## Frequently Asked Questions

propertive sludent, where we agree to cover the cost of your fullion, in exchange for your promise to pay us back, after you graduate, by sharing a set percentage of your earned income, but only if you find a job paying at least A pre-determined salary per year. An ISA is not a loan, and does not create any dobt indexed, it offers a much more fields and atter way to finance your continued education when compared to private educational cares. Because the amount paid back is calculated as a percentage of your future earned income, payments will automatically adjust by our ability to pay, and should always remain manageable. And, since payments are measured against your actual earnings, with an ISA, the is about fiely no risk. These, and only pay for our course of the payments will automatically adjust by our ability to pay, and should always remain manageable. And, since payments are measured against your actual earnings, with an ISA, the student is able to attend our program risk. free, and only pay for our course of their exprements whold not be based on whether you have an available co signer if you qualify for an ISA, then no cotagine is inposed balance plus interest, both of which must be repaid irrespective of your future earned income. By contrast, an ISA aspresents our investment in proor fauter success. We assess the amount of your unambiting advised to ease investment in proor fauter success. We assess the assess the amount of your and inspective of your if the income at hard percentage.	What is an ISA?	
propective student, where we agree to cover the cost of your tablon, in exchange to your promose to pay us back, after you graduate, by sharing a set parcentage of your rearned income, but only if you find a pb paying at least A pre-determined alary per year. An ISA is not a loan, and does not create any sobit instead, it offers a much more floable and after way to finance your continued education when compares to private educational and safer way to finance your continued education when compares to private educational and safer way to finance your continued education when compares to private educational and safer way to finance your continued education when compares to private educational and safer way to finance your continued education when compares to private educational manageable. Adv, since payments are measured against your shule estimations, with an ISA, there is absolution to mak of negative amortization. An ISA carries no finan manageable. Adv, since payments are measured against your shule estimations, with an ISA, the shuft the amount paid back is cataclatified as a percentage of your future estimated income, manageable. Adv, since payments are measured against your shule estimations, with an ISA, the shuft the amount you ultinutely pay back is dess than the actual cost of tuition. Do I need a Cosigner? Not four investment is in you. We balave that your access to continued education and a befer career ather no cosigner is required. What makes an ISA safer than private loans? What nakes an ISA pore payments are aspectically designed to against propertical treaged or worker are proceive a 1.00% discount of their income share payments after graduation, whereas subatarial risks to students if they cannot afford the payments after graduation, whereas subatarial risks to students if they cannot and objects or an ISA, the ISA perpresents our investment is unaited to your future access. We assume the triange student respective of your life crossmatures, and where you are saming tess than the fibro		How Do ISAs differ from traditional loans?
promise to pay us back, after you graduate, by sharing a set percentage of your earned income, but only if you find a job paying at least A pre-determined salary per year: An ISA is not a loan, and does not create any detLineted, it offers a much more fixeble and safer way to finance your continued education when compared to physize educational and safer way to finance your continued education when compared to physize educational and safer way to finance your continued education when compared to physize educational and safer way to finance your continued education when compared to physize educational and safer way to finance your continued education and a payments will automatically adjust to your ability to pay, and should always remain managabate And, since payments are measured against your actual earnings, with an ISA, the student is able to attend our program risk-free, and only pay for our course if the student is able to attend our program risk-free, and only pay for our course if the oducation leade to a successful career after course completion. <b>Do I need a Cosigner?</b> Not Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required. What makes an ISA stafer than private loans? What makes an ISA stafer than private loans? What nakes an ISA your payments to us will automatically halt during percentage arountation, whereas ISA payments are specifically designed to adjust of your pay granute to any curbot for the cost of your continued employment, under-employment, or ryou are wall during percentage of which makes an ISA, this like having built-in insurance protection for the cost of your continued education. These built in protections cores standed, and are a sey feature which makes an ISA, this like having built-in insurance protection for the cost of your continued education. These built in insurance protection for the cost of your con	An Income Share Agreement (or "ISA") is an agreement between our School and a	With traditional private loans, the borrower must pay back the principal
