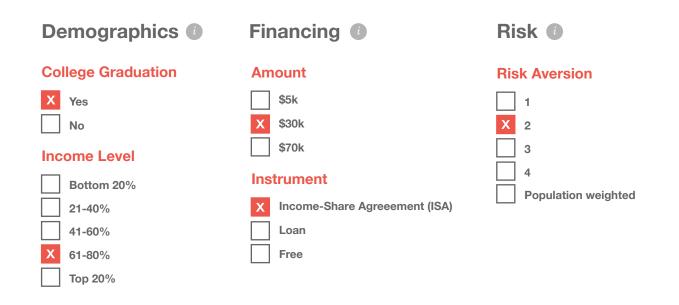
Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

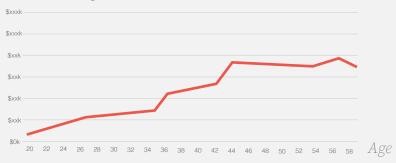


15% College Premium Given Up

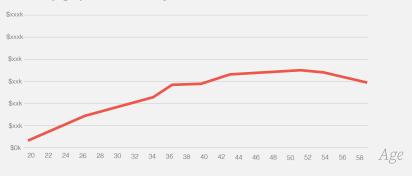
Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Income over lifetime



Monthly payment over lifetime



Lifetime Income and *Consumption*



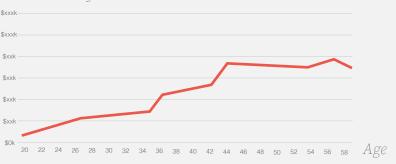
Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

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%		

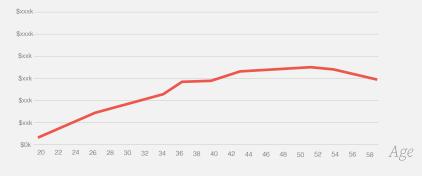
Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Income over lifetime



Monthly payment over lifetime



Enter your risk

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

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

Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Enter your demographics and risk

Enter your demographics and risk

Enter your demographics and risk

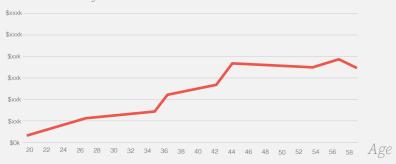
Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

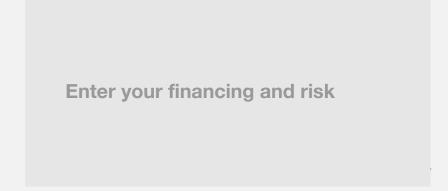
Demographics	Financing	Risk
College Graduation	Amount	Risk Aversion
X Yes	\$5k	1
No	\$30k	2
Income Level	\$70k	3
Bottom 20%	Instrument	Population weighted
21-40%	Income-Share Agreeement (ISA)	Population weighted
41-60%	Loan	
X 61-80%	Free	
Top 20%		

Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Income over lifetime





Enter your financing and risk

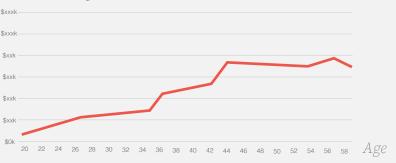
Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

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

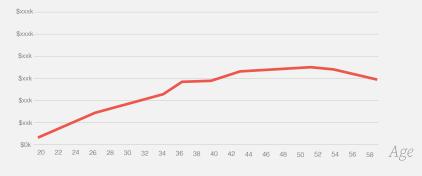
Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Income over lifetime

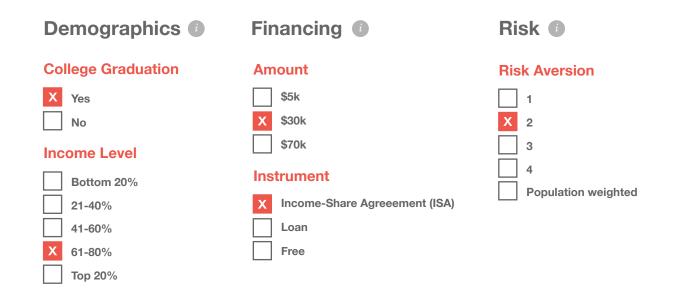


Monthly payment over lifetime



Enter your risk

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in

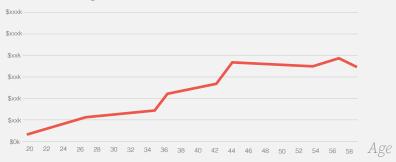


15% College Premium Given Up

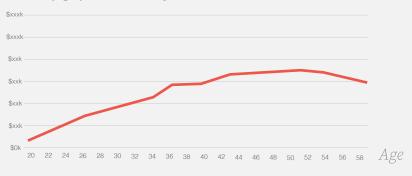
Interpreting Your Results

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet

Income over lifetime



Monthly payment over lifetime



Lifetime Income and *Consumption*

