

# **STUDENT FINANCING HANDBOOK**

**CANADA**



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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 78,000+ 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 loans, we also have specific programs for Immigrant and Refugee communities 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. 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 will promote access to our life-changing programs 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 program? 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 for our programs have been broken out between our Bootcamp and short programs. Each state 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@generalassembly.ly](mailto:admissions@generalassembly.ly).

See you in class,

Cristina Rodriguez  
Director, Consumer Finance  
General Assembly





# GENERAL ASSEMBLY PROGRAMS

All Canadian courses are currently being held online.

## BOOTCAMP

Designed to get you hired — launch a new career in as little as 12 weeks.

[Instalment Plans](#)

[Deferred Payment Plans](#)

[36-Month Payment Plans](#)

[Immigrant and Refugee Loans](#)

## SHORT PROGRAMS

Project-based skill-building — ideal for working professionals.

[Instalment Plans](#)

[24-Month Payment Plans](#)

[Immigrant and Refugee Loans](#)

[Employer Sponsorship](#)

## INSTALMENT PLANS

Instalment plans allow students at GA to spread out their tuition costs 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 and tuition deposit. They can then split their tuition into two, three, or four instalments.

### THE APPLICATION PROCESS

1. Apply and gain acceptance to your Bootcamp of choice.
2. Let your Admissions producer know about your payment plan of interest.
3. Your Admissions producer 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
\$250 due upfront.	\$250 due upfront	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 date of the previous invoice. Enrolling after the initial instalment due date will require full payment at the time of enrolment. Be sure to consult our Course Catalog for full details.

When taking on an instalment 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 end date, a one-time CAN\$75 late fee will be applied and a 1.5% interest charge on the total due will be applied each month thereafter. Late fees levied from students will be itemised with the Superintendent for each program before collected. Students will incur a CAN\$25 fee for declined transactions or returned checks.



### THE BOTTOM LINE

Instalment 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.

## DEFERRED PAYMENT PLAN

### WHAT ARE DEFERRED PAYMENT PLANS?

Deferred payment plans are a form of income-based payment used by a growing number of higher education institutions and education providers. Students pay a \$1,000 deposit to secure their place in class, and do not begin paying tuition until they've graduated and are earning \$60,000 per year or more.

### THE APPLICATION PROCESS

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 producer will formally enrol you in the program and send an invoice for your initial deposit, due within 24 hours.

AT A GLANCE		
\$1,000	\$60,000	0%
A \$1,000 deposit secures your place in class.	Repayment begins only once you secure a role earning at least \$60,000 per year.	Payments will always have 0% interest.

### THE FINE PRINT

Payments begin once you are earning \$5,000 per month or more in gross income.

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.

Deferred payment plans do not include funding for cost of living or program materials, only the tuition of an Bootcamp program.

There is no penalty for early repayment.



### THE BOTTOM LINE

Deferred payment plans are a good option for people who prioritize peace of mind. They will allow you to postpone payments until you have a job, even if it means paying a higher deposit up front. Deferred payment plans are best suited to students who have the funds available to pay for living expenses, including rent and groceries.

## 36-MONTH PAYMENT PLANS

### WHAT ARE 36-MONTH PAYMENT PLANS?

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

### THE APPLICATION PROCESS

This 36-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 producer will formally enrol you in the program and send an invoice for your initial deposit, due within 24 hours.

AT A GLANCE		
36	\$250	0%
-month repayment period	deposit	interest

### THE FINE PRINT

This payment plan is only available to students who have been accepted to a General Assembly program. All students pay an upfront payment to General Assembly within 24 hours of enrolment, which covers the registration fee and tuition deposit. The remaining balance is paid via 36 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 program materials, only the tuition of an Bootcamp program.

There is no penalty for early repayment.



### THE BOTTOM LINE

A 36-month payment plan removes upfront barriers that too often prevent people from pursuing education and training. This payment option is great for students who are unable to pay for their course completely up-front but may not want or need a 3+ year loan.



## IMMIGRANT AND REFUGEE LOANS

### WHAT ARE IMMIGRANT AND REFUGEE LOANS?

New to Canada? General Assembly has partnered with [Windmill Microlending](#), a registered charity dedicated to helping skilled immigrants and refugees continue their careers in Canada, to provide financial support to eligible students.

Windmill Microlending offers microloans up to \$15,000 to help you get the credentials you need.

### THE APPLICATION PROCESS

1. Apply and gain acceptance to your Bootcamp of choice.
2. Complete an application directly via [Windmill Microlending's site](#).
3. Upon approval of the loan, your Admissions producer will enrol you in the program.

On average, this entire process takes one to two days to complete.

### THE FINE PRINT

Applicants don't need collateral or a credit history in Canada. Applicants are required to provide personal references and be willing to repay the loan. To be eligible for a Windmill microloan, you must:

- Be an immigrant and a Permanent Resident, Protected Person, Convention Refugee, Provincial Nominee, or Canadian Citizen.
- Be an internationally-trained individual requiring licensing, re-training, or relocation to achieve your career goals.
- Have landed in Canada.
- Not have an undischarged bankruptcy.

