

Student **financing** handbook



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Introduction

At General Assembly, we pride ourselves on being the most affordable, accessible, and high-return pathway to a career in tech for anyone who is committed to making the transition.

More than half of all GA students take advantage of financial assistance. We've helped 110,000+ students meaningfully invest in their careers through targeted, industry-aligned education and believe that expanding access to our courses will lead to more diverse classrooms—and a more diverse workforce. Plus, removing financial barriers isn't just a social impact goal, it's core to GA's brand mission. We stand behind our education and student outcomes. When you're successful, we're successful.

We know that investing in your education can be a big decision. We also know that there's no one-size-fits-all solution to financing. That's why we've crafted an array of options to match every student goal, starting point, and financial situation—from deferred payments to zero-interest loans.

In addition to payment plans and private loans, we also have specific courses for underrepresented communities and veterans and can help you to secure funding through your employer. All of our financing options are vetted, high-quality, and created explicitly for GA students that meet the qualifications. We work directly with partners to ensure student-friendly terms and seamless customer service.



How to use this handbook

We want our learners to be able to focus on class, not costs.

We understand that different people have varying priorities and circumstances, which makes some financing options more suitable than others. It's our hope that the breadth of financing options we offer for those that qualify will promote access to our life-changing courses and meet the needs of the majority of prospective students.

Your choices will depend on your own unique situation and needs. Ask yourself:

- What will my budget be for my time during the course? Will I have the resources to support myself (and others) financially?
- What will my debt-to-income ratio look like? How will my monthly payments fit into this?
- Is it more important to have smaller monthly payments or to pay my balance off faster?

We've compiled this handbook to help you find the answers.

Financing options have been broken out between our bootcamp and short courses. Each location has specific rules and regulations that may not be represented here. Refer to our formal [Course Catalog](#) for full details.

While this handbook can serve as a jumping-off point for considering how to finance your GA education, it should not replace the guidance of a financial planner. We recommend discussing these options with a trusted advisor before making any decisions.

If you have any questions about General Assembly or the contents of this handbook, our Admissions team is here to help. Drop us a note at admissions@generalassemb.ly.

See you in class,
Cristina Rodriguez (she/her)



Director, Consumer Finance
General Assembly



Payment plans

What are payment plans?

Payment plans allow students at GA to spread out their tuition cost over a limited number of instalments while they are actively attending class. These plans are a form of self-payment and don't have any associated fees or interest when paid off prior to the end of the course.

All students make an upfront payment within 24 hours of enrolment, covering the registration fee. They can then split their tuition into two, three, or four instalments due prior to the date of completion.

The application process

1. Apply and gain acceptance to your bootcamp of choice.
2. Let your Admissions Specialist know about your payment plan of interest.
3. Your Admissions Specialist will process your enrolment.
4. Keep an eye out for an invoice for your initial upfront payment that's due within 24 hours.

PAYMENT PLAN OPTIONS		
1/2 payment option	1/3 payment option	1/4 payment option
\$100 registration fee due upfront.	\$100 registration fee due upfront.	\$100 registration fee and first instalment of tuition due upfront.
First instalment due seven days before the course starts.	First instalment due seven days before the course starts.	Second instalment due seven days after the course starts.
Second half due one month after that.	Second instalment due one month after that.	Third instalment due three weeks after that.
N/A	Third instalment due one month after that.	Fourth instalment due three weeks after that.

The fine print

Timing of payments will vary based on the place of residency and the date of the previous invoice. Enrolling after the initial instalment due date will require full payment of the first instalment at the time of enrolment. Be sure to consult our [Course Catalog](#) for full details.

When taking on a payment plan, we recommend budgeting for both a three-month course at GA and an additional three-month window for job searching.

If a student holds an outstanding balance after the course's end date, a one-time \$75 late fee will be applied and a 1.5% interest charge on the total due will be accrued each month thereafter. Students will also incur a \$25 fee for declined transactions or returned checks.



