



WESTERN WELDING ACADEMY
GILLETTE, WYOMING

INFO PACKET



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ApplyToWeld.com



WESTERN WELDING ACADEMY GILLETTE, WYOMING

To attend Western Welding Academy, you must complete the application on our website at westernweldingacademy.com. Our Application Selection Process usually takes 2-3 days to process. This is the first step and if approved, you will then receive a payment link via text message to pay your booth hold payment. If you pay your booth hold within 48 hours, the cost is \$350.00 and if you do not pay the booth hold within 48 hours, you must re-apply. **This payment is non-refundable.** Please make sure all your contact information is correct on the application.

The next step is to schedule your start date. You will receive a phone call or a text from our Student Selection Team to select your start date. **We start students every Monday and graduate students every Friday.** This allows us to be flexible with start dates that work for you and us.

Please see the attached course descriptions and certifications we offer to help you decide which course is right for you. If you select just one of our courses, Welder II, III or IV separately you will have to pass a pre-test. Please call the school to schedule this test a week before your start date.

Once this is all completed, you will receive text/emails regarding housing options and financial aid options.

We do not have dorms, but we work with local people and businesses to get our students good prices on apartments, townhouses, and motel rooms at monthly rates.

All documentation must be completed 60 days before your start date. This includes completing the application, booth hold payment paid, setting your start date, financial aid approved (if using Financial Aid) **OR** letting us know you will be paying cash and Student Orientation documents signed and returned to us.

If you do not need financial aid and will just be paying cash **OR** will be using your own bank/credit union for a loan, **please let us know this and we will mark you as a cash student.** The full amount of your tuition is due before or on the first day of school. We accept checks, cashier's checks, and cash or we can email you an

Your last and final step will be your student orientation forms that will be emailed to you once we receive notification from the financial aid company you have been approved or when you let us know you will be paying cash. It is a step-by-step

**FORGET COLLEGE DEBT.
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WESTERN WELDING ACADEMY
GILLETTE, WYOMING

Your last and final step will be your student orientation forms that will be emailed to you once we receive notification from the financial aid company you have been approved or when you let us know you will be paying cash. It is a step-by-step process and as mentioned it will all be communicated through the phone calls, text messages and the email that is on the application.

Be sure to watch your phone/email messages closely as this is how we communicate. Please be sure to check your Spam folder also. Make sure you respond to us via email, text, or phone call because if we do not hear back from you we will drop you from the student selection process and you will have to re-apply.

We **strongly** encourage students to get their diploma or a GED, but we do not require it to attend our academy, but you **must be 18 on your graduation date.**

These are our Financial Aid options we have available currently. To ensure commitment, all financial aid options require a down payment.

• **Climb Credit:** This option is a standard low interest student loan. Minimum payments while in school, with full payments starting after graduation. Approval and financing terms are subject to credit score.

• **Mia Share ISA:** This option is an agreement to share your future income. No payments until you graduate, and you are earning more than \$32,000/year.

We are currently working on accepting the GI Bill. This process takes time, but we will hopefully soon have this as another option for our students soon.

Hope we have answered all your questions, if not please let us know.

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WESTERN WELDING ACADEMY
GILLETTE, WYOMING

COURSES OFFERED

WELDER 1 – SMAW STRUCTURAL WELDER COURSE

No experience needed, show up and learn the basics. Students are provided a tool bucket that includes all the basic welding tools needed to complete the course. Students learn welding/shop safety, welding machine set up and operation, how to weld SMAW fillets, full penetration v-groove welds, and oxy-fuel cutting procedures.

💰 \$5,350 ⌚ 5 Weeks; 240 Hours

Tuition pricing subject to change without notice

Prerequisite: None



WELDER 2 – SMAW PIPE WELDER COURSE

Students are provided all the basic tools needed to complete the course, however, students are expected to bring all of the tools that are required for Welder 1 as well. Students learn how to weld pipe with SMAW on all sizes of pipe, from 8" to 2" in the booth and in the pipe rack simulator. Upon completion, students are certified to AWS specifications in accordance with ASME Section IX and receive a course completion certificate.