<ul> <li>norme, but only if you find a job paying at least A pre-determined salary per year.</li> <li>An ISA is not a loan, and does not create any dobLinstead, it offers a much more flexible and aster way to finance your confinued education when compared to private education and a star way to finance your confinued education when compared to private education and a star way to finance your confinued education when compared to private education and a field weaps remain manageable. And, since payments are measured against your actual earnings, with an ISA, there is absolutely no risk of negative amortization. An ISA carries no inform and bas is calculated as a percentage of your future earned income, but only you diminately pay back is fees than the actual cost of fullion.</li> <li>Do I need a Cosigner?</li> <li>Do you provide automatic payment discount of their income sharp percentage.</li> <li>What makes an ISA safer than private loans?</li> <li>What makes an ISA safer than private loans?</li> <li>What makes an ISA safer than private loans?</li> <li>What makes an ISA were your in your Ature success. We assume the risk that ensure a gaination, whereas ISA payments are specifically designed to adjust wy your post-graduate level of income.</li> <li>Our ISA contains a Minimum income Threshold (i.e., the "Floor") and a maximum Payment affer advaction of a point and when you are earning less than the actual of your on the actual of or the cost of your more flored point have an adde protection of a point and maximum Payment a maximum payments and payments are graduation, whereas ISA payments are specifically designed to adjust wy your post-graduate level of income.</li> <li>Our ISA contains a Minimum income Threshold (i.e., the "Floor") and a maximum Payment affer advaction. These built in insurance protection for the cost of your continued education. These built in insurance protection for the cost of your animula payments addigat payments are gained y eopy as a make the point</li></ul>	prospective student, where we agree to cover the cost of your tuition, in exchange for your	amount plus accrued interest, irrespective of future income or employment
An ISA is not a loan, and does not create any debLinstead, it offers a much more fielded and safer way to finance your continued education when compared to private educational cans.	promise to pay us back, after you graduate, by sharing a set percentage of your earned	circumstances. This means under a traditional loan, if you lose your job, you still need to
An ISA is not a lean, and does not create any debt.Instead, it offers a much more flexible       growing, leaving the borrower worte off in the event of temporary deferment, and owing much more than the amount originally borrowed.         An ISA is not a lean, and does not create any debt.Instead, it offers a much more flexible       growing, leaving the borrower worte off in the event of temporary deferment, and owing much more than the amount originally borrowed.         Because the amount paid back is calculated as a percentage of your future earned income, payments are measured against your actual earnings, with an ISA, there is absolutely no risk of negative amortization. An ISA carries no inter and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to pay back a fix percentage of haber future sincome in exchange for deferred tution. With an ISA is the end our program risk-fixe, and only pay for our course if the education leads to a successful career after course completion.         Do I need a Cosigner?       Do you provide automatic payment discounts?         Not trackes an ISA safer than private loans?       Vest student is hursh fait enrol in AutoPay may receive a 1.00% discount off their income share percentage.         Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.       What makes an ISA safer than private loans?         Private student loans (det) creates substantial risks to students if hey cannot adout the payments are specifically designed to adjust wind uncometically halt during periods of unemployment, under-employment, or if you a rubble to work due to serious liness.         What makes an ISA spror payments to us will	income, but only if you find a job paying at least A pre-determined salary per year.	repay your loan.In fact, with loans, failure to pay back accrued interest can lead to
and after way to finance your continued education when compared to private educational toans. When uses the amount paid back is calculated as a percentage of your future earned income, payments will automatically adjust to your ability to pay, and should always remain manageable And, since payments are measured against your actual earnings, with an ISA, there is absolutely no risk of negative amortization. An ISA carries no interce and has no principal balance that must be repaid. Instead, the ISA recipient agrees to pu tack if the amount you ultimately pay back is <i>less than</i> the actual cost of fution. <b>Do I need a Cosigner? Do you provide automatic payment discounts?</b> No! Our investment is in you. We believe that your access to continued education and a beter carrier should not be baad on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required. What makes an ISA safer than private loans? What makes an ISA safer than private loans? Private student is a first our investment in your future success. We assume the repaid irrespective of your life circumstances. By contrast, an ISA represents our investment in your future success. We assume the repaid irrespective of your pay ments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to werk due to serious liness. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protectors come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your cortinued education. These built put the insurance protection for the cost of your core tha		something called 'negative amortization', which means the principal loan amount is actual
