



Guide for Applying for Your Loan through Upstart

You're exploring an internship abroad? Congratulations! You've taken an important first step in seeing the world and differentiating yourself from your peers both personally and professionally. Global Experiences has partnered with Upstart to make getting a loan easy. Below is a step-by-step guide to show you exactly how to get approved for your Upstart loan, so you can begin preparing for your Global Experiences program.

1. Select "Take a Course or Bootcamp"

As a professional investment in your future, the Global Experiences programs are categorized under the **course and bootcamp** section. Be sure to select that category on the homepage to get started.

A SMARTER LOAN. YOU EARNED IT.

You are more than your credit score. On Upstart your education and experience help you get the rate you deserve.

I would like to **pay off credit cards** ▼

- pay off credit cards
- consolidate debt
- pay off student loans
- take a course or bootcamp**
- pay for college or grad school
- make a large purchase
- relocate
- travel
- pay medical bills

CHECK YOUR RATE

\$3,000 - \$35,000 **APR 5.99% - 35.99%** **START YOUR LOAN TODAY** **NO PREPAYMENT PENALTY**



2. Decide How Much You'd like to Borrow

You will have 3 years to pay back your loan; deciding how much to borrow is up to you. Be mindful; with debt you'll incur interest. When budgeting for your program you'll want to factor in the program costs, plus flights, food, and visa cost if applicable. You'll want to make sure your budget accordingly whether through your savings or incurring debt.

A screenshot of the Upstart "Check Your Rate" form. The form is titled "Check Your Rate - PAGE 1 OF 3". It includes a welcome message: "Welcome! To see our eligibility requirements, visit our [help center](#)." Below this, it asks "How much would you like to borrow?" and instructs the user to "Choose an amount between \$3,000* and \$35,000." There is a text input field with a dollar sign (\$) and a red border. A mouse cursor is hovering over a teal "CONTINUE" button. Below the button, a small lock icon and text state: "Checking your rate will not affect your credit score!". The background of the form is a blurred image of a desk with a laptop and papers.

TEAM

CAREERS

PRESS

BLOG

HELP CENTER

CONTACT US

TERMS OF USE

PRIVACY POLICY

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All loans are made by Cross River Bank, a federally insured, New Jersey commercial bank.

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3. Complete the Application

While you may apply for the loan on your own, it is unlikely that you'll be accepted if you are still in school, have little income, or have a lower credit score. If a parent or guardian is willing to support you in this personal, cultural, and professional experience, they are much more likely to be approved and have favorable terms.

You'll be able to select **"Global Experiences Internship Program"** directly from the menu on which "school" you are raising funds to attend.



Loan amount: \$5,000.00

Check Your Rate - PAGE 2 OF 3

What is your highest level of education?
Include degrees in which you are currently enrolled.

Degree program
Bachelor's

Find your school
The University of Alabama

Graduation year for Bachelor's
1997

Area of study (select closest applicable)
Business Management

Which school are you raising funds to attend?

Find your school **Please select an option**

Global Experiences

[My school is not in the list](#)

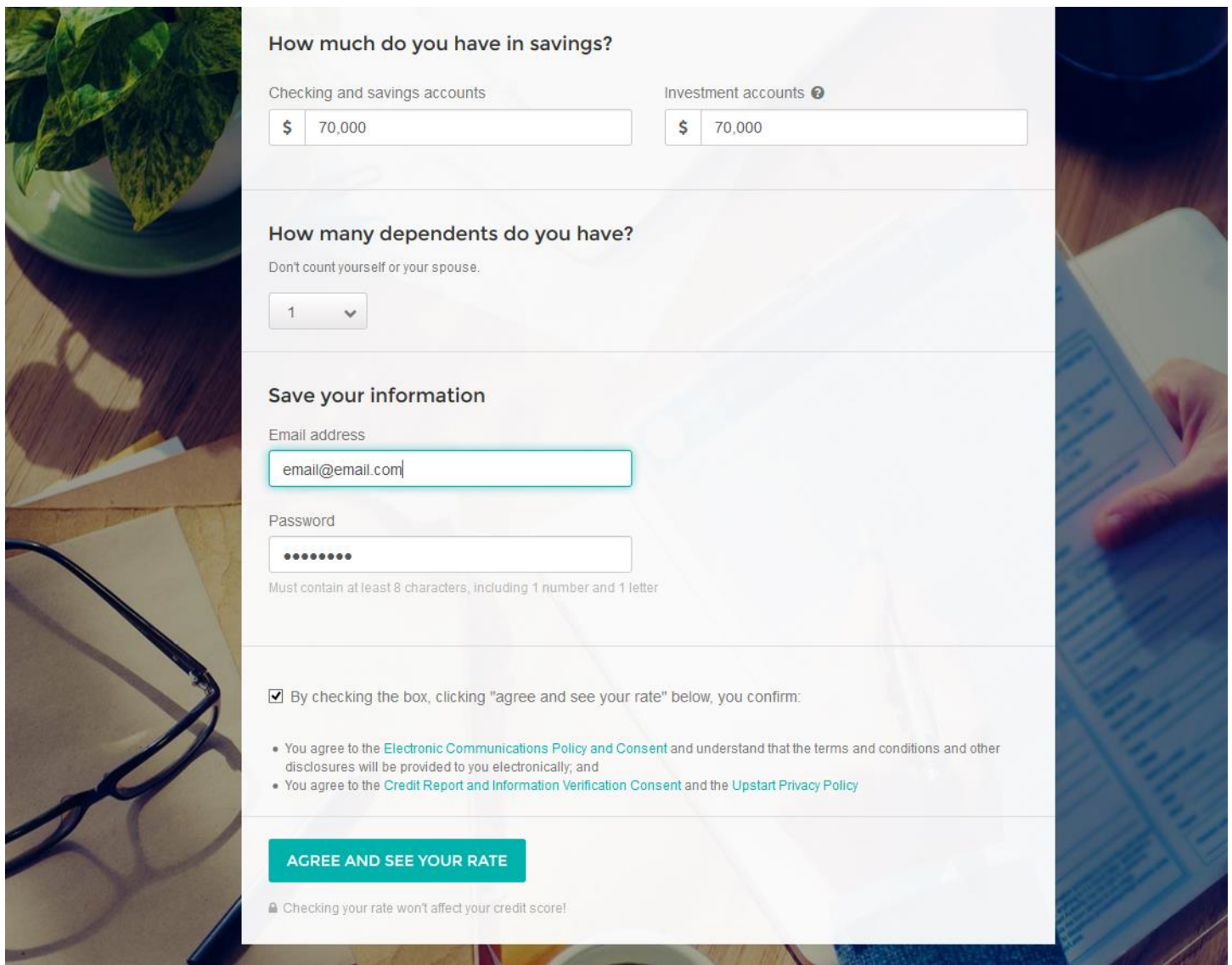
Global Experiences Internship Program

Income type



4. Create your Login, and See if you're Accepted

Once completing the application you'll be asked to submit an email address and password. You'll find out very quickly whether you're approved for a loan based on the information you (or a parent) have submitted.



How much do you have in savings?

Checking and savings accounts Investment accounts [?](#)

\$ 70,000 \$ 70,000

How many dependents do you have?

Don't count yourself or your spouse.

1 ▼

Save your information

Email address

email@email.com

Password


••••••••

Must contain at least 8 characters, including 1 number and 1 letter

☒ By checking the box, clicking "agree and see your rate" below, you confirm:

- You agree to the [Electronic Communications Policy and Consent](#) and understand that the terms and conditions and other disclosures will be provided to you electronically; and
- You agree to the [Credit Report and Information Verification Consent](#) and the [Upstart Privacy Policy](#)

AGREE AND SEE YOUR RATE

 Checking your rate won't affect your credit score!

5. Review Terms and Confirm

If you've been accepted, that's it! Upstart makes it easy to review and confirm your loan terms, and after submitting a bit more information, you should receive your loan funds any time between one day and two weeks. You will be on your way to a life changing personal and professional journey.

A screenshot of the Upstart loan review interface. At the top, a banner reads "Congratulations, you qualify for a loan on Upstart!" with a sub-note "Approval is conditional on verifying your information." Below this, the "Requested Amount" is shown as a slider set to "\$7,500" out of a maximum of "\$35,000". A box displays the "APR" as "8.34%" and the "Monthly payment" as "\$229.12". To the right, under "A smarter loan", are three bullet points: "#1 rated on Credit Karma", "No prepayment penalty", and "Friendly support". Below that, under "Have questions?", is a link to FAQs and contact information. At the bottom is a large teal button labeled "CONTINUE WITH THIS LOAN" and a small disclaimer: "All loans are made by Cross River Bank, a federally insured, New Jersey commercial bank."

If you have further questions regarding an Upstart loan for your Global Experiences program, you can review [Upstart's FAQ's](#), contact your program consultant, or call Global Experiences directly at 877-432-2762. We're happy to help!

