



# SKILLS FUND + DIGITALCRAFTS FINANCING GUIDE

## WHAT TO EXPECT FROM SKILLS FUND

### The Anti-Loan

A process radically different from traditional loans.

### No teaser rates

One low, fixed interest rate for all approved borrowers, regardless of credit history.

### Peace of mind

Use the Loan Calculator to preview your interest rate & monthly payment.

### Quick decision

Apply in less than ten minutes. Receive a credit decision in minutes.

### No prepayment penalties

Pay off your loan balance at any time, without prepayment fees.

### Build credit health

Hold onto your savings and build your credit health with on-time payments.

### Students come first

When you win, we win: Skills Fund & DigitalCrafts have money on the line for every loan.

### Dedicated support

Skills Fund's team can help at every step. Email [CustomerTrust@Skills.Fund](mailto:CustomerTrust@Skills.Fund) at any time.

## TUITION & COST OF LIVING LOANS

Skills Fund offers the following to DigitalCrafts students:

PROGRAM	TUITION	LIVING COST	LOAN TYPE
Full Stack Immersive	Up to \$13,950	Up to \$6,000	Interest-Only
Full Stack Flex	Up to \$9,500	None	Immediate Repayment





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# FINANCING TIPS & FAQ

## APPLICATION TIPS

- Apply within 90 days of program start date.
- Borrow at least \$2,000.
- We do not use current income, employment history, or educational transcripts in the credit decision process.
- Borrowers must meet the following criteria:
  - U.S. citizen or green card holder
  - Has an established credit history
  - Has not defaulted on a public or private loan
- Borrowers must provide three U.S. personal references.
- We encourage borrowers to apply on their own first, but we also offer cosigner options to promote access. If credit denied, borrowers may have the option to add a cosigner.

## FREQUENTLY ASKED QUESTIONS

### What is the disbursement process?

Skills Fund sends tuition directly to the school, and cost of living payments directly to the borrower.

### How do I repay my loan?

- **Interest-Only Loans:** Only pay interest while in-program and for two months after program completion.
- **Immediate Repayment Loans:** Start making full payments (interest + principal) about one month after disbursement.
- **To repay:** Set up an account at [AspireServicingCenter.com](https://AspireServicingCenter.com).

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

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

### Who is Skills Fund?

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

### Your Dedicated Resources:

- Loan Calculator & Apply for Financing: [DigitalCrafts.Skills.Fund](https://DigitalCrafts.Skills.Fund)
- Financing Funnel & Loan Processing: [Portal.Skills.Fund](https://Portal.Skills.Fund)
- Financial Literacy & Student Resources: [Skills.Fund/Resources](https://Skills.Fund/Resources)
- Portal & Loan Processing Needs: [CustomerTrust@Skills.Fund](mailto:CustomerTrust@Skills.Fund)
- Partnership Success Initiatives: [Keane@Skills.Fund](mailto:Keane@Skills.Fund)

[DIGITALCRAFTS.SKILLS.FUND](https://DigitalCrafts.Skills.Fund)