Goans.       With an ISA, there is absolutely no rak of negative amortization. An ISA carries no interest and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to public to your ability to pay, and should always remain manageable. And, since payments are measured against your actual earnings, with an ISA, there is abele to attend our program risk-free, and only pay for our course if the education leads to a successful career after course completion.         Do I need a Cosigner?       Do you provide automatical yang models to a successful career after course completion.         Nol Our investment is in you. We believe that your access to continued education and a better career aftorid in the based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required.       Yeal students that enrol in AutoPay may receive a 1.00% discount off their income share percentage.         Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the payments are specifically designed to adjust wing your post-graduate level of income.         By contrast, an ISA represents our investment in your future success. We assume the risk to an ISA, your payments are measured as a percentage of your realing a bain to Pixou payments to us will automatically half during periods of unemployment, under-employment, of I'you are unable to work due to serious lines.       Our ISA contains a Minimum income Threshold (i.e., the "Floor") and a maximum Payme Cap (i.e., the "Ceiling"). To protect you in both iow income and high-income croumstances. With an ISA, vor payments that adjust to your income, and the protection of rot paymen	An ISA is not a loan, and does not create any debt.Instead, it offers a much more flexible	growing, leaving the borrower worse off in the event of temporary deferment, and owing
Because the amount paid back is calculated as a percentage of your future earned income,       With an ISA, there is absolutely no risk of negative anortization. An ISA carries no interd         and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to principal balance that must be repaid. Instead, the ISA-recipient agrees to principal balance that must be repaid. Instead, the ISA-recipient agrees to principal balance principal balanc	and safer way to finance your continued education when compared to private educational	much more than the amount originally borrowed.
Because the amount paid back is calculated as a percentage of your future earned income, payments will automatically adjust to your ability to pay, and should always remain manageable And, since payments are measured against your actual earnings, with an ISA, the mount you ultimately pay back is less than the actual cost of tuition.       and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to payments will automatically adjust to your actual earnings, with an ISA, the moort you ultimately pay back is less than the actual cost of tuition.       and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to payments are measured against your actual earnings, with an ISA, the no co-signer is required.         Do I need a Cosigner?       Do you provide automatic payment discounts?         Nol Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required.       Yest students that enroll in AutoPay may receive a 1.00% discount off their income share percentage.         Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.       What makes an ISA more flexible than private loans?         By contrast, an ISA represents <i>our investment in your future</i> success. We assume the risk that ended protection of a Floor and Cap. Your payments the specifically designed to adjust wy your post-graduate level of income.       Our ISA contains a Minimum Income.         By contrast, an ISA, represents <i>our investment in your future</i> success. We assume the risk.       Our ISA contains a Minimum Incore.       Forwate	loans.	
payments will automatically adjust to your ability to pay, and should always remain       back a fix percentage of his/her future income in exchange for deferred tuition. With an ISA,         back a fix percentage of his/her future income in exchange for deferred tuition.       back a fix percentage of his/her future income in exchange for deferred tuition. With an ISA,         back a fix percentage of his/her future income in exchange for deferred tuition.       back a fix percentage of his/her future income in exchange for deferred tuition. With an ISA, if is like having built-in insurance protection for the cost of your         Do I need a Cosigner?       Do you provide automatic payment discounts?         Nol Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co signer is required.       Yest students that enrol in AutoPay may receive a 1.00% discount off their income share percentage.         Traditional private loans contain a principal balance plus interest, both of which must be repaid inrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the yayments are specifically designed to adjust wi your post-graduate level of income.         By contrast, an ISA represents <i>our investment in your future success.</i> We assume the risk the amount you you yue back may utimately be less than the amount of your utilion. Moreover, with an ISA, your payments to us will automatically half during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       Our ISA contains a Minimum Income Threshold (i.e., the 'Floo		With an ISA, there is absolutely no risk of negative amortization. An ISA carries no interes