💰 \$7,450 ⌚ 7 Weeks; 300 Hours

Tuition pricing subject to change without notice

Prerequisite: Welder 1 or Pass the pre-test



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COURSES OFFERED

WELDER 3 – GTAW PIPE WELDER COURSE

This course teaches Gas Tungsten Arc Welding (GTAW/SMAW) COMBO welding on pipe. Students are provided all the GTAW welding tools needed (including TIG torch) to complete the course, however, tools that are not stated on their Welder III tool list must be purchased by the student. Students learn how to weld pipe with SMAW on all sizes of pipe, from 8" to 2" in the booth and in the pipe rack simulator. Upon completion, students are certified to AWS specifications in accordance with ASME Section IX and receive a course completion certificate.

💰 \$6,450 ⌚ 7 Weeks; 300 Hours
Tuition pricing subject to change without notice

Prerequisite: Welder 2 – SMAW Pipe Welder Course or Pass the pre-test: 2" XXH 6G Weld Test SMAW 6010/7018



WELDER 4 – ADVANCED SMAW DOWN HILL & GTAW STAINLESS PIPE WELDING

Students are provided all the welding tools needed to complete the course, however, any other tools needed that are not stated on their Welder IV tool list must be purchased by the student. Students learn how to weld pipe with GTAW and SMAW on all sizes of pipe, from 16" to 2". Upon completion, students are certified to AWS specifications in accordance with ASME section IX and receive a course completion certificate.

💰 \$6,450 ⌚ 5 Weeks, 250 Hours
Tuition pricing subject to change without notice

Prerequisite: Welder 3 or Pass the pre-tests: 2" XH 6G Weld Test GTAW (ER70s-6) - 2" XXH 6G Weld Test SMAW 6010/7018



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COURSES OFFERED

WELDER 5 – PROFESSIONAL PIPE WELDER COURSE

Course Info

Our most popular course. This course is a 6-month training program tailored to people interested in a pipe welding career. This is our main program that shapes and builds the next generation of pipe welders. Work ethic, job site safety, communication skills, and financial training are included, to build top-notch, solid employees.

💰 \$25,700 🕒 24 Weeks, 1,090 Hours

Tuition pricing subject to change without notice

This course teaches joint configuration, joint preparation, reading of welding symbols, blueprint reading, base metal preheating, weld repair, electrode care and management, and how to read a welding procedure (WPS). Students are 6G certified by an AWS CWI at the end of the course providing they pass the required welding tests. Students learn SMAW welding and GTAW welding on carbon steel, stainless steel, and other exotic materials from 2" to 20" pipe in all positions. We teach confined space welding, welding from heights, and dual operator style welding.

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WESTERN WELDING ACADEMY
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Office Hours

Days
Hours

Monday-Friday
7:00am to 5:00pm

Course Hours

Course Days
1st Shift Hours
2nd Shift Hours
3rd Shift Hours

Monday-Friday
6:00am to 2:00pm
2:00pm to 10:00pm
10:00pm to 6:00am

Previous Education/Training

Western Welding Academy gives no credit for previous experience, education, or coursework. Western Welding Academy cannot transfer any completed coursework time to another institution. Course completion is based solely upon logged clock hours; therefore, transferability of any clock hours is determined by the receiving institution, WWA cannot guarantee the transfer of any logged hours to another institution.

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WESTERN WELDING ACADEMY GILLETTE, WYOMING

Course Descriptions

Welder I - SMAW Basic Welding

- Course Length: 5 weeks, 240 hrs
- Tuition: \$4,800
- Tools: \$550
- Total Cost: \$5,350
- Pre-requisite course: None
- Pre-test: N/A

This course teaches Shielded Metal Arc Welding for beginners. Students learn the following skills-

- 1) Use and care of welding tools.
- 2) Intro to Shielded Metal Arc Welding.
- 3) Proper electrode storage.
- 4) Proper electrode sizing and selection.
- 5) Arc strikes, shielding gas, hydrogen cracking.
- 6) Base metal grading and selection.
- 7) Amperage/Voltage ranges, Travel speed, Heat inputs.
- 8) How to read and understand a Welding Procedure Specification (WPS)
- 9) Welding machine set-up for the Shielded Metal Arc Welding Process.
- 10) Proper base metal preparation for welding.
- 11) Body positioning techniques when welding with SMAW.
- 12) Fillet weld measurements, fit-up, and welding techniques.
- 13) Weld defects and acceptance criteria for AWS D1.1 structural steel code.
- 14) Intro to V-groove welds, electrode selection, and industry uses.
- 15) V-groove welding techniques for all positions.
- 16) Oxy-fuel torch set-up and cutting techniques.
- 17) Destructive Testing techniques of V-groove welds, industry methods, and specimen preparation in accordance to the applicable code or standard.

