

- \$\$\$ - Financial Options - \$\$\$ -

Financing Options

- **We Trade Up**

- Make a \$500 deposit and finance the remaining balance
- You'll start making payments one month AFTER you graduate & are employed making a certain amount per year
 - Payments may be deferred during times of unemployment or if income is less than specified amount
- Payment amount will be based on your income instead of a set amount
- Instead of having interest, you'll pay up to a certain amount OR make a specific number of monthly payments

TradeUp

- **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.
- *Interest rates vary based on credit history*

CLIMB

- **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



- - 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



Inter-Tribal Council Grant

- For registered MOWA applicants with roll card



Scholarships

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