manageable.And, since payments are measured against your actual earnings, with an ISA,       the student is able to attend our program risk-free, and only pay for our course if the education leads to a successful career after course completion.         Do I need a Cosigner?       Do you provide automatic payment discounts?         Nol Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required.       Yes! students that enrol in AutoPay may receive a 1.00% discount off their income share better career should not be based on whether you have an available co-signer. If you qualify for an ISA, stafer than private loans?       What makes an ISA safer than private loans?         What makes an ISA safer than private loans?       What makes an ISA more flexible than private loans?         By contrast, an ISA represents <i>our investment in your future success.</i> We assume the risk that emount you pay us back may ultimately be less than the amount of your ultion. Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious lines.       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Payme Cap (i.e., the "Ceiling"), to protect you in both low income and high-income droumstances.         With an ISA, it is like having built-in insurance protection for the cost of your earning less than your foor, and if you are gainfully employed, you will never pay us more than the Ceiling.       With the flokibility of payments that adjust to your income, and the protection of not payin when earning less than the Floor, and having paymen	Because the amount paid back is calculated as a percentage of your future earned income	and has no principal balance that must be repaid. Instead, the ISA-recipient agrees to pay
It is ok if the amount you ultimately pay back is <i>less than</i> the actual cost of fullion.       education leads to a successful career after course completion.         Do I need a Cosigner?       Do you provide automatic payment discounts?         Not Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required.       Yes! students that enrol in AutoPay may receive a 1.00% discount off their income share percentage.         What makes an ISA safer than private loans?       What makes an ISA more flexible than private loans?         Traditional private loans contain a principal balance <i>plus</i> interest, both of which must be repaid irrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the payments after graduation, whereas ISA payments are specifically designed to adjust wi your post-graduate level of income.         By contrast, an ISA represents <i>our investment in your future</i> success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuition. Moreover, with an ISA, your payments to us will automatically hait during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       Our ISA contains a flor graduate level of a Floor and Cap. Your payments freeze' when you are earning less than your floor, and if you are gainfully employed, you will never pay us more than the Ceiling.         With an ISA, it is like having built-in insurance protection for the cost of your continued       With the flexibility of payments that adjust to your income, and	payments will automatically adjust to your ability to pay, and should always remain	back a fix percentage of his/her future income in exchange for deferred tuition.With an IS/
Do I need a Cosigner?         Do you provide automatic payment discounts?           No! Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required.         Yes! students that enrol in AutoPay may receive a 1.00% discount off their income share percentage.           What makes an ISA safer than private loans?         What makes an ISA more flexible than private loans?           Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.         Private student loans (debt) creates substantial risks to students if they cannot afford the payments after graduation, whereas ISA payments are specifically designed to adjust wi your post-graduate level of income.           By contrast, an ISA represents <i>our investment in your future</i> success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuition. Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness.         Our ISA contains a Minimum Income Threshold (i.e., the 'Floor') and a maximum Payme Cap (i.e., the 'Ceiling'), to protect you in both low income and high-income circumstances. With an ISA, it is like having built-in insurance protection for the cost of your continued ducation. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt.         With the flexibility of payments that adjust to your income, and the protection of not payin when earing less than the Floor. and having payments capped at the Ceiling, an ISA is li	manageable.And, since payments are measured against your actual earnings, with an ISA	the student is able to attend our program risk-free, and only pay for our course if the
Not Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required. What makes an ISA safer than private loans? What makes an ISA safer than private loans? What makes an ISA represents our investment in your future success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your cutino. Moreover, with an ISA, an ISA represents our investment in your future success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your cutino. Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having payments capped at the Ceiling an ISA is like having an insurance policy for your education. These protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued	it is ok if the amount you ultimately pay back is less than the actual cost of tuition.	education leads to a successful career after course completion.