The bottom line

Payment plans are a good option if you want to pay tuition back quickly to avoid additional interest or fees. They are best suited to students who have the funds available to pay for living expenses, including rent and groceries.

24-month 0% interest pathway payments

What are 24-month payment plans?

These extended payment plans allow students at GA to spread out their tuition costs.

The application process

This 24-month payment plan is available through EdAid.

1. Apply and gain acceptance to your bootcamp of choice.
2. Complete [EdAid's online application](#) and set up payments. The process takes two to five business days and includes checks of your identity, financial history, and the affordability of the plan.
3. Your Admissions Specialist will formally enrol you in the bootcamp and send an invoice for your initial deposit, due within 24 hours.

AT A GLANCE			
24	0	0%	Upfront cost
-month repayment period	fees	interest	\$100 registration fee

The fine print

This payment plan is only available to students who have been accepted to a General Assembly bootcamp. All students pay an upfront payment to General Assembly within 24 hours of enrolment, which covers the registration fee. The remaining balance is paid via 24 monthly instalments made via the EdAid platform on the first of each month following your first day of class.

EdAid will perform a hard credit check via Equifax as part of the application. You cannot apply with a cosigner or have a family member apply on your behalf. Please note that, in order to be eligible, you must be a Canadian citizen or permanent resident. You must also be at least 18 years of age or older.

This payment plan does not include funding for cost of living or bootcamp materials, only the tuition of a bootcamp. We recommend that students review their credit report prior to applying to see where they stand, and make sure there are no inaccuracies.

There is no penalty for early repayment.



The bottom line

A 24-month payment plan removes upfront barriers that too often prevent people from pursuing education and training. This payment option is great for students who want to pay a low overall cost but may not want or need a 3+ year loan.

Payment plans

What are payment plans?

Payment plans allow students at GA to spread out their tuition cost over a limited number of instalments while they are actively attending class. These plans are a form of self-payment and don't have any associated fees or interest.

All students make an upfront payment within 24 hours of enrolment, covering the registration fee. They can then split their tuition into two, three, or four instalments.

The application process

1. Apply and gain acceptance to your course of choice.
2. Let your Admissions Specialist know about your payment plan of interest.
3. Your Admissions Specialist will process your enrolment.
4. Keep an eye out for an invoice for your initial upfront payment that's due within 24 hours.

PAYMENT PLAN OPTIONS		
1/2 payment option	1/3 payment option	1/4 payment option
\$100 registration fee due upfront.	\$100 registration fee due upfront.	\$100 registration fee and first instalment of tuition due upfront.
First instalment due seven days before the course starts.	First instalment due seven days before the course starts.	Second instalment due seven days after the course starts.
Second half due one month after that.	Second instalment due one month after that.	Third instalment due three weeks after that.
N/A	Third instalment due one month after that.	Fourth instalment due three weeks after that.

The fine print

One-week courses are not eligible for payment plans. Timing of payments will vary based on the place of residency and the date of the previous invoice. Enrolling after the initial instalment due date will require full payment of the first instalment at the time of enrolment. Be sure to consult our [Course Catalog](#) for full details.

If a student holds an outstanding balance after the course's end date, a one-time \$75 late fee will be applied and a 1.5% interest charge on the total due will be accrued each month thereafter. Students will also incur a \$25 fee for declined transactions or returned checks.



The bottom line

Payment plans are a good option if you want to pay tuition back quickly to avoid additional interest or fees.

18-month 0% interest payments – bundle option

What is the bundle loan payment plan?

This extended payment plan allows students at GA to spread out their tuition costs when signing up for multiple eligible courses that qualify for a bundle discount.

The application process

This 18-month payment plan is available through EdAid.

1. Apply to General Assembly and complete the bundle planning and enrolment process for your short courses.
2. Complete a [loan application with EdAid](#).
3. Select the 0% interest rate option as your preferred financing option.
4. Your Admissions Specialist will formally enrol you in the course and send an invoice for your initial upfront payment, due within 24 hours.