No experience needed, show up and learn the basics. Students are provided a tool bucket that includes all the basic welding tools needed to complete the course. Students learn welding/shop safety, welding machine set up and operation, how to weld SMAW fillets, full penetration v-groove welds, and oxy-fuel cutting procedures. Upon completion, students are certified to AWS D1.1 structural steel code and receive a course completion certificate.

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Welder II – SMAW Pipe Welding

- Course Length: 7 weeks, 300 hrs
- Tuition: \$7,200
- Tools: \$250
- Total Cost: \$7,450
- Pre-requisite course: Welder I or pass the pre-test.
- Pre-test: 3/8" Open Root V-Groove 3G & 4G Weld Test 6010/7018

This course teaches Shielded Metal Arc Welding (SMAW) on pipe. Students learn the following skills-

- 1) Use and care of pipe welding tools.
- 2) Intro to pipe welding.
- 3) Proper electrode sizing and selection.
- 4) Arc strikes, shielding gas, hydrogen cracking.
- 5) The importance of pre-heating base material.
- 6) Pressure ratings, temperature reaction, expansion/contraction.
- 7) Amperage/Voltage ranges, Travel speed, Heat inputs.
- 8) Proper end prep, and fit-up techniques for pipe welding.
- 9) Body positioning techniques when pipe welding with SMAW.
- 10) Weld defects and acceptance criteria for AWS and ASME codes.
- 11) Intro to open-root pipe welding, electrode selection, and industry uses.
- 12) SMAW pipe welding techniques for all positions.
- 13) Non-Destructive Testing techniques for the piping industry.
- 14) Weld defects and repair procedures in accordance with applicable piping codes.
- 15) SMAW weld repair techniques and common industry practices.
- 16) SMAW pipe rack welding techniques.

Students are provided all the basic tools needed to complete the course, however students are expected to bring the required tools from Welder I. Students learn how to weld pipe with SMAW on all sizes of pipe, from 8" to 2" in the booth and in the pipe rack simulator. Upon completion, students are certified to AWS specifications in accordance with ASME section IX and receive a course completion certificate.

Welder III – GTAW Pipe Welding

- Course Length: 7 weeks, 300 hrs
- Tuition: \$6,000
- Tools: \$450
- Total Cost: \$6,450
- Pre-requisite course: Welder II, or pass the pre-test.
- Pre-test: 2" XXH 6G Weld Test SMAW 6010/7018

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This course teaches GTAW carbon steel plate and pipe welding. Students learn the following skills-

- 1) Use and care of a TIG torch.
- 2) Proper tungsten prep.
- 3) How to prep carbon steel base metal in preparation for GTAW welding.
- 4) Fillet weld techniques using the GTAW process.
- 5) Proper preparation and fit-up techniques for welding with the GTAW process.
- 6) How to GTAW weld carbon steel pipe in all positions.
- 7) GTAW weld repair techniques and common industry practices.
- 8) GTAW pipe rack welding techniques.
- 9) Weld defects and repair procedures in accordance with applicable piping codes.

This course teaches Gas Tungsten Arc Welding (GTAW) on pipe. Students are provided all the GTAW welding tools needed (including TIG torch) to complete the course, however tools that are not stated on their Welder III tool list must be purchased by the student. Students learn how to weld pipe with SMAW on all sizes of pipe, from 8" to 2" in the booth and in the pipe rack simulator. Upon completion, students are certified to AWS specifications in accordance with ASME section IX and receive a course completion certificate.