Not Our investment is in you. We believe that your access to continued education and a better career should not be based on whether you have an available co-signer. If you qualify for an ISA, then no co-signer is required. What makes an ISA safer than private loans? What makes an ISA safer than private loans? What makes an ISA represents our investment in your future success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your cutino. Moreover, with an ISA, an ISA represents our investment in your future success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your cutino. Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having built-in insurance protection for the cost of your continued With an ISA, it is like having payments capped at the Ceiling an ISA is like having an insurance policy for your education. These protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued		
better career should not be based on whether you have an available co-signer. If you qualify       percentage.         for an ISA, then no co-signer is required.       What makes an ISA safer than private loans?         What makes an ISA safer than private loans?       What makes an ISA more flexible than private loans?         Traditional private loans contain a principal balance <i>plus</i> interest, both of which must be repaid irrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the payments after graduation, whereas ISA payments are specifically designed to adjust with your post-graduate level of income.         By contrast, an ISA represents our investment in your future success. We assume the risk that the amount you pay us back may ultimately be less than the amount of your       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Paymer Cap (i.e., the "Ceiling"), to protect you in both low income and high-income circumstances.         With an ISA, it is like having built-in insurance protection for the cost of your continued education. These public in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt.       With the flexibility of payments that adjust to your income, and the protection come standard, and are a key feature which makes an ISA safer than private loans or credit card debt.         With the ISA, it is like having built-in insurance protection for the cost of your continued       With the flexibility of payments that adjust to your income, and the protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. <td>Do I need a Cosigner?</td> <td>Do you provide automatic payment discounts?</td>	Do I need a Cosigner?	Do you provide automatic payment discounts?
for an ISA, then no co-signer is required.       What makes an ISA safer than private loans?       What makes an ISA more flexible than private loans?         Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the payments after graduation, whereas ISA payments are specifically designed to adjust wi your post-graduate level of income.         By contrast, an ISA represents <i>our investment in your future success.</i> We assume the risk that the amount you pay us back may utimately be less than the amount of your       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Paymer Cap (i.e., the "Ceiling"), to protect you in both low income and high-income circumstances. With an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Paymer Cap (i.e., the "Ceiling"), to protect you in both low income and high-income circumstances. With an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Paymer Cap (i.e., the "Ceiling"), to protect you in both low income and high-income circumstances. With an ISA, your payments are measured as a percentage of your earnings, with the added protection of a Floor and Cap Your payments 'freeze' when you are earning less than your floor, and if you are gainfully employed, you will never pay us more than the Ceiling.         With makes an ISA safer than private loans o	No! Our investment is in you.We believe that your access to continued education and a	Yes! students that enroll in AutoPay may receive a 1.00% discount off their income share
What makes an ISA safer than private loans?       What makes an ISA more flexible than private loans?         Traditional private loans contain a principal balance plus interest, both of which must be repaid irrespective of your life circumstances.       Private student loans (debt) creates substantial risks to students if they cannot afford the payments after graduation, whereas ISA payments are specifically designed to adjust will your post-graduate level of income.         By contrast, an ISA represents <i>our investment in your future success.</i> We assume the risk that the amount you pay us back may ultimately be less than the amount of your       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Payme Cap (i.e., the "Ceiling"), to protect you in both low income and high-income circumstances. With an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Payme icrcumstances. With an ISA, it is like having built-in insurance protection for the cost of your         With an ISA, it is like having built-in insurance protection for the cost of your continued       more than the Ceiling.         With an ISA, it is like having built-in insurance protection for the cost of your continued       With the flexibility of payments that adjust to your income, and the protection of not payin when earning less than the Floor, and having payments capped at the Ceiling, an ISA is like having built-in insurance protection for the cost of your continued	better career should not be based on whether you have an available co-signer. If you qualify	/ percentage.
Traditional private loans contain a principal balance <i>plus</i> interest, both of which must be repaid irrespective of your life circumstances. By contrast, an ISA represents <i>our investment in your future success</i> . We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt.	for an ISA, then no co-signer is required.	
repaid irrespective of your life circumstances. By contrast, an ISA represents <i>our investment in your future success</i> . We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuttion. Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued and the protection for the cost of your continued and the floor, and having payments that adjust to your income, and the protection of not paying which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued and the protection of the cost of your continued and the protection for the cost of your cont	What makes an ISA safer than private loans?	What makes an ISA more flexible than private loans?
