



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:** set up your account with University Accounting Service (UAS). They're Climb's loan repayment manager and will be collecting your loan payments on behalf of Climb.
 - Go to climbloanservicingbyuas.com/auth/register.
 - Use your Climb loan reference number as the Borrower Lender ID. (Hint: the reference ID is also in the footer of all Climb loan documents).
 - Once the account is set up, log in and make payments at climbloanservicingbyuas.com.



- **STEP 3:** if you've opted into autopay, there's nothing left for you to do! Your account will be debited monthly based on your repayment schedule.
 - You can set up and adjust autopay at any time through your UAS account. Those who sign up get a 0.25% discount on their interest rate as long as their account is connected!



- **STEP 4:** be sure to keep both UAS and Climb's contact info on hand
 - If you'd like to pay over the phone, please *call UAS at 800-999-6227*.
 - 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* and *email at hello@climbcredit.com*.
 - Reps are available *10am-8pm ET, Monday-Friday*.
 - If you find yourself getting behind on your payments, Climb wants to help! Deferment options are available for qualifying borrowers. Just reach out to learn more.

Helpful links

<https://meetclimb.com/help-center>

<https://climbcredit.com/resources/finance-loans/how-to-improve-credit-score/>

<https://climbcredit.com/resources/finance-loans/how-to-read-a-credit-report/>

<https://climbcredit.com/resources/finance-loans/8-tips-for-successful-loan-repayment/>

Disclosures

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