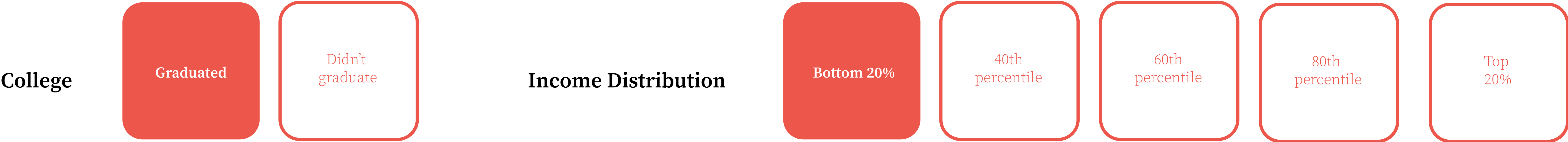
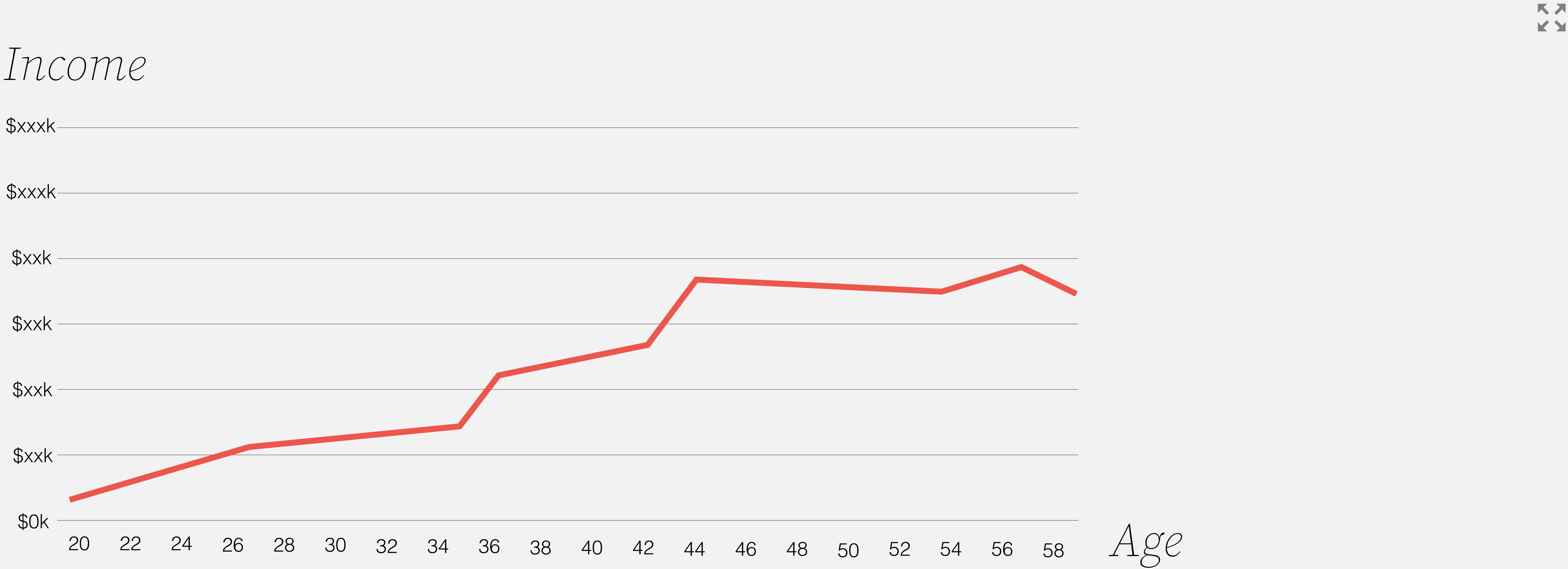


ISAs vs. Loans

— What's the difference in welfare?



What you'll
earn over your
lifetime:



ISAs vs. Loans

— What's the difference in welfare?