your post-graduate level of income. By contrast, an ISA represents <i>our investment in your future success</i> . We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued with an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued with an ISA, it is like having built-in insurance protection for the cost of your continued when earning less than the Floor, and having payments capped at the Ceiling, an ISA is like having an insurance policy for your education. These protections come standard, and are sandard, and are earning less than the Floor, and having payments capped at the Ceiling, an ISA is like having an insurance policy for your education. These protections come standard, and are sandard, and are sandard, and are sandard, and are a key feature when earning less than the Floor, and having payments capped at the Ceiling, an ISA is like having an insurance policy for your education. These protections come standard, and are sandard, and are sandard.	Traditional private loans contain a principal balance plus interest, both of which must be	Private student loans (debt) creates substantial risks to students if they cannot afford their
By contrast, an ISA represents <i>our investment in your future success</i> . We assume the risk that the amount you pay us back may ultimately be less than the amount of your tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued	repaid irrespective of your life circumstances.	payments after graduation, whereas ISA payments are specifically designed to adjust with
that the amount you pay us back may ultimately be less than the amount of your tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued		your post-graduate level of income.
tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of unemployment, under-employment, or if you are unable to work due to serious illness.       circumstances.With an ISA, your payments are measured as a percentage of your earnings, with the added protection of a Floor and Cap.Your payments 'freeze' when you are earning less than your floor, and if you are gainfully employed, you will never pay us more than the Ceiling.         With an ISA, it is like having built-in insurance protection for the cost of your which makes an ISA safer than private loans or credit card debt.       With an ISA, it is like having built-in insurance protection for the cost of your continued         With an ISA, it is like having built-in insurance protection for the cost of your continued       With the flexibility of payments that adjust to your income, and the protection of not payin when earning less than the Floor, and having payments capped at the Ceiling, an ISA is like having an insurance policy for your education.These protections come standard, and	By contrast, an ISA represents our investment in your future success. We assume the risk	Our ISA contains a Minimum Income Threshold (i.e., the "Floor") and a maximum Payme
unemployment, under-employment, or if you are unable to work due to serious illness. With an ISA, it is like having built-in insurance protection for the cost of your continued education. These built in protections come standard, and are a key feature which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA, it is like having built-in insurance protection for the cost of your continued which makes an ISA safer than private loans or credit card debt. With an ISA, it is like having built-in insurance protection for the cost of your continued	that the amount you pay us back may ultimately be less than the amount of your	Cap (i.e., the "Ceiling"), to protect you in both low income and high-income
With an ISA, it is like having built-in insurance protection for the cost of your       are earning less than your floor, and if you are gainfully employed, you will never pay us         which makes an ISA safer than private loans or credit card debt.       With an ISA, it is like having built-in insurance protection for the cost of your continued         With an ISA, it is like having built-in insurance protection for the cost of your continued       With the flexibility of payments that adjust to your income, and the protection of not payin when earning less than the Floor, and having payments capped at the Ceiling, an ISA is         With an ISA, it is like having built-in insurance protection for the cost of your continued       like having an insurance policy for your education. These protections come standard, and	tuition.Moreover, with an ISA, your payments to us will automatically halt during periods of	circumstances.With an ISA, your payments are measured as a percentage of your
With an ISA, it is like having built-in insurance protection for the cost of your       more than the Ceiling.         which makes an ISA safer than private loans or credit card debt.       With an ISA, it is like having built-in insurance protection for the cost of your continued         With an ISA, it is like having built-in insurance protection for the cost of your continued       when earning less than the Floor, and having payments capped at the Ceiling, an ISA is	unemployment, under-employment, or if you are unable to work due to serious illness.	earnings, with the added protection of a Floor and Cap.Your payments 'freeze' when you
continued education. These built in protections come standard, and are a key featureWith the flexibility of payments that adjust to your income, and the protection of not payingwhich makes an ISA safer than private loans or credit card debt.With the flexibility of payments that adjust to your income, and the protection of not payingWith an ISA, it is like having built-in insurance protection for the cost of your continuedWith the flexibility of payments that adjust to your income, and the protection of not paying		are earning less than your floor, and if you are gainfully employed, you will never pay us
continued education. These built in protections come standard, and are a key featureWith the flexibility of payments that adjust to your income, and the protection of not payingwhich makes an ISA safer than private loans or credit card debt.With the flexibility of payments that adjust to your income, and the protection of not payingWith an ISA, it is like having built-in insurance protection for the cost of your continuedWith the flexibility of payments that adjust to your income, and the protection of not paying	With an ISA, it is like having built-in insurance protection for the cost of your	more than the Ceiling.