AT A GLANCE			
18	0	0%	Upfront cost
-month repayment period	fees	interest	\$100 in registration fees

The fine print

This payment plan is only available to students who have been accepted to General Assembly. Students must have qualified and received the Bundle Discount by enrolling in multiple eligible courses. All students pay an upfront payment to General Assembly within 24 hours of enrolment for each qualifying course and individual course, which covers the registration fee. The remaining balance of the two courses is paid for by 18 monthly instalments made via the EdAid platform on the first of each month following your first day of class.

This payment plan does not include funding for cost of living or course materials, only the cost of the short course(s). We recommend that students review their credit report prior to applying to see where they stand and make sure there are no inaccuracies.

There is no penalty for early repayment.



The bottom line

An 18-month repayment plan removes upfront barriers that too often prevent people from pursuing education and training. This payment option is great for students who select bundle pricing and want to ensure they will be approved for both courses up front, but won't be billed for the second course until they actually enrol in it.

9-month 0% interest payments

What are 9-month payment plans?

These extended payment plans allow students at GA to spread out their tuition cost.

The application process

This 9-month payment plan is available through EdAid.

1. Apply and gain acceptance to your short course of choice.
2. Complete [EdAid's online application](#) and set up payments. The process takes two to five business days and includes checks of your identity, financial history, and the affordability of the plan.
3. Your Admissions Specialist will formally enrol you in the course and send an invoice for your initial upfront payment, due within 24 hours.

AT A GLANCE			
9	0	0%	Upfront cost
-month repayment period	fees	interest	\$100 registration fee

The fine print

This payment plan is only available to students who have been accepted to a General Assembly course. All students pay an upfront payment to General Assembly within 24 hours of enrolment, which covers the registration fee. The remaining balance is paid via nine monthly instalments made via the EdAid platform on the first of each month following your first day of class.

EdAid will perform a hard credit check via Equifax as part of the application. You cannot apply with a cosigner or have a family member apply on your behalf. Please note that, in order to be eligible, you must be a Canadian citizen or permanent resident. You must also be at least 18 years of age or older.

This payment plan does not include funding for cost of living or course materials, only the cost of the short course. We recommend that students review their credit report prior to applying to see where they stand, and make sure there are no inaccuracies.

There is no penalty for early repayment.



The bottom line

A 9-month payment plan removes upfront barriers that too often prevent people from pursuing education and training. This payment option is great for students who want to pay a low overall cost but may not want or need a 2+ year loan.

Employer sponsorship

What is employer sponsorship?

Some companies have a dedicated budget for employee development and education. Tuition can either be paid upfront directly by the employer or reimbursed to the employee after they successfully complete the course.

More than half of General Assembly's employed short course students receive tuition reimbursement from their workplace. How? They simply ask. Speak with your manager about your goals and how new skills will help you achieve them.

Whether or not your workplace offers an official professional development program, there are several paths to receiving full or partial employer sponsorship:

The application process

1. Apply and gain acceptance to your course of choice.
2. Let your Admissions Specialist know that you're interested in employer sponsorship.
3. Your Specialist will secure your enrolment and set up an invoice based on your company's payment process.

PATHS TO EMPLOYER SPONSORSHIP		
Speak with HR	Speak with your manager	Speak with Admissions
Ask if your company has an employee education budget.	Start a conversation with help from this handy website .	Ask questions and get help with the application process.

Upon approval from your employer, we encourage you to either:

- Pay for your course and get reimbursed directly. You can choose to either pay in full upfront or sign up for one of our payment plans, which breaks your tuition into instalments.
- Pay for your course using a corporate credit card.
- Talk to your Admissions Specialist about third-party sponsorship.



The bottom line

Our team can provide course syllabi for your HR department or manager to review. In many cases, employers have offered tuition assistance upon reviewing our curriculum in depth. We are also available to speak to representatives at your company if they prefer to discuss the course with someone at GA.