Welder IV – Advanced SMAW & GTAW Pipe Welding

- Course Length: 5 weeks, 250 hrs
- Tuition: \$6,000
- Tools: \$450
- Total Cost: \$6,450
- Pre-requisite course: Welder III or pass the pre-test.
- Pre-tests: 2" XH 6G Weld Test GTAW (ER70s-6) - 2" XXH 6G Weld Test SMAW 6010/7018

This course teaches advanced GTAW pipe welding and advanced SMAW pipe welding. Students learn the following skills-

- 10) How to effectively use inert gas to purge the inside of the pipe in preparation for welding.
- 11) How prep stainless-steel base metal in preparation for welding.
- 12) Proper fit-up techniques for stainless steel.
- 13) How to weld stainless steel.
- 14) GTAW weld repair techniques and common industry practices.
- 15) Pipe rack welding techniques.
- 16) Cutting and preparing large diameter pipe for SMAW downhill welding.
- 17) 12" branch connection layout.
- 18) SMAW downhill welding techniques and industry practices.

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WESTERN WELDING ACADEMY GILLETTE, WYOMING

Students are provided all the welding tools needed to complete the course, however any other tools needed that is not stated on their Welder IV tool list must be purchased by the student. Students learn how to weld pipe with GTAW and SMAW on all sizes of pipe, from 16" to 2". Upon completion, students are certified to AWS specifications in accordance with ASME section IX and receive a course completion certificate.

Welder V – Professional Pipe Welder

- Course Length: 24 weeks, 1,090 hrs
- Tuition: \$19,200
- Tools: \$1,360
- Total Cost: \$25,700

Course five is a 6-month training program tailored to people interested in a pipe welding career. This is our main program that shapes and builds the next generation of pipe welders. Work ethic, jobsite safety, communication skills and financial training are included, to build top notch, solid employees. This course teaches joint configuration, joint preparation, reading of welding symbols, blueprint reading, base metal preheating, weld repair, electrode care and management, and how to read a welding procedure (WPS). Students are 6G certified by an AWS CWI at the end of the course providing they pass the required welding tests. Students learn SMAW welding and GTAW welding on carbon steel, stainless steel, and other exotic materials from 2" to 20" pipe in all positions. We teach confined space welding, welding from heights, and dual operator style welding.

Tuition

A \$353 non-refundable booth hold fee is required for all prospective students to reserve their enrollment for a later date. **If a student is using Climb Credit they will have a deposit that is due to Western Welding Academy prior to or on their start date before orientation.** Climb Credit will let the student know the amount that is due. **If a student is using Mia-Share they will pay Mia-Share the deposit prior to their start date.**

Students do not have to use our financial aid companies. They are welcome to use their own bank/ credit union and pay us with a check, cash or we can send you an invoice to do a bank transfer. Please let Western Welding Academy know how you plan to pay your tuition so we can move you along to the next step.

Tuition must be paid in full prior to orientation.

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WESTERN WELDING ACADEMY
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WELDING CERTIFICATIONS

Welder I

- D1.1 Structural Plate Test 3/8 Plate 3G/4G Open Butt 6010/7018

Welder II

- 4" Schedule 40 6010/7018 6G
- 2" XXH 6010 Root 7018 Fill/Cap on 6G position

Welder III

- 2" Tig/7018 Combo XXH on 6G Tig Root 7018 Fill/Cap
- 2" Schedule 80 Carbon Tig All The Way 6G Position

Welder IV

- 2" Schedule 80 Stainless Steel Tig Out on 6G
- 6" Schedule 40 Downhill on 6G Position

