - Pay half the tuition up front and finance the remaining balance. Monterey offers loans based solely on credit score and has a flat 15% interest rate.
 - Applicants must have a minimum 600 credit score OR have a cosigner who has a minimum 600 credit score

PAY BY THE WEEK

- Current weekly payment options:
 - 1) Put **\$1,000** down & make weekly payments of **\$150**
 - 2) Put **\$500** down a& make weekly payments of **\$200**
- The remaining balance after you graduate will be transferred to an **ISA** (a type of loan) that is paid back once you get a job (payments can also be deferred if you're ever unemployed)
 - Pay by the week options **CANNOT** be combined with any grant or other financing option
(Amounts subject to change depending on class availability)

- - GRANTS & SCHOLARSHIPS - -

WIOA GRANT

- State grant available for Alabama residents who are considered low income OR have been laid off
- Grant **covers up to \$8,125** (depending on your location)
- Student must make an **initial deposit of \$500** to reserve spot, and may finance the **remaining \$4,375** with approved credit score. *(See Financing Options above)*



ALABAMA DEPARTMENT OF REHABILITATION SERVICES

- Assists people with barriers to employment (certain disabilities)
- Contact ADRS for qualification requirements and additional info



Alabama Department of
REHABILITATION SERVICES

INTER-TRIBAL COUNCIL GRANT

- For registered MOWA applicants with roll card



AWS SCHOLARSHIPS

- The American Welding Society offers multiple scholarships for students interested in welding
- Visit scholarship.aws.org for more information



***Please note financing options are available to any qualifying applicant; however, we recommend that you try to go through your bank/credit union first*