

4Geeks Academy

2021



# PAYMENT GUIDEBOOK

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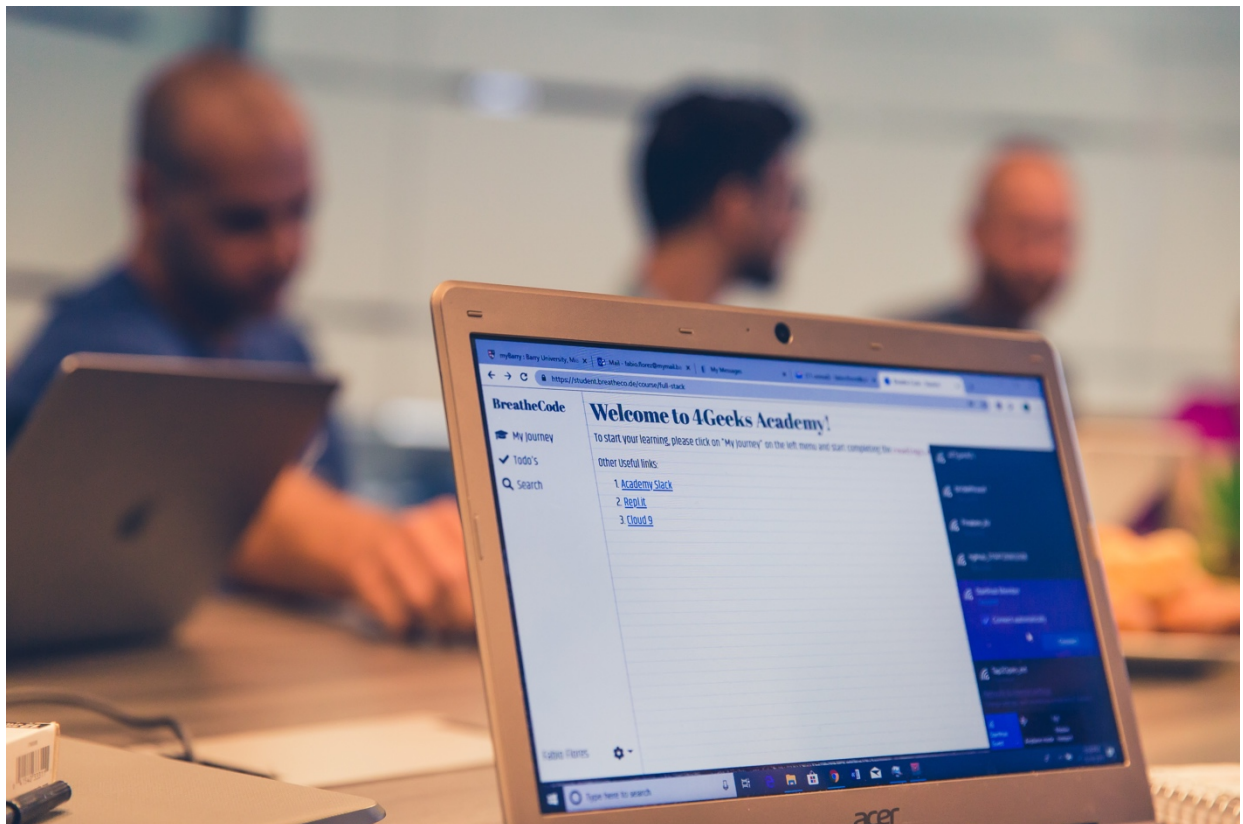
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## Table of Contents

How to Pay.....	3
Some of the options.....	4
Skills Fund.....	4
Quotanda.....	4
Climb.....	6
The Interview.....	6
FAQ.....	7





Education has always been a matter of “How to Pay?”, “Do I qualify?”, “Am I going to be accepted?”, and then, again “How do I Pay the tuition fee?”.

First things first, let’s answer your main question right away: How much does the program cost?

## How to Pay

We lowered the cost, and yes it was a big challenge, but we found a way to offer you a Premium Education with an unbeatable price.

If you are thinking about joining our Full-Stack Software Dev Program, you should consider the following:

PART-TIME

**\$7,499**

FULL-TIME

**\$9,499**

No extra fees. No tricks.

Now, if you are thinking about joining our Software Engineering Program, you should consider the following: Only Part-time!

PART-TIME

**\$11,499**

There are -normally- four (4) ways to face that challenge: (i) Scholarships (any kind); (ii) Banking (or financial institutions) support; (iii) Lenders institutions; and, (iv) Paying your own fees (self-funded).

Now, let’s just focus on how can you pay your tuition with us: (i) **self-funded**: go to your savings account or to your family/friends and ask for money. Pros? You don’t have more



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debt and can focus only in your education. (ii) Loans: Come to one of our great partners: [Skills Funds](#) or [Climb](#). Skills Fund will give you two options: 36 or 60 months' loans. [Click here to start your application](#). Climb, on the other hand, will give you the option to apply for a 42 months or 60 months long loan. [Click here to get access to Climb](#). (iii) Ask us for our **Extended Payment Plan** designed together with [Quotanda](#). We have designed a plan that will give you the financial help to grow as a developer.

Click here to start your application with [Quotanda](#).

We do not only offer the best price in the city but also the best payment plans. Others will follow, but we know *we are the first* to offer you such an extended window of opportunities.

