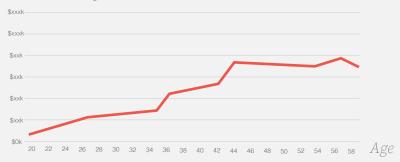
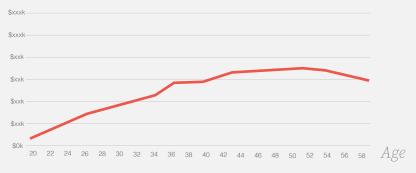
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Demographics • **Borrowing Plan** • Risk 1 **College Graduation Borrowing Amount Risk Aversion** \$30k \$70k **Income Level Borrowing Tool** Bottom 20% Income-Share Agreeement (ISA) 21-40% 41-60% Loan 61-80% Free **Top 20%**

Income over lifetime



Monthly payment over lifetime



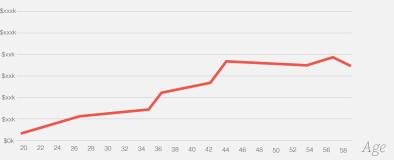
Lifetime **Income** and **Consumption**



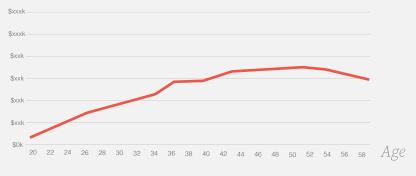
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Demographics	Borrowing Plan	Risk ①
College Graduation	Borrowing Amount	Risk Aversion
X Yes	\$5k	1
No	X \$30k	2
Income Level	\$70k	3
Bottom 20%	Borrowing Tool	4
21-40%	X Income-Share Agreeement (ISA)	
41-60%	Loan	
X 61-80%	Free	
Top 20%		

Income over lifetime



Monthly payment over lifetime



Enter your risk

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Demographics	Borrowing Plan	Risk (i)
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Top 20%		

Enter your demographics and risk

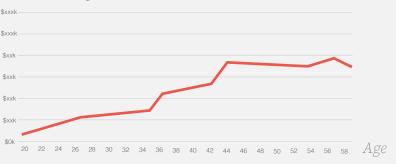
Enter your demographics and risk

Enter your demographics and risk

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Income over lifetime



Enter your borrowing plan and risk

Enter your borrowing plan and risk