



FINANCING DONE DIFFERENTLY

Pay for your program & skill up with **Skills Fund**



Finance Your Tuition & Cost of Living



Quick, Simple, & Transparent Process



Same Low, Fixed Interest Rate for All



Preview Your Payments Before You Apply



No Prepayment Fees: Pay off Your Loan at Any Time

A FUTURE YOU DEFINE. A FUTURE YOU CONTROL.

1

CHOOSE YOUR OWN PATH: Find your school at <https://Skills.Fund>. Choose the best loan type & cosigner options for you, & preview your payments in the Loan Calculator.

2

LEARN WHAT GOES INTO A CREDIT DECISION: Borrowers must meet the following criteria: U.S. citizen or green card holder, has an established credit history, and has not defaulted on a public or private loan.

3

COMPLETE THE LOAN APPLICATION: If you're within 90 days of your program start date, take ten minutes to apply for a loan. We suggest applying on your own to start. If credit denied, you may be able to add a cosigner.

4

A CREDIT DECISION IN MINUTES: You'll receive a credit decision in minutes. If approved, your school will certify your loan. Then, you'll sign your final loan documents.

5

FUNDS ARE SENT: Funds are disbursed the second Wednesday after your program starts. Skills Fund sends your tuition to your school, & any cost of living directly to you.

6

BEGIN REPAYMENT: You'll start making payments roughly one month after your loan is disbursed. Pay off your loan at any time with no prepayment fees.

SKILLS.FUND

SKILLSfund

How much can I borrow?

Skills Fund provides the help you deserve to build the career you want. You can borrow as little as \$2,000 up to the maximum for your program & location.

Know everything about your financing before you apply. Find your school at <https://Skills.Fund>, choose the best loan options for you, then preview your interest rate and monthly payments in the Loan Calculator.

Who is Skills Fund?

We're a team of higher ed, consumer protection, & student loan industry leaders. We build the best financing tools for the best outcomes-focused schools & their students.

What is the disbursement process?

Skills Fund sends tuition directly to your school, & cost of living directly to you.

How do I repay my loan?

Interest-Only Loans: Pay only interest while in-program & two months after.

Immediate Repayment Loans: Start full payments (interest + principal) about one month after disbursement.

To make payments: Set up an account at AspireServicingCenter.com.

How can I learn more?

Loan Calculator & Application:

<https://Skills.Fund>

Resources & Financial Literacy:

Skills.Fund/Resources

Will I qualify for a Skills Fund loan?

Skills Fund borrowers must meet the following criteria:

- U.S. citizen or green card holder
- Established credit history
- No public or private loan defaults

What happens if I get a scholarship? Can I cancel my loan?

We can downward adjust a loan anytime, or cancel a loan without penalty until the Monday before first disbursement.

