



STUDENT FINANCE FAQ

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General Tuition Requirements

1. Where can I find information on tuition payment and any other remaining steps required to finalize my enrollment?

After you sign your Student Enrollment Agreement, login to your [Admissions Portal](#) account for updates and actions required to complete your enrollment. You'll need to complete the following steps before your start date:

- Pay Non-Refundable \$100 Course Deposit
- Complete Student Onboarding Form
- Provide proof of completion of secondary education ("PSE")
- Certify Your Method of Payment (*6 weeks prior to your start date*)

2. What is the Course Deposit?

We require an upfront deposit to reserve a seat in your cohort. After signing your enrollment agreement you'll receive an email with links to pay the deposit via [ACH \(e-check\)](#) or [credit card](#). These links are also in the [Admissions Portal](#).

The Course Deposit:

- Includes a \$100.00 non-refundable registration fee;
 - California residents must pay an additional, non-refundable Student Tuition Recovery Fund fee equal to \$47.50 (\$147.50 total)
- must be paid "out-of-pocket" and **cannot** be financed.
- payment is due within **three days** of signing your SEA.

Students utilizing VA funding must submit appropriate documentation to demonstrate that the VA will pay the Course Deposit, i.e. the Certificate of Eligibility

3. What are my options for paying tuition?

- **Upfront or Split Payment (Direct)**
 - [ACH - Bank Transfer \(E-Check\)](#) (preferred)
 - [Credit Card](#) - (2.8% convenience fee added to total)
 - **Wire Transfer** - Wire transfer information is included on your invoice. Please notify Bursar@galvanize.com if you plan on paying via wire transfer.
- **Third-Party Loan Provider**
 - Finance your tuition through one of our lending partners:
 - Ascent Funding ([Apply](#)) - hello@ascentfunding.com
 - Climb Credit ([Apply](#)) - hello@climbcredit.com
- **Income Contingent Financing (ISA / RIC)**
 - [Income Share Agreement](#) - Not available in California, Washington, Iowa, Alabama, South Carolina, or Maine
 - [Retail Installment Contract](#) - California & Washington only
- **VA Educational Benefits**
 - Contact vabenefits@galvanize.com for details on eligibility.
- **Galvanize Foundation Scholarships**
 - [The Galvanize Foundation](#) awards quarterly scholarships to students who identify as belonging to one or more groups that are historically underrepresented in tech. Interested students should apply early.

4. When do I pay tuition?

Unless stated otherwise in your Student Enrollment Agreement, tuition must be paid in full one (1) week prior to your start date. Some exceptions include:

- **Split Payment:** 50% payment is due one (1) week prior to your start date, and the remaining balance is due at the midpoint of your program.
- **Third-Party Loan Provider or Income Contingent Financing:** Applications must be approved at least two (2) weeks prior to your start date.
- **VA Benefits or Other Third-Party Payment:** Applicable documentation must be certified one (1) week prior to your start date.

5. What happens if I miss the payment deadline?

Students who miss the tuition payment deadline will not be permitted to begin the program, and may be asked to defer their start date.

6. Will I receive an invoice for tuition?

Yes. Every student receives a tuition invoice via email two (2) weeks prior to the program start date and payment will be due (1) week later. Your selected payment schedule or financing option will **NOT** be reflected on your invoice. The invoice should reflect direct payments you previously made to Galvanize. If your invoice does not reflect any direct payments that you previously made, please contact bursar@galvanize.com.

7. Can I split direct payment into more than two installments?

No. Galvanize offers direct payment in either one (1) Upfront or two (2) Split Payment installments.

8. Can I pay with multiple credit cards?

Yes. You can make multiple payments using different credit cards. A convenience fee would be charged for each payment.

9. Can I use multiple payment methods?

Sometimes. Galvanize permits students to use Third-Party Loans **or** Income Contingent Financing to pay a portion of their tuition; however, we **do not permit** students to simultaneously use Third-Party Loans **and** Income Contingent Financing. This policy exists to avoid unmanageable repayment obligations after completing the program. If you are financing any portion of your tuition through a Third-Party Loan or Income Contingent Financing, you should indicate this when completing the Method of Payment Certification Form.

