



## Available for Degree Programs:

Cash Payments through a monthly payment plan or full tuition at the beginning of each term. Signed auto-deduction form in student file.  
Bottega accepts checks, credit cards (including American Express), debit cards, and third-party financing.

## Available for Full Stack Development Certificate:

The student must be 100% complete with Coding Foundations and have submitted the Capstone for Coding Foundations before the financing and EA occur.

### Apprenticeships:

Bottega is approved by the Department of Workforce Services. Check with your local Department of Workforce Services for grant eligibility. For Utah Residents Only: <https://jobs.utah.gov/wioa/index.html>

### Mountain America Credit Union:

Requires Credit Score of 680 or higher. Lending States: Utah, Arizona, Nevada, New Mexico, and Idaho.

<https://www.macu.com/student-loans>  
School Code and Name: Bottega

### Climb:

Climb works with programs that consistently improve graduates' earning potential and justify the cost of tuition. Apply online in minutes. See your financing offer immediately. Applying does not impact your credit score. Applying with a qualifying co-borrower might get you a better rate.  
Receive support from the Climb team M-F 9am-9pm ET.

You Could Pay	For a Term of (1)	For Financing with
\$227/Month	36 Months	\$7000 Loan Amount (2) 6.99% Interest Rate (3) 10.32% APR (4)

- 1.) Finance up to full tuition less a deposit.
- 2.) Sample 36-month term includes 36 months of principal and interest payments. Terms vary by program.
- 3.) Interest rates on loans are simple interest and range from 6.99%–14.49%. Actual interest rates may vary based on a number of factors.
- 4.) APRs on loans range from 9.58%–23.40%. An annual percentage rate (APR) in the annual rate charged for borrowing and is expressed as a percentage that represents the actual yearly cost of funds over the term of a loan. The APR includes a 5% origination fee. Loan approval subject to full underwriting. Loans are originated by Climb Investco, LLC (Registered as Climb Credit Investco, LLC in Florida). Bottega does not endorse loans originated by Climb Invest co, LLC and Climb Investco, LLC is not affiliated with Bottega. California Finance Lender #60DBO-44527. NMLS Consumer Access (NMLS# 1240013).

**Apply Today!**

888.510.0533  
[meetclimb.com/bottega](https://meetclimb.com/bottega)

M-F, 9am-9pm ET  
[hello@climbcredit.com](mailto:hello@climbcredit.com)

### GI Bill®:

**Step 1:** CLICK on the <https://benefits.va.gov/gibill/> or contact your local VA office.

**Step 2:** Bottega Career Training Team Support. CHOOSE a School (New Charter University, Utah or Bottega University, Utah (depending on VA Website update.)

Use this helpful resource:  
<https://www.va.gov/education/choosing-a-school/>

Bottega University handles Bottega GI Bill® eligible learner's enrollment process with Bottega Career Education team support.

**Step 3:** APPLY noting your official start date needs to be 30 days out from the day you apply for benefits.

Use this helpful resource:  
<https://www.va.gov/education/how-to-apply/>

Note the average processing times:  
24 Days: First Time Applications  
10 Days: Supplemental\*  
\*A supplemental claim is a re-enrollment or other change that impacts your benefit.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by the VA is available at the official U.S. government website <https://www.benefits.va.gov/gibill>.

### Skillsfund:

<https://bottega.skills.fund/>

**Deferred Repayment** - The student makes no payments while matriculating through the program and for 90 days after completion. Repayment begins at 90 days after completion of the program.

**Interest Only** - While in the program, the student makes low interest-only payments and for 90 days after completion of the program. Repayment begins at 90 days after completion of the program.

**Immediate Repayment** - The student begins repaying the loan one month after beginning the program and continues throughout the program.

Full-time students who are approved for Skillsfund may receive a living stipend up to \$4,000.

*(Credit score of 620 or higher needed for Skillsfund.)*

### ISA:

The ISA is a financing option that may be offered to individual students if they present proof they are not able to qualify for traditional loans by a decline decision from two different lenders. Plus, the student must be 100% complete with the Coding Foundations and pay a \$500 deposit. Decision will be made by the Financial Services Support Committee.

Important: Students are encouraged to consult a financial advisor or secure their own financing to discover the best possible interest rate available based on individual credit. For questions, please contact the Financial Support Service at [accounts@bottega.edu](mailto:accounts@bottega.edu) for assistance.

The ISA will begin repayment when either of the two following options happen:

- 1.) Students are working in the tech industry making \$40k a year or more.
- 2.) Students complete the program.

The student's payment is 10% of income over three years of repayment.

**Cash Payments:**  
**Pay in Full (Discount)**

PT - \$7,500 - \$7,000  
FT - \$12,000 - \$11,000

**Monthly Payments:**  
**(No Interest Added)**

PT - \$750 x 10 Months  
FT - \$4,000 x 3 Months

[Authorize.net](#) -for full payment

Students who have GI benefits can apply using these benefits. Whatever tuition the benefits do not cover will be set up on a monthly payment plan for the student's convenience.

Know what happens after you apply:  
<https://www.va.gov/education/after-you-apply/>

**FAQs from the VA**

Additional questions or need to talk with the VA about the GI Bill®: Call the US Department of Veteran Affairs at 1-888-GIBILL 1 (888-442-4551) between 7 a.m. - 6 p.m. Central Time, Monday-Friday.

**Ask a Question -**

Get an answer in four to five working days. You can also search for answers to frequently asked questions. This contact method is available worldwide 24 hours a day, seven days a week.

Bottega University SCOs are available to answer any questions. Call 385-225-9358 or contact [academics@bottega.edu](mailto:academics@bottega.edu)