

Lifetime Welfare Based on College Financing

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Demographics *i*

College Graduation

- ☒ Yes
- ☐ No

Income Level

- ☐ Bottom 20%
- ☐ 21-40%
- ☐ 41-60%
- ☒ 61-80%
- ☐ Top 20%

Financing *i*

Amount

- ☐ \$5k
- ☒ \$30k
- ☐ \$70k

Instrument

- ☒ Income-Share Agreement (ISA)
- ☐ Loan
- ☐ Free

Risk *i*

Risk Aversion

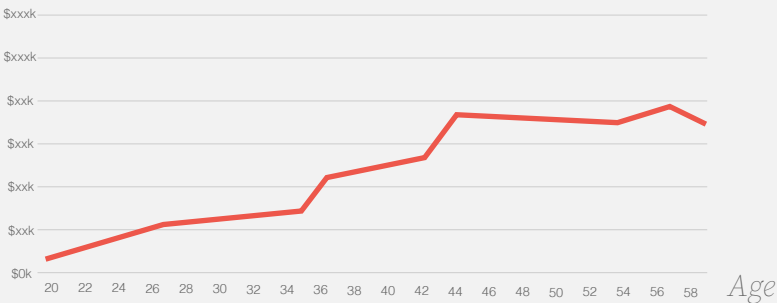
- ☐ 1
- ☒ 2
- ☐ 3
- ☐ 4
- ☐ Population weighted

15% *i*
College Premium
Given Up

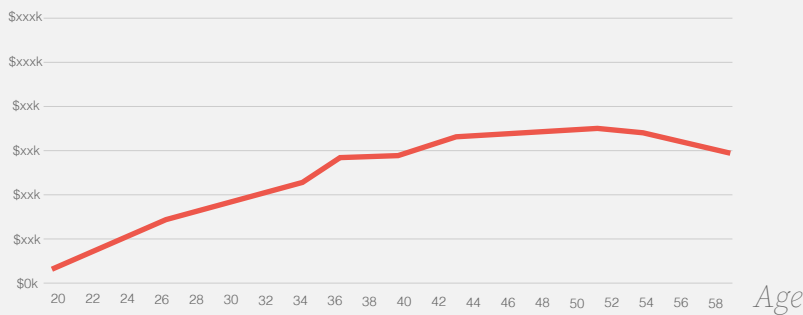
Interpreting Your Results

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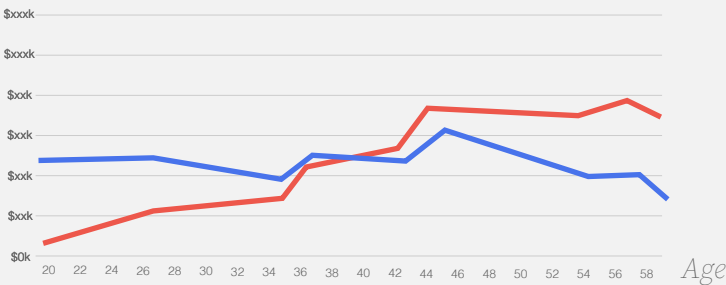
Income over lifetime



Monthly payment over lifetime



Lifetime Income and Consumption



Lifetime Welfare Based on College Financing

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Borrowing Plan ⓘ

Borrowing Amount

- ☐ \$5k
- ☒ \$30k
- ☐ \$70k

Borrowing Tool

- ☒ Income-Share Agreement (ISA)
- ☐ Loan
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Risk ⓘ

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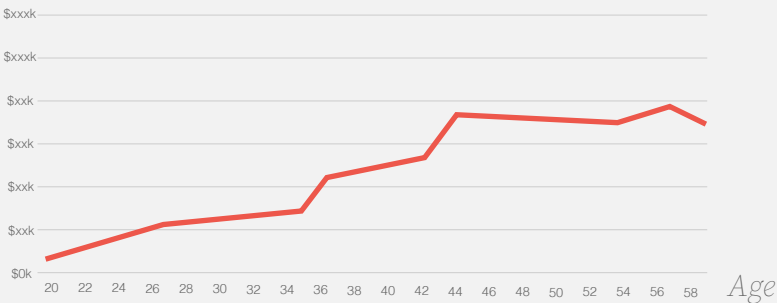
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College Premium
Given Up

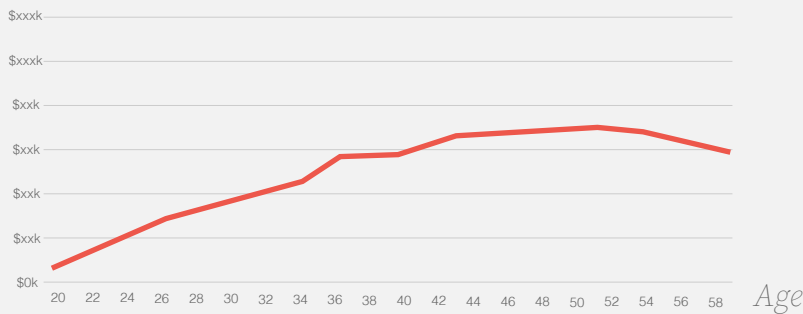
Interpreting Your Results

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Income over lifetime



Monthly payment over lifetime



Enter your risk

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Enter your demographics and risk

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Interpreting Your Results

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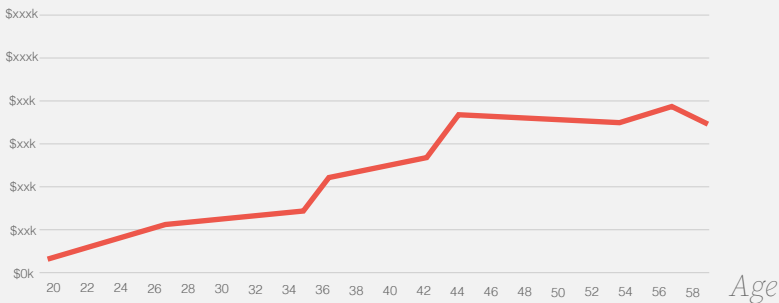
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