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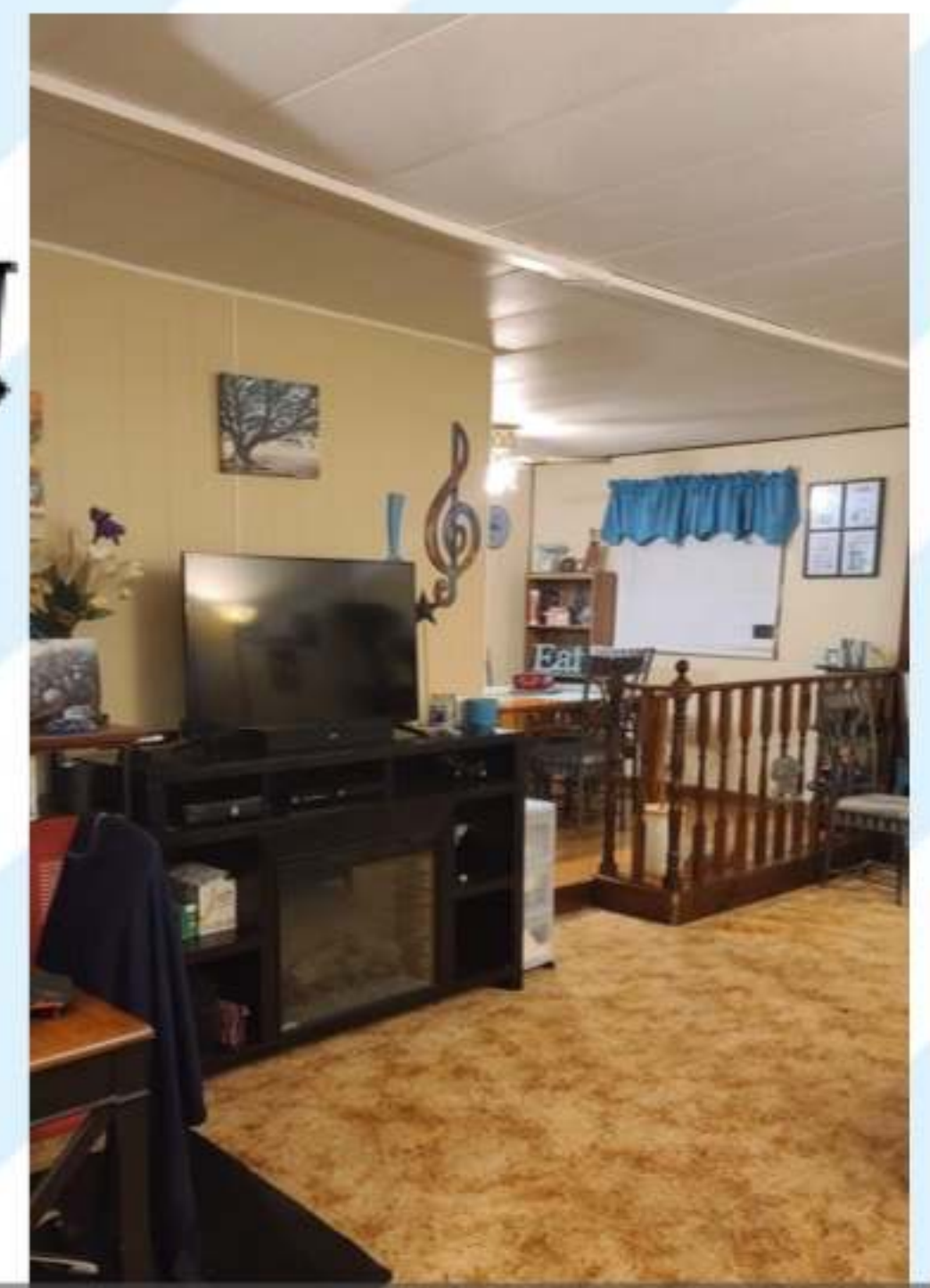


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**This shared living
Space offers a fully
Furnished bedroom
With all utilities
included for
\$450 a month!
Please no pets!
Contact Bonnie Hertel
At 307-680-0576
For more information!**



PIC • COLLAGE



This spacious 2 bed 1.5 bath is fully furnished and All utilities included for \$600 a month per student!! Located at 1405 E 12th street. Only 4 miles from the academy! Contact Monica at 307-660-0080!!!!



**TOWNEPLACE
SUITES[®]**
BY MARRIOTT

TownePlace suites by Marriott

This hotel is located just up the road from the academy! Tons of amenities. Rooms have full kitchens equipped with stove, refrigerator, dishes, and all that would be needed for a long-term stay!

Check out their website at www.marriott.com/gccts to view the whole facility!

Please call Nick at 307-682-1464 for rates and availability!



RE/MAX[®]
PROFESSIONALS
307-689-8431
BUY - SELL - RENT

Carmel Dorame

If you are looking to rent an apartment, townhouse, or even a house call Carmel Dorame!! Listings are frequently changing so act fast if you see a listing at www.wyproperty1.com that you like!

 **Apartments.com[™]**

With apartments.com you can look at any other options for apartments that may be available! You even have the option to narrow down your search to just what you need!!

