**WORKSHOPS FOR WARRIORS, INC.**

2970 Main Street • San Diego, CA 92113 • (619) 550-1620 • wfw.org

EIN: 26-1721255

# PREFERRED LENDER & PAYMENT OPTIONS DISCLOSURE

*Effective Date: August 1, 2026*

*This disclosure is provided to all prospective and enrolled students.*

## 1. Purpose of This Disclosure

Workshops for Warriors, Inc. (WFW) is committed to providing students with clear, complete, and unbiased information about all available payment options for tuition and fees. This disclosure describes the payment methods accepted by WFW, identifies any private lenders referenced on our website or in enrollment materials, explains the basis on which those lenders are referenced, and affirms WFW's policy of student choice and financial independence.

This disclosure is made in accordance with applicable requirements of the Higher Education Act, the U.S. Department of Veterans Affairs, the California Bureau for Private Postsecondary Education (BPPE), and the Accrediting Council for Continuing Education and Training (ACCET).

## 2. Payment Options Available to Students

WFW accepts the following forms of payment. Students are not required to use any particular payment method and are encouraged to explore all options available to them before making a financial decision.

| Payment Option | Interest | Repayment Begins | Who Qualifies | Notes |
|---|---|---|---|---|
| Cash / Direct Payment | None | Prior to or at enrollment | All students | Accepted in full or in installments per WFW billing schedule |
| GI Bill® Benefits (Ch. 33, 30, 1606) | None | VA pays WFW directly | Eligible veterans & dependents | VA pays tuition directly; monthly housing allowance paid to student |
| VR&E (Chapter 31) | None | VA pays WFW directly | Eligible veterans with service- | Requires VA counselor |

| Payment Option | Interest | Repayment Begins | Who Qualifies | Notes |
|---|---|---|---|---|
| | | | connected disability | authorization prior to enrollment |
| WFW Institutional Repayment Plan | 0% — interest-free | During enrollment period | All enrolled students | Full balance due within 180 days of term start; must be paid before next enrollment period |
| Edly or Climb Credit (Private Loan) | Varies by loan terms | Per loan agreement | Qualified applicants | Third-party lender; WFW receives no compensation for referrals |

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at www.benefits.va.gov/gibill.*

## 3. Preferred Lender Disclosure

### 3a. Identification of Referenced Lenders

WFW's Financial Aid and Other Resources webpage and enrollment materials reference the following private lender as a potential source of financing for students who do not qualify for or elect not to use veterans' benefits, scholarships, or the WFW Institutional Repayment Plan:

- Edly - edly.com
- Climb Credit - climbcredit.com

This lender is referenced for informational purposes only. WFW does not endorse any particular lender and does not guarantee that any student will qualify for financing. Students are encouraged to compare loan products from multiple lenders, including those not listed here, before borrowing.

### 3b. Basis for Referencing This Lender

WFW references Edly based on the following criteria, evaluated in the interest of students:

- Experience serving vocational and technical school students
- Availability of loan products appropriate for short-term, non-degree training programs
- Transparent loan terms and consumer disclosures
- Accessibility for students without traditional four-year college enrollment status

### 3c. No Revenue Sharing or Compensation

**IMPORTANT:** Workshops for Warriors, Inc. does not receive, and has not received, any compensation, referral fee, revenue sharing, marketing payment, gift, or other benefit of any kind from Edly or any other lender in connection with the referral of students. The inclusion of any lender in WFW's materials does not reflect a financial relationship between WFW and that lender.

### 3d. Student Freedom of Choice

Students are free to borrow from any lender of their choosing. WFW will process certifications and enrollment documentation for students regardless of which lender, if any, the student selects. A student's choice of lender, or decision not to borrow, will have no effect on their admission, enrollment, academic standing, or any other aspect of their relationship with WFW.

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## 4. WFW Institutional Repayment Plan

WFW offers an interest-free institutional repayment plan to any enrolled student who requests it. Key terms:

- No interest is charged at any time during the repayment period.
- The full tuition balance must be paid within 180 days from the start of the student's term or enrollment period.
- The full balance must be satisfied before a student may begin training in any subsequent term or enrollment period.
- This plan is not a loan and does not involve a third-party lender or credit check.

Students interested in the WFW Institutional Repayment Plan should contact WFW at (619) 550-1620 or info@wfw.org.

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## 5. Veterans' Benefits - Additional Disclosures

### 5a. GI Bill® Benefits

WFW is approved for the Post-9/11 GI Bill® (Chapter 33), Montgomery GI Bill® Active Duty (Chapter 30), and Montgomery GI Bill® Selected Reserve (Chapter 1606). Under Chapter 33, tuition and fees are paid directly to WFW by the VA; students receive a monthly housing allowance (MHA) separately. GI Bill® benefits do not constitute a loan and do not require repayment.

### 5b. Veteran Readiness and Employment (VR&E / Chapter 31)

Students approved for VA Chapter 31 VR&E benefits must obtain authorization from their VA counselor prior to enrollment. VR&E benefits are paid directly to WFW. Students should contact their assigned VA counselor for information about eligible expenses and authorization procedures.

### 5c. VA 85/15 Enrollment Ratio

Federal regulations require that no more than 85% of students enrolled in any program may be paying tuition using VA education benefits (the "85/15 rule"). WFW monitors this ratio for each program and will notify affected students if enrollment limitations apply.

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## 6. Code of Conduct - Lender Relationships

In accordance with the Higher Education Opportunity Act and WFW's institutional policies, WFW affirms the following:

- WFW does not enter into revenue sharing arrangements with any lender.
- WFW does not accept gifts of more than nominal value from any lender.
- WFW does not accept from any lender any fee, payment, or other financial benefit as compensation for any type of referral activity.
- WFW does not assign a borrower's loan to a particular lender or refuse to certify a loan based on the student's selection of a particular lender or guaranty agency.
- WFW does not request or accept offers of funds in exchange for providing a lender with a specified number of loan applications or a preferred lender arrangement.
- WFW employees involved in financial aid activities are prohibited from accepting personal benefits from lenders.
- All financial relationships between WFW and any lender are disclosed in this document.

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## 7. Additional Resources

Students seeking independent guidance on financing options for vocational training may contact:

- U.S. Department of Veterans Affairs Education Benefits: www.va.gov/education
- California Bureau for Private Postsecondary Education (BPPE): www.bppe.ca.gov
- Consumer Financial Protection Bureau (CFPB) Student Loans: www.consumerfinance.gov/paying-for-college
- Federal Student Aid (FSA) Information: studentaid.gov

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## 8. Questions and Contact Information

Students with questions about payment options, this disclosure, or their financial obligations to WFW should contact:

**Workshops for Warriors, Inc.**

2970 Main Street, San Diego, CA 92113

Phone: (619) 550-1620

Email: info@wfw.org
Website: wfw.org/financial-aid-and-housing

## INSTITUTIONAL CERTIFICATION

Workshops for Warriors, Inc. certifies that the information contained in this disclosure is accurate and complete, that the lender referenced in WFW enrollment materials was selected solely in the interest of students, and that WFW has not entered into any revenue sharing or compensation arrangement with any lender.

Authorized by:
**Mark Platt, CAO & Compliance Officer**
Workshops for Warriors, Inc.