which makes an ISA safer than private loans or credit card debt.when earning less than the Floor, and having payments capped at the Ceiling, an ISA isWith an ISA, it is like having built-in insurance protection for the cost of your continuedlike having an insurance policy for your education. These protections come standard, and	continued education. These built in protections come standard, and are a key feature	With the flexibility of payments that adjust to your income, and the protection of not paying
With an ISA, it is like having built-in insurance protection for the cost of your continued like having an insurance policy for your education. These protections come standard, and	which makes an ISA safer than private loans or credit card debt.	when earning less than the Floor, and having payments capped at the Ceiling, an ISA is
		like having an insurance policy for your education. These protections come standard, and
ISA safer than private loans or credit card debt.		

Am I eligible for an ISA?	How are my payments calculated?
To be eligible for an ISA, you must be a U.S. citizen or permanent resident, over 18 years of age. While your credit score is not an absolute priority, we do run a 'soft' credit check, and certain qualifying factors may overlap with items also included in your credit score, such as: whether you have any recent garnishments, lien attachments, judgments or tax liens, bankruptcy, or other unsatisfied suits, which could reflect negatively against your application to our Program, irrespective of your credit score.	After completing our Program, your monthly payment will be based on your specified income share percentage multiplied by your gross-income for the contract term. Since your monthly payments are indexed to your earnings, if you become unemployed, face unexpected salary shocks or other work-related financial hardships, your monthly payments will be commensurately lowered, or waived entirely.We call this automatic deferment, but you can call it piece of mind.
When do I begin repaying my ISA?	When will my payment obligations end?
<ul> <li>Your payments will <i>not</i> begin until:</li> <li>You have completed (or withdrawn from) the Wyncode ISA Scholarship; and</li> <li>You are earning more than \$2917 per month (representing an annual gross income of \$35000.</li> <li>Your first Monthly Payment will be due on the first business day of the calendar month <i>after</i> items (1) and (2) above have occurred.</li> </ul>	<ul> <li>There are 3 ways to satisfy your ISA Payment obligations.</li> <li>you make 36 monthly payments;</li> <li>your aggregate payments reach \$29000 [or \$29000 within 1 year of your ISA; or</li> <li>after 72 months go by after your first payment, (irrespective of how many payments you've made).</li> <li>Since your payments are automatically waived whenever you're earning less than \$2917, we have 72 months (the "Payment Window") to collect your 36 Required Payments. At the end of the Payment Window, your ISA Contract will terminate, even if you made less than all Required Payments, and also even if you paid back less than the Tuition price.</li> </ul>
Will the amount I am responsible to pay grow in the event of deferment?	
No. One of the ways that an ISA differs from a traditional loan is that there is <i>no</i> interest accrual, and <i>no</i> principal balance that must be repaid. During periods of involuntary unemployment, your account will be placed in automatic deferment, meaning your monthly payments will be waived.Because you only need to make payments when earning above the Floor, at the end of the Payment Window, your ISA contract will terminate even if you made less than all your Required Payments, and also even if you paid back less than the full Tuition amount.	

## Can I pay-off my ISA early?

Yes! With an ISA, you have the flexibility to keep the contract for the full term and benefit from the built-in insurance-like protections against unemployment, or you can choose to terminate early (and take advantage of our early payment incentives). The choice is entirely yours.

If you achieve early career success you may choose to terminate your contract early by paying the incremental payment cap in effect for the period in which you desire to terminate.

All previously made monthly payments will be counted towards your early termination payment. You may terminate your ISA early at any time, at the applicable incremental Payment Cap listed below: (less any payments already made) (plus any outstanding fees owed)

Contract Term (months)	Incremental Payment Cap
1 - 12	\$29000
13 - 24	\$29000
25 - 36	\$29000
37 +	\$29000
37 +	\$29000