Home2 Suites by Hilton Gillette

1120 E Boxelder Road

Gillette, WY 82718

307.257.7040

www.gillette.home2suites.com



Business Travelers Second Home in Gillette

Western Welding Academy

2022 Locally Negotiated Rates

Corporate ID # 0003358305

	1-6 Nights	7-13 Nights	14-29 Nights	30+ Nights
Studio Queen Suite	\$104	\$94	\$84	\$74
One Bedroom King Suite	\$144	\$134	\$124	\$114

- Non-Commissionable
- Non-Last Room Available
- 12% taxes not included
- Rates are subject to the following Black Out Dates
→ July 11th 2022 thru July 24th 2022

AMENITIES

- Complimentary Breakfast
- 24-hour Market
- Complimentary WiFi
- 24-hour Fitness Center
- Indoor Pool
- Pet Friendly
- Digital Key
- Patio with Fire Pit
- Outdoor Grill
- Hilton Honors Rewards

WHAT SETS US APART

- ✓ Welcoming and Relaxing Atmosphere
- ✓ Genuine Family-Like Culture
- ✓ Outrageously Different Level of Hospitality



Becca Cater
General Manager
307.299.2553
bcater@kajhospitality.com



Here for People.



*FOOTHILLS
VIEW
APARTMENTS*

Pete Driver LC.



Pete Driver, LLC.



- Address: 3504 Foothills Blvd
- Phone Number: (307) 686-6488

Indian Hills Apartments

3 Bedroom @ 1184 Sq. Ft.

Waitlist Available

Deposit: \$500 On Approved Credit

***Furnished 3 bedroom:*

Unit 1017D – Ready Feb – Rent \$1110 w/all utilities included!

Deposit: \$500 On Approved Credit

2 Bedroom @ 1032 Sq. Ft.

Unit 1021B – Rent: \$795 – READY NOW!!

Unit 1037C – Rent: \$795 – READY NOW!!

Deposit: \$500 On Approved Credit

***Furnished 2 bedroom:*

Unit 1019C – READY NOW - \$1010 w/all utilities included!

Unit 1029B – READY NOW - \$1010 w/all utilities included!

***Deposit: \$500 OAC*

1 Bedroom @ 750 Sq. Ft.

Unit 1035A – Rent: \$695 – READY NOW!!

Deposit: \$500 On Approved Credit

***Furnished 1 bedroom:*

Waitlist Available

***Deposit: \$500 OAC*

For furnished apartments, we pay all utilities. For all others, we pay water, sewer, trash, pest control and basic cable with 1 box (then you get a discount when you add internet). You pay electric and gas. A/B are bottom floor and C/D are top floor apartments.

Our website is www.liveatindianhillsapts.com to register and apply!

They can call 307-682-7800 or email pm.indianhills@6starproperties.com to set a time for a live or virtual tour!! Or go to apartments.com at: <https://www.apartments.com/indian-hills-gillette-wy/3jtfre/>

OR on Facebook: [\(9\) Indian Hills Apartments | Facebook](#) OR a virtual tour per se on YouTube at: <https://www.youtube.com/channel/UCYxdp32hMwNPMQNDTHHKeVw>

Prices and availability are subject to change.

Pictures may or may not be of actual units.

Thank you,

Kristy Brayton

Indian Hills Apts.

Property Manager

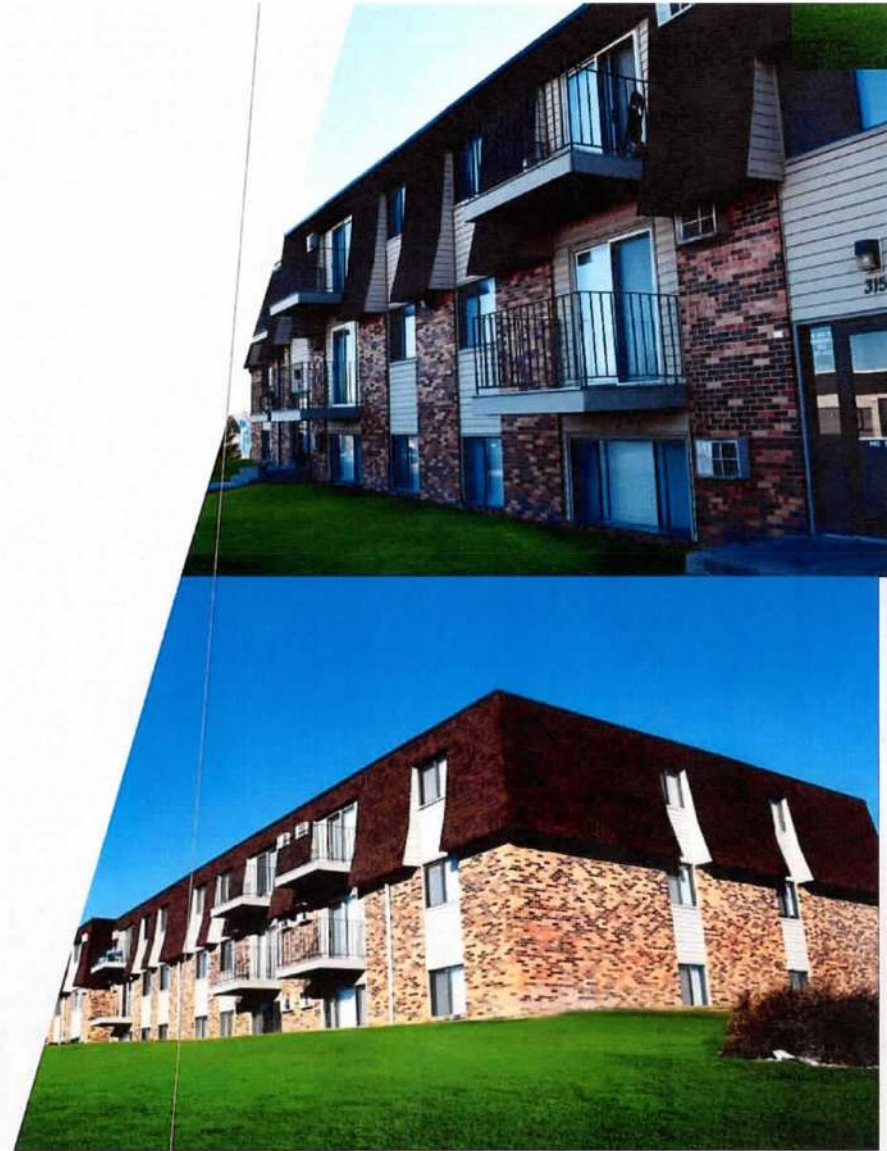
307-682-7800 Office

E 12th Street

Gillette, WY 82716

VALLEY VIEW

- Website URL:
<https://www.valleyviewgillette.com/>
- Address: 325 E Boxelder RD #101 Gillette, WY 82718
- Phone: (307) 696-2818
- Price \$625-\$700 (Monthly)





WARLOW DRIVE APARTMENTS

- Website URL:
<https://www.nwewarlowapartments.com/>
- Address: 1720 W Warlow Dr
- Phone: (307) 682-5041
- Price: \$700-\$775 (Monthly)





WELCOME WESTERN WELDING ACADEMY! WE ARE EXCITED TO HAVE YOU HERE!

**AS A FULL SERVICE PROPERTY WE OFFER A
NUMBER OF AMENITIES THAT AREN'T FOUND
AT OTHER LOCATIONS!**

- *Large cable T.V. With ESPN*
- *24 Hour Coffee bar*
- *Free Highspeed internet*
- *In room Microwave and Refrigerator*
- *Outdoor heated pool (seasonal)*
- *Enjoy home style cooking at our onsite
restaurant. Open daily from 6 a.m. to 9 p.m.*
- *Daily Housekeeping*

**FOR WWA STUDENTS OUR RATE IS \$800
PER MONTH! AFTER THE FIRST MONTH
YOUR RENT IS THEN TAX FREE!
*REFUNDABLE DEPOSIT IS REQUIRED!**

*Call today for more information
or to reserve your room!!!*

(844) 709-0799





**CANDLEWOOD
SUITES**

AN IHG® HOTEL

WELCOME, WESTERN WELDING ACADEMY FRIENDS!