10. How can I change my selected method of payment?

Prior to your program start date - please email your Enrollment Advisor. Please be advised that the application and approval process for loans and Income-Contingent Financing may take up to two weeks, which may require you to defer your start date. **Changes to your payment method are not permitted after your program begins.**

11. What is the refund policy?

The Tuition Refund Policy is state-specific and is stated in your Student Enrollment Agreement.

- Galvanize offers a **prorated** Tuition Refund Policy in accordance with applicable law, the eligibility period and cutoff date for which is stated in your Student Enrollment Agreement
- If you separate from a program **before** the refund cutoff date, you may be eligible for a pro-rated refund of tuition paid.
- If you separate from a program **after** the refund cutoff date, there is no refund and Galvanize is entitled to retain 100% of the program tuition.

12. When do I complete the Method of Payment Certification Form?

This form will become available for you to complete in your Student Admissions Portal approximately six (6) weeks before your start date. It should be completed as soon as you have determined how you will pay tuition.

- PLEASE NOTE - The form does **not** accept multiple submissions. If your payment plans change after submitting, email your Enrollment Advisor right away.

Lending Partners - Traditional Loans

PLEASE CAREFULLY REVIEW YOUR LOAN AGREEMENT AND DISCLOSURES TO ENSURE THAT YOU FULLY UNDERSTAND THE TERMS AND CONDITIONS.

13. What Third-Party lenders has Galvanize partnered with?

We've partnered with [Ascent Funding](#) and [Climb Credit](#) to offer financing solutions for our students. We recommend you review the links above for more information and to compare rates.

14. Is there a credit check to apply for a loan?

Yes. The loan application requires a hard credit inquiry through our lending partner which appears on your credit report and can influence your credit scores. Each subsequent loan application will require a separate credit inquiry, so we recommend that you request an appropriate loan amount when you initially apply.

15. Can I apply for a loan before I've been accepted to a Galvanize program?

Yes. You can apply for a loan up to 90 days prior to the start date of the program. Galvanize will not certify your loan until you have been accepted and sign an enrollment agreement.

16. Is any upfront payment required when I use a loan to pay my tuition?

Yes. We require all students to pay the upfront Course Deposit of \$100.00 at the time of enrollment.

17. Can I use a loan for only a portion of my tuition?

Yes. Students can apply for a loan to cover a portion of their tuition, and pay the rest upfront no later than one (1) week prior to the start date of the Program.

18. Can I take out a loan for living expenses?

Yes. Borrowers may be eligible for additional funding for living expenses. **Please note:** our lending partners do not offer, nor will Galvanize certify, any loans **exclusively** for living expenses.

19. Does Galvanize provide me with a 1098T or other tax forms?

No. Galvanize is not an accredited institution and therefore does not provide any tax forms. Please consult a tax professional with regards to reporting your tuition payments when you file your taxes.

20. Am I eligible for a loan if I am an international student?

No. Our lending partners can only lend to U.S. citizens and legal permanent residents.

21. I have been asked to complete the Method of Payment Certification Form, but my loan is still pending approval. Should I complete the form?

Yes. The form will prompt you to indicate the current status of your loan application. The Bursar Team actively monitors financing approvals and will reach out directly if they require additional information to confirm.

22. What if I receive a scholarship after I've signed my loan agreement?

Galvanize will work with the lending partner to ensure that the correct loan amounts are adjusted before the loan disbursement date. Your loan provider will reach out to you with new loan information after the adjustment is made.

23. Will I have to make loan payments while in the program?

It depends. Our lending partners offer different repayment options, some of which require that you make interest-only payments while in the program and during your grace period, after which time you will start the repayment period for the length of the agreed upon loan term. Refer to your loan agreement with Ascent or Climb for more information.

24. Can I defer my other student loans while attending Galvanize?

Probably not. We recommend that you contact your student loan provider to answer this question. Because Galvanize is not an accredited institution and is not approved to accept federal funding, federal student loans are ineligible for deferment while attending a Galvanize program.

Income Contingent Financing (ISA / RIC)

PLEASE CAREFULLY REVIEW YOUR LOAN AGREEMENT AND DISCLOSURES TO ENSURE THAT YOU FULLY UNDERSTAND THE TERMS AND CONDITIONS.