## Some of the options

Of course you need more details about all of the options we have highlighted before. Here we will explore all of them. Let's begin with [Skills Fund](#).

### Third Party Loans: Skills Fund or Climb

We are proud of the partnership we have build with each of them. It's simple, it has been working for a long time now, and many of our students are relying on them to face the payment challenge. Here you can find some of the advantages by choosing them:

1. It only takes 10 minutes';
2. It's a process specially designed for coding Bootcamps;
3. You will have a Loan Calculator and will know your rates and monthly repayment even before applying;

You can borrow from \$2,000 up to \$12,000, and get monthly payments for as low as \$158 (depending on your credit record) if you get the approval for the 60 months' loan. [Click here](#) to start your financial application with Skills Fund.

If you are choosing to enroll in our Full-Time program, Skills Fund is offering you up to \$3000 for your living expenses (together with the \$8999 of the tuition fee) while you are taking the program (and not working those 9 weeks).

## Quotanda



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On the other hand, if you don't get approved or feel that Skills Fund or Climb are not made for you, we also have the Payment Plan launched together with Quotanda. Here are the details of our Extended Payment Plan:

	Upfront	6 Months	12 Months	24 months
<b>Payment Options</b>	\$7,499	Apply for an Extended Payment Plan	Apply for an Extended Payment Plan	Apply for an Extended Payment Plan
<b>Deposit</b>	No deposit	\$1,500	\$1,500	\$1,500
<b>Instalments amount</b>	Collected before program start date or in thirds**.	\$1025.25	\$535.76	\$291.21
<b>Payment Schedule</b>	Collected before program start date or in thirds**.	Every 30 days for 6 months from the start date.	Every 30 days for 12 months from the start date.	Every 30 days for 24 months from the start date.
<b>Total Payment</b>	\$7,499	\$ 7,651.48 + Deposit	\$ 7,929.16 + Deposit	\$8,488.96 + Deposit
<b>Payment Method</b>	Debit, Credit, Deposit, Wire Transfer or Zelle	Debit, Credit, Deposit, Wire Transfer or Zelle	Debit, Credit, Deposit, Wire Transfer or Zelle	Debit, Credit, Deposit, Wire Transfer or Zelle

**\*\*Upfront Payment:** You could either pay in (i) one down payment; or, (ii) split the upfront amount into thirds. If you choose "Pay in thirds", the 1/3 is due 15 days before the start date. The 2/3 is due the very same day of start date, and 3/3 is due 15 days after start day.

Please [click here](#) to get more info about the process and perks of the Payment Plan with Quotanda. Once you have applied, you will be contacted by one of our City Advisors to schedule a meeting at our Location.



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## Climb

Finally, it's time to also talk about [Climb](#); our most recent financial partner. They have been around for a long time and are one of the biggest lenders for Bootcamp Students in the US.

Climb is great because they also accept people with no Credit record or bad credit record (up to a limit of course). Now that they are part of our options, you will get the chance to ask for a 42 or 60 months long program. Those payment plans will let you enroll, focus on your education and get monthly payments as low as \$152 (Part-time 60 months).

Also, if you are enrolling our Full-Time program, during the first 5 months they will not charge you but Interest only. That way you can focus on the program, and then finding a job.

## The Interview

Before entering or applying to any of those options, we will require you to have a meeting with someone from our Admission Department.

The meeting has some important goals: (i) We want to answer all the questions you may have; (ii) We also want to get to know you a little bit better: your background, your previous experiences, your relationship with Coding, your interest, your occupation, and every detail about yourself that you want to share with us; and finally, (iii) We will also give you access to any of previously stated options: Skills Fund, Quotanda or Climb.

Once you are pre-approved, you will move forward up to the final steps of your 4GA application, which includes submitting your documentation supports. Sometimes it might be necessary to have a co-signer.

That's all it takes to finally get the green light and begin your career as a developer.



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## About Income Sharing Agreement

It's not only about finding a job, but it's also about finding the right path. The ISA program launched by 4Geeks will let our students waive their tuition until you find a job with the option to start payments only if that position is offering them at least \$35k per year. If it's less, there is still no payment commitment. It's about you, your career and the way education shall work.

Program Title	Methodology	ISA %	Term (avg)	Revenue Cap	Minimum Wage
Full Stack Software Program	Full-Time	9%	4 year = 48 months	\$13.500	\$35.000

If you want to know more, please visit our [ISA landing here](#).

## FAQ

### 1. Who can apply to any of the 4Geeks Payment Options?

Anyone! Just be sure to have all the information normally requested: ID and basic information, Income and Personal Balance numbers, details (info) about your co-signer (e.g.). Also, please bear in mind that for Skills Fund or Climb you might need to be a US Citizen or US Resident. However, Quotanda is open to welcome people from abroad as well.

Bad credit scores are part of anyone's life. We might also help in those scenarios.

### 2. Do you run a credit check?

We don't do anything that could affect your financial status without your permission. To get your pre-approval status no credit check will be needed. You just have to give basic information about you and your interest.

### 3. Only US citizens can apply?

No, this is designed for anyone interested. This is Miami, and there are a lot of nationalities around the city.



#### 4. Are there any other fees or interests to be considered?

No, you can be sure that our tuition fee is \$7,499. There are no hidden costs, or fees or anything additional to what we have already stated here.

#### 5. What now?

We do not want you to worry about money, but to focus on your education. Let's begin!



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