AMENITIES

- ➔ Fully furnished studio suites
w/full kitchenettes
- Free laundry machines
- Backyard patio and gas grills
- 24-Hour Candlewood Cupboard
& lending locker
- Pets allowed w/non-refundable pet deposit



Welcome
to
Gillette



**WESTERN
WELDING
ACADEMY**

Tax-Exempt on all stays

30+ nights

Rates apply to single or double occupancy, these rates are subject to change when the 25 rooms allotted are filled

4 week program (30 nights): \$1,725

5 week program (35 nights): \$1,925

7 week program (49 nights): \$2,695

12 week program (84 nights): \$4,620

19 week program (133 nights): \$7,315

24 week program (168 nights): \$9,240

Non-refundable deposits are required at check-in, early departure fees will apply. Extra cleaning fees are applied if rooms are excessively dirty, or smoked in

Call Today: 307-682-6100



MOUNTAIN VIEW

APARTMENTS

At **Mountain View Apartments**, we believe in supporting our neighborhood, our local businesses, and the people that help keep our community safe. To show our gratitude, we would like to offer some exclusive discounts to Western Welding Academy:

PREFERRED EMPLOYER PROGRAM

Supporting local businesses

PRICES

One Bedroom, One Bath (734 Sq. Ft.) First floor \$10 more
Two Bedroom, One Bath (915 Sq.Ft.) First floor \$10 more

call for pricing
call for pricing

UTILITIES

Heat, water/sewer and trash are provided for our residents.

Admin Fee

\$75

PET POLICY

Mountain View Apartments gladly accepts cats and dogs* (in designated buildings). A veterinary statement verifying the pets breed and current vaccination. Two pets per apartment is allow. Pet screening provided by petscreening.com, prices of pet rent, pet deposit and one time nonrefundable pet fee set at screening is completed.

1 pet \$20 application fee
2nd pet \$10 application fee

As a student of Western Welding Academy, when you choose **Mountain View Apartments** you are eligible for these exclusive benefits*:

We give you a 12 month rate for a 6 month lease. (\$125 savings per month)
\$150 off your first full month rent with a 6 month lease (one per lease)
FREE application for each employee/member (\$40 value each)
\$300 damage deposit (with approved credit—\$200 value)

That's a total savings of over \$1140!!!

*may not be combined with other off

307-682-1753

Co-borrower information

You have the option to add a co-borrower, which can help strengthen your application! If you have one, you'll need some of their information on-hand:

- Legal name
- Contact information (including email, phone number, and address)
- Social Security Number
- Income

Step 4



Confirmation

Success! The application has been submitted, and you're provided with a Climb reference number and link to your online Student Portal page.



[HTTPS://CLIMBCREDIT.COM](https://climbcredit.com)
NMLS# 1240013

Step 3



Disclosures

You're given a sample disclosure with general information and an example of what your loan might look like. You can also select whether you want to receive forms electronically or by physical mail.

Step 5



Note: once your application is submitted, we may need proof of residency or income. We'll reach out to let you know what to submit and how to submit it!

Approval is more likely with a co-borrower!

Finding a co-borrower can help you get approved for a Climb loan so you can attend class, gain new skills, and achieve your career goals.



Applications with a co-borrower are **24% more likely to be approved!**¹



You could receive a **lower interest rate** on your loan!



35% of Climb students used co-borrowers!²

Co-borrower FAQs

What is a co-borrower?

A co-borrower is someone who agrees to sign onto the loan alongside the borrower. If the student borrower is unable to make payments on the loan, the co-borrower is responsible for making payments.

Who can be a co-borrower?

Anyone can be a co-borrower; **your spouse, friends or family**. However, it's important they know what that responsibility is.

What does a co-borrower need to understand?

Co-borrowers must also understand their role in supporting you in getting a loan. When co-borrowers sign onto a loan **they will become responsible for the repayment if you are unable to make the payments yourself**.

Apply with a co-borrower today: meetclimb.com/coborrower

*We only perform a soft credit pull upon application submission, so just reapplying will have no impact on your credit score!*³

¹ Based on a review of approved applications and denied applications from all time. Report pulled as of September 2019.

² Based on a review of funded applications from all time. Report pulled as of September 2019.

³ A hard credit pull is performed once a loan is funded.

Learn now, pay later.

Ask how to apply for an income share agreement: An investment in your future.



**You only repay
when you have
income.**



**Payments go up
and down based
on your income.**



**No interest
rates or
hidden fees.**