There is no penalty for early repayment.



### THE BOTTOM LINE

Immigrant and Refugee loans provide funding for students who want to return to their pre-immigration careers or a related field, want to advance in their careers, or take their skills and experience in another career direction. These loans assist immigrants who want to know the amount they'll pay each month but who cannot access mainstream credit due to unemployment or low "survival job" income, lack of credit history in Canada, or lack of assets or collateral.

## INSTALMENT PLANS

Instalment 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 and tuition deposit. They can then split their tuition into two, three, or four instalments.

### THE APPLICATION PROCESS

1. Apply and gain acceptance to your program of choice.
2. Let your Admissions producer know about your payment plan of interest.
3. Your Admissions producer 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
\$250 due upfront.	\$250 due upfront	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 date of the previous invoice. Enrolling after the initial instalment due date will require full payment 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 end date, a one-time CAN\$75 late fee will be applied and a 1.5% interest charge on the total due will be applied each month thereafter. Late fees levied from students will be itemised with the Superintendent for each program before collected. Students will incur a CAN\$25 fee for declined transactions or returned checks.



### THE BOTTOM LINE

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

## 24-MONTH PAYMENT PLANS

### WHAT ARE 24-MONTH PAYMENT PLANS?

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

### THE APPLICATION PROCESS

This 24-month payment plan is available through [EdAid](#).

1. Apply and gain acceptance to your program 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 producer will formally enrol you in the program and send an invoice for your initial upfront payment, due within 24 hours.

AT A GLANCE		
24	\$250	0%
-month repayment period	deposit	interest

### THE FINE PRINT

This payment plan is only available to students who have been accepted to a General Assembly program. All students pay an upfront payment to General Assembly within 24 hours of enrolment, which covers the registration fee and tuition deposit. 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.

The 24-month payment plan only covers the tuition cost of a short program.

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 are unable to pay for their course completely up-front but may not want or need a 3+ year loan.

## IMMIGRANT AND REFUGEE LOANS

### WHAT ARE IMMIGRANT AND REFUGEE LOANS?

New to Canada? General Assembly has partnered with [Windmill Microlending](#), a registered charity dedicated to helping skilled immigrants and refugees continue their careers in Canada, to provide financial support to eligible students.

Windmill Microlending offers microloans up to \$15,000 to help you get the credentials you need.

### THE APPLICATION PROCESS

1. Apply and gain acceptance to your Bootcamp of choice.
2. Complete an application directly via [Windmill Microlending's site](#).
3. Upon approval of the loan, your Admissions producer will enrol you in the program. On average, this entire process takes one to two days to complete.

### THE FINE PRINT

Applicants don't need collateral or credit history in Canada. Applicants are required to provide personal references, and be willing to repay the loan. To be eligible for a Windmill microloan, you must:

- Be an immigrant and a Permanent Resident, Protected Person, Convention Refugee, Provincial Nominee, or Canadian Citizen.
- Be an internationally-trained individual requiring licensing, re-training, or relocation to achieve your career goals.
- Have landed in Canada.
- Not have an undischarged bankruptcy.

There is no penalty for early repayment.



### THE BOTTOM LINE

Immigrant and Refugee loans provide funding for students who want to return to their pre-immigration careers or a related field, want to advance in their careers, or want to take their skills and experience in another career direction. These loans create a channel of access to immigrants who cannot access mainstream credit due to unemployment or low "survival job" income, lack of credit history in Canada, or lack of assets or collateral.

## 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 program.

More than half of General Assembly's employed short program 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. Plus, let them know that 81% of our employer-sponsored students immediately apply the skills they learn at GA on the job.

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 program of choice.
2. Let your Admissions producer know that you're interested in employer sponsorship.
3. Your producer 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 <a href="#">handy PDF</a> .	Ask questions and get help with the application process.

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

- Pay for your program 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 program using a corporate credit card.
- Talk to your Admissions producer 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 program with someone at GA.



# ABOUT GENERAL ASSEMBLY

General Assembly is a global education company that closes skills gaps through leading-edge courses, workshops, and events in today's in-demand technology fields. GA has 30+ campuses around the world and operates robust online programs as part of our ongoing effort to promote access to education that transcends geographic, financial, and professional barriers that may have hindered this pursuit in the past.

We help individuals gain new skills, pursue a promotion, or find a new career. We build networks by inviting our students to become members of a global community of entrepreneurs, innovators, and leaders. At the same time, we also develop scalable and efficient training for companies undergoing large-scale digital transformation. We provide talent pipelines for thousands of hiring partners and lead major upskilling and reskilling initiatives for global companies from across sectors — including more than 40 of the Fortune 100 — to help them overcome business challenges posed by technological change.