Top
0%

Borrowing Amount

\$5k

\$30k

\$70k

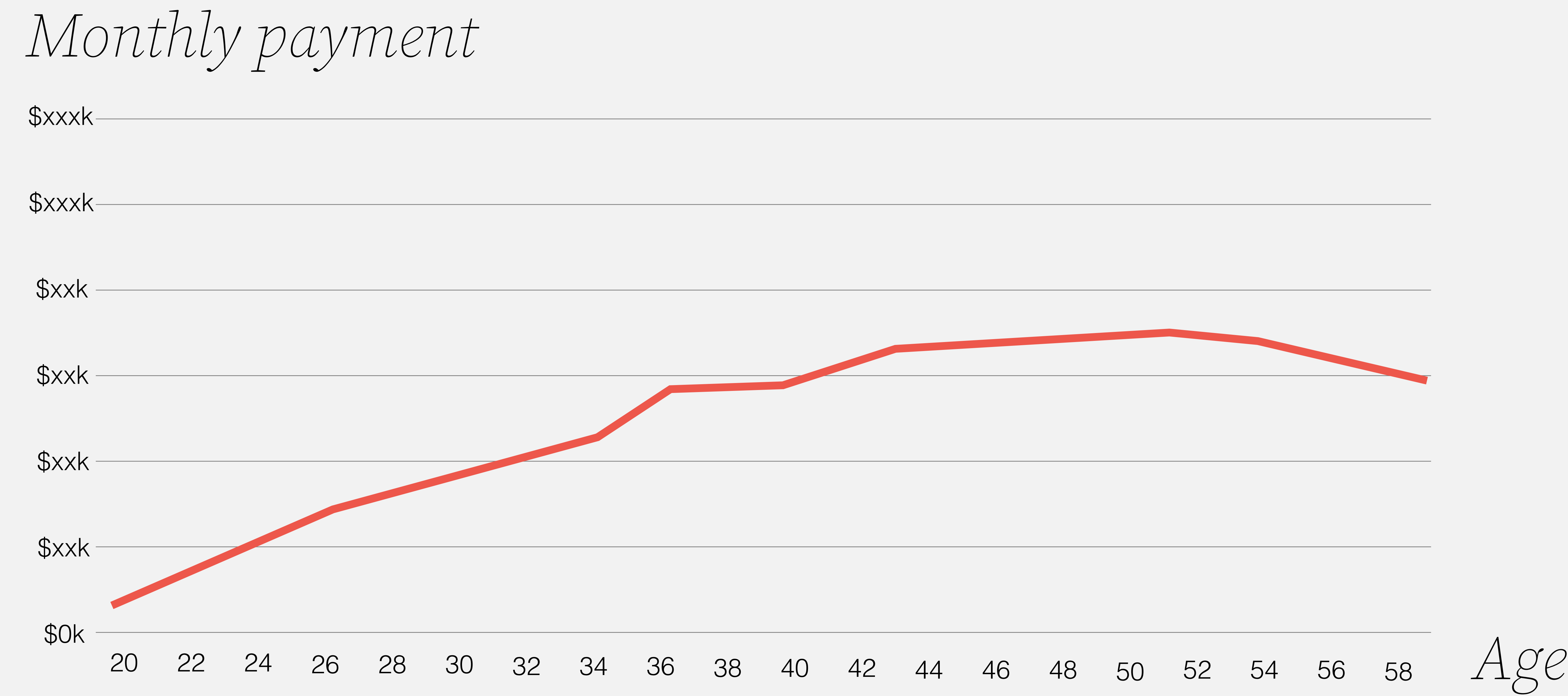
Financing

ISA

Loan

Free

What you'll
pay over your
lifetime:



ISAs vs. Loans

— What's the difference in welfare?

Free

Risk Adverse Level

1

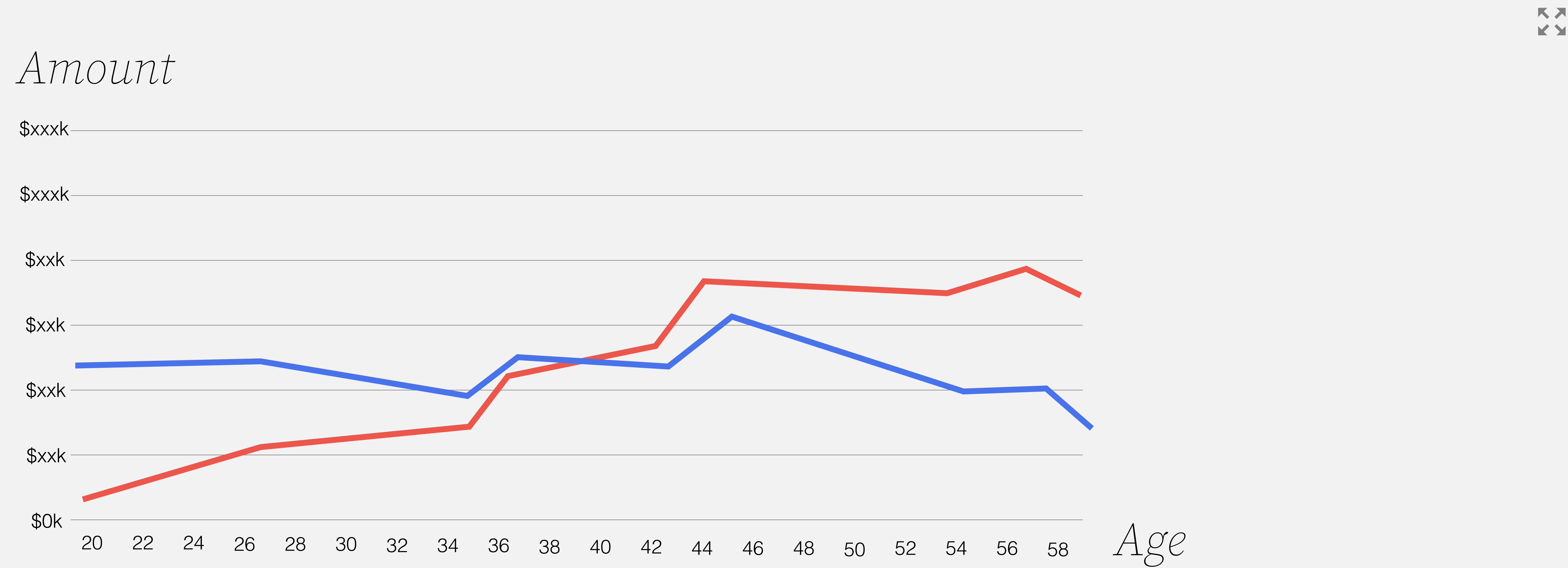
2

3

4

5

What your **income** & **consumption** look like over your lifetime:



Start Over

ISAs vs. Loans

— What's the difference in welfare?

Free

Risk Adverse Level

1

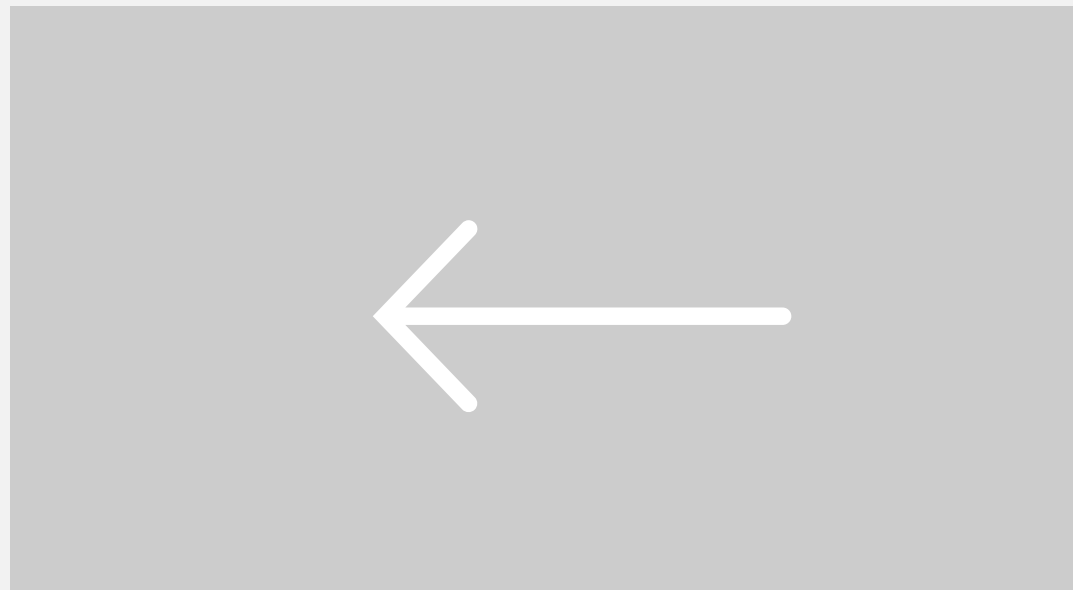
2

3

4

5

What your **income** & **consumption** look like over your lifetime:



Start Over

Appendix

Immersive selections

ISAs vs. Loans

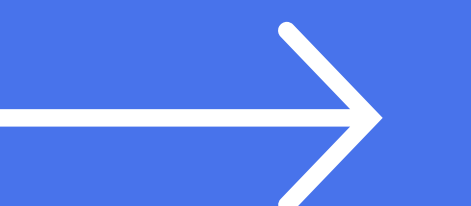
— *What's the difference in welfare?*

Tell us about yourself.

Did you graduate college?

Yes

No



ISAs vs. Loans

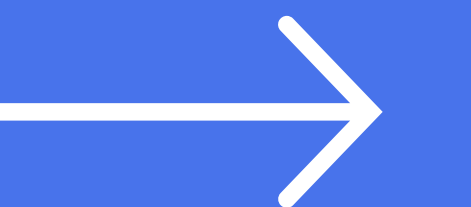
— *What's the difference in welfare?*

Tell us about yourself.

Where are you on the income distribution?

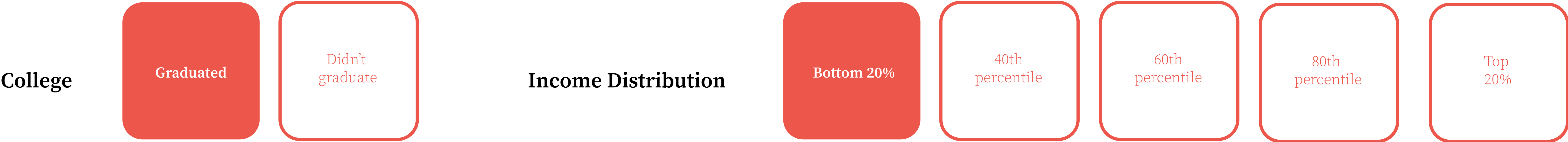


Bottom 20%



ISAs vs. Loans

— What's the difference in welfare?



What you'll
earn over your
lifetime:

