

ISAs vs. Loans

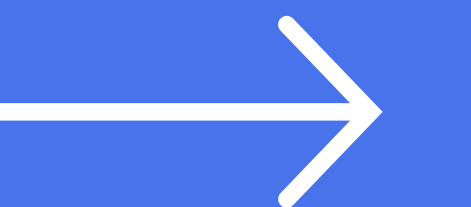
— *What's the difference in welfare?*

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?

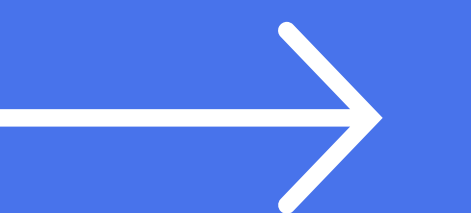
Bottom 20%

21-40%

41-60%

61-80%

Top 20%



ISAs vs. Loans

— *What's the difference in welfare?*

Tell us about yourself.

Where are you on the income distribution?

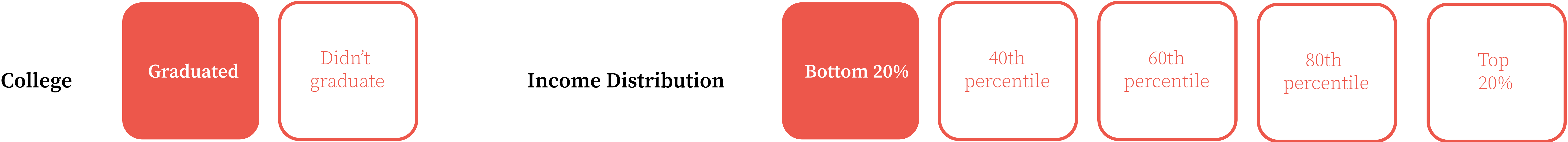


Bottom 20%

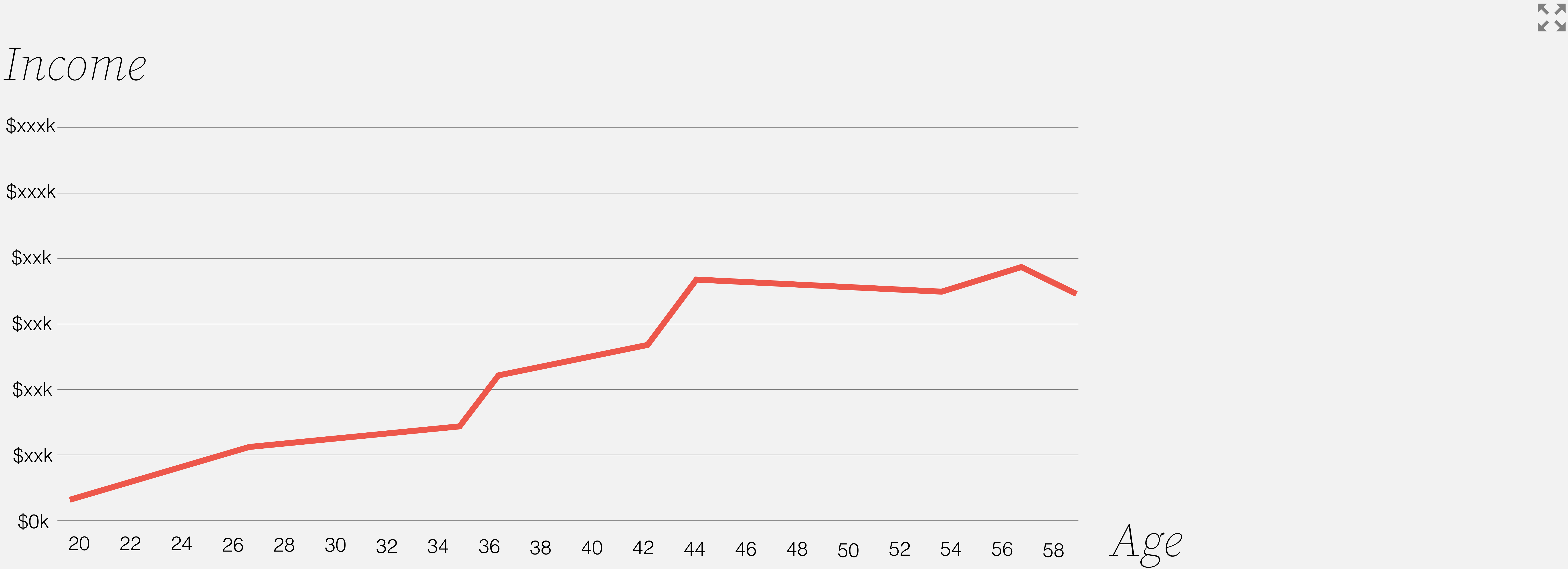


ISAs vs. Loans

— What's the difference in welfare?



What you'll
earn over your
lifetime:



ISAs vs. Loans

— What's the difference in welfare?

Top
0%

Borrowing Amount

\$5k

\$30k

\$70k

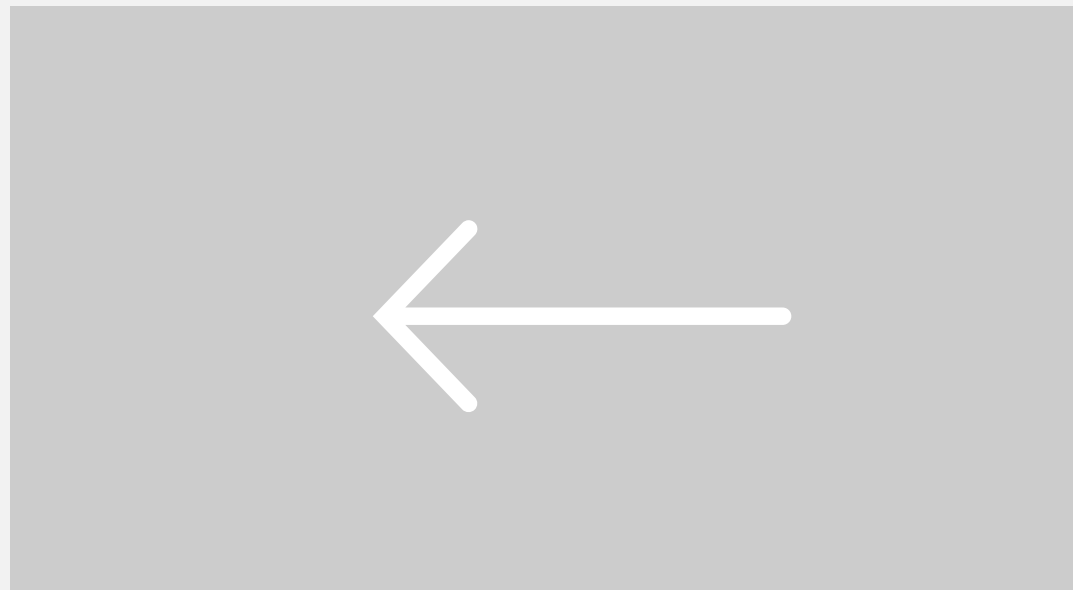
