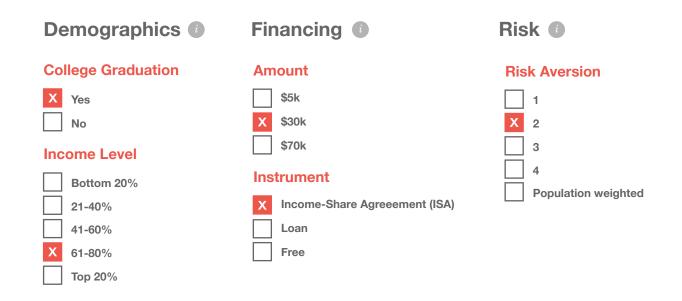
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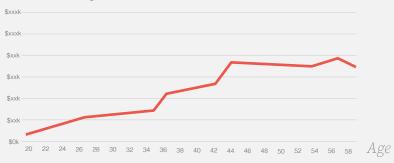


15% College Premium Given Up

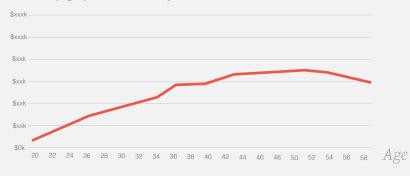
Interpreting Your Results

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Income over lifetime



Monthly payment over lifetime



Lifetime Income and *Consumption*



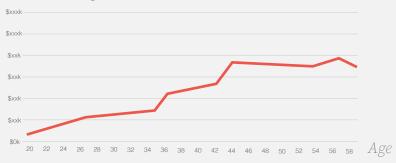
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Demographics	Financing	Risk
College Graduation	Amount	Risk Aversion
X Yes	\$5k	1
No	X \$30k	2
Income Level	\$70k	3
Bottom 20%	Instrument	4 Population weighted
21-40%	X Income-Share Agreeement (ISA)	Population weighted
41-60%	Loan	
X 61-80%	Free	
Top 20%		

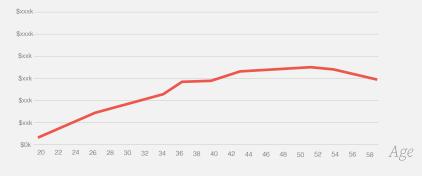
Interpreting Your Results

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Income over lifetime



Monthly payment over lifetime



Enter your risk

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Demographics (1)	Financing	Risk (1)
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Interpreting Your Results

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Enter your demographics and risk

Enter your demographics and risk

Enter your demographics and risk

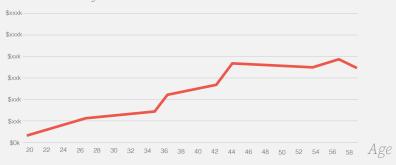
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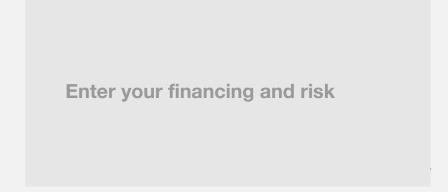
Demographics	Financing	Risk (i)
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Interpreting Your Results

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Income over lifetime





Enter your financing and risk

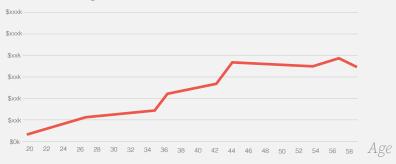
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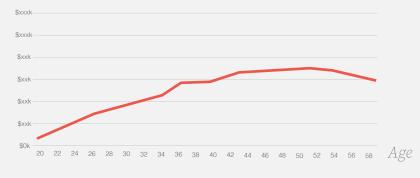
Interpreting Your Results

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Income over lifetime

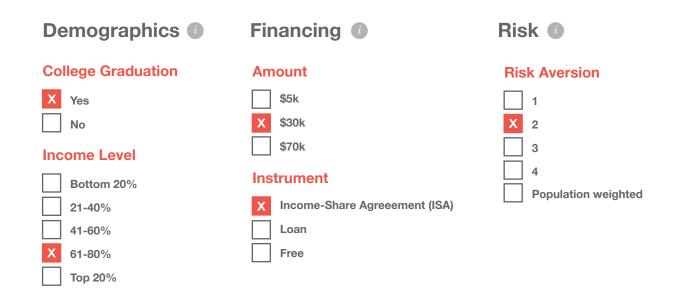


Monthly payment over lifetime



Enter your risk

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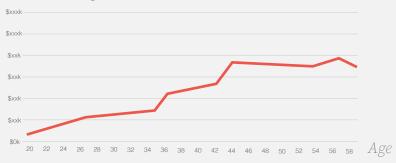


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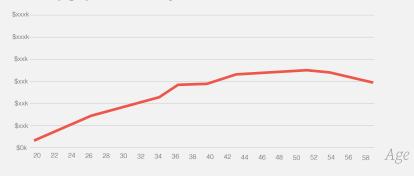
Interpreting Your Results

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Income over lifetime



Monthly payment over lifetime



Lifetime Income and *Consumption*

