## Frequently Asked Questions

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| An ISA is not a loan, and does not create any debLinstead, it offers a much more fielded<br>and safer way to finance your continued education when compared to private educational<br>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    |
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| 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<br>of age. While your credit score is not an absolute priority, we do run a 'soft' credit check,<br>and certain qualifying factors may overlap with items also included in your credit score,<br>such as: whether you have any recent garnishments, lien attachments, judgments or tax<br>liens, bankruptcy, or other unsatisfied suits, which could reflect negatively against your<br>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You have completed (or withdrawn from) the Wyncode ISA Scholarship; and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.<br>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                 |