25. What is Income Contingent Financing?

Galvanize offers Income Contingent Financing for qualified students to help fund program tuition:

- [Income Share Agreement](#) (“ISA”) - Not available in California, Washington, Iowa, Alabama, South Carolina, or Maine
- [Retail Installment Contract](#) (“RIC”) - California & Washington only

After a three (3) month post-graduation **grace period**, your payment obligation starts and remains in effect for a **fixed payment window**, during which you must make a **specified number of monthly payments** that are either **fixed in amount (RIC)** or equal to a **fixed percentage of your gross monthly income (ISA)**. If your annualized monthly earned income is below the minimum threshold stated in your agreement, you are able to request an **income-based deferment** to suspend payments.

You are obligated to make monthly payments until one of the following occurs:

- Total payments reach the **Payment Cap** in your agreement; or
- You complete the required **Number of Monthly Payments**; or
- The **Payment Window** period in your agreement expires.

26. Is there a credit check required to apply for an ISA / RIC?

Yes. The application requires a hard credit inquiry which appears on your credit report and can influence your credit scores.

27. What are the eligibility requirements for an ISA / RIC?

In addition to the credit check, applicants must be 18 years of age or older, enrolled in a Galvanize Immersive Program, and meet one of the following residency requirements:

- U.S. citizen, legal permanent resident or DACA recipient,
- Have a valid social security number and the legal right to work in the U.S.
- Present in the U.S. under Temporary Protected Status (“TPS”) and have a valid and current employment authorization document (“EAD”);

Additionally, applicants with existing income share payment obligations of 10% percent or more of their earned income are **not** eligible for ISA's or RIC's.

28. Is any upfront payment required to use an ISA / RIC?

Yes. All students must pay the Course Deposit of \$100 at the time of enrollment.

29. Can I combine Income Contingent Financing and a loan from a Galvanize lending partner to fund tuition or “cost of living” expenses?

No. In order to reduce the risk of unmanageable payment obligations, students may not combine a loan and Income-Contingent Financing. We do not make exceptions to this policy.

30. Am I able to use an ISA / RIC for only a portion of my tuition?

Yes. Students can apply for an ISA / RIC to cover a portion of their tuition, and pay the rest upfront no later than the start date of the program. The minimum amount that can be financed through an ISA / RIC is \$7,500.00.

31. When am I required to start making payments under an ISA / RIC?

Payments begin after the expiration of a 3 month grace period that starts upon your graduation date.

32. Can I cancel my ISA / RIC and select a different payment method after the start of the program?

No. The period of time where you have a right to cancel is stated within your agreement and Final disclosure.

33. Am I still responsible for paying my ISA / RIC if I secure a job in a different field, hold the same job, or get a part-time/contract/temporary position?–

Yes. Once your grace period expires, you are required to make monthly payments. If your annualized monthly earned income is below the minimum income threshold in your agreement, you may request an income-based deferment. Earned income from all sources is considered.

34. What happens if I withdraw or get dismissed from the program?

If you separate for any reason and you are eligible for a prorated refund, your ISA / RIC funding amount will be reduced by your refund amount and you would continue making payments under the terms of the agreement.

35. Under what circumstances will I not have to make monthly payments?

Income-based deferment of monthly payments is available if your annualized monthly earned income is below the minimum income threshold stated in your Agreement.

36. If I prepay my ISA or RIC, will I save money?

Yes. In order to terminate the agreement by prepayment, you would have to pay either (1) the Payment Cap stated in your agreement in full, less any prior payments already made; or (2) the Implied APR Cap - whichever amount is lower.

37. Am I required under the ISA / RIC to report my income to Galvanize?

Yes. You are required to periodically provide income and/or employment documentation to Stride Funding, Inc (our ISA Administrator) to determine your payment amount, and to establish eligibility for any income-based deferment.

38. What happens if I forget to update my income?

Stride Funding will reconcile your payments each year using your reported income and make any required adjustments. This may result in an adjustment to your payment requirement. We recommend keeping your income updated in the payment portal to avoid unexpected payment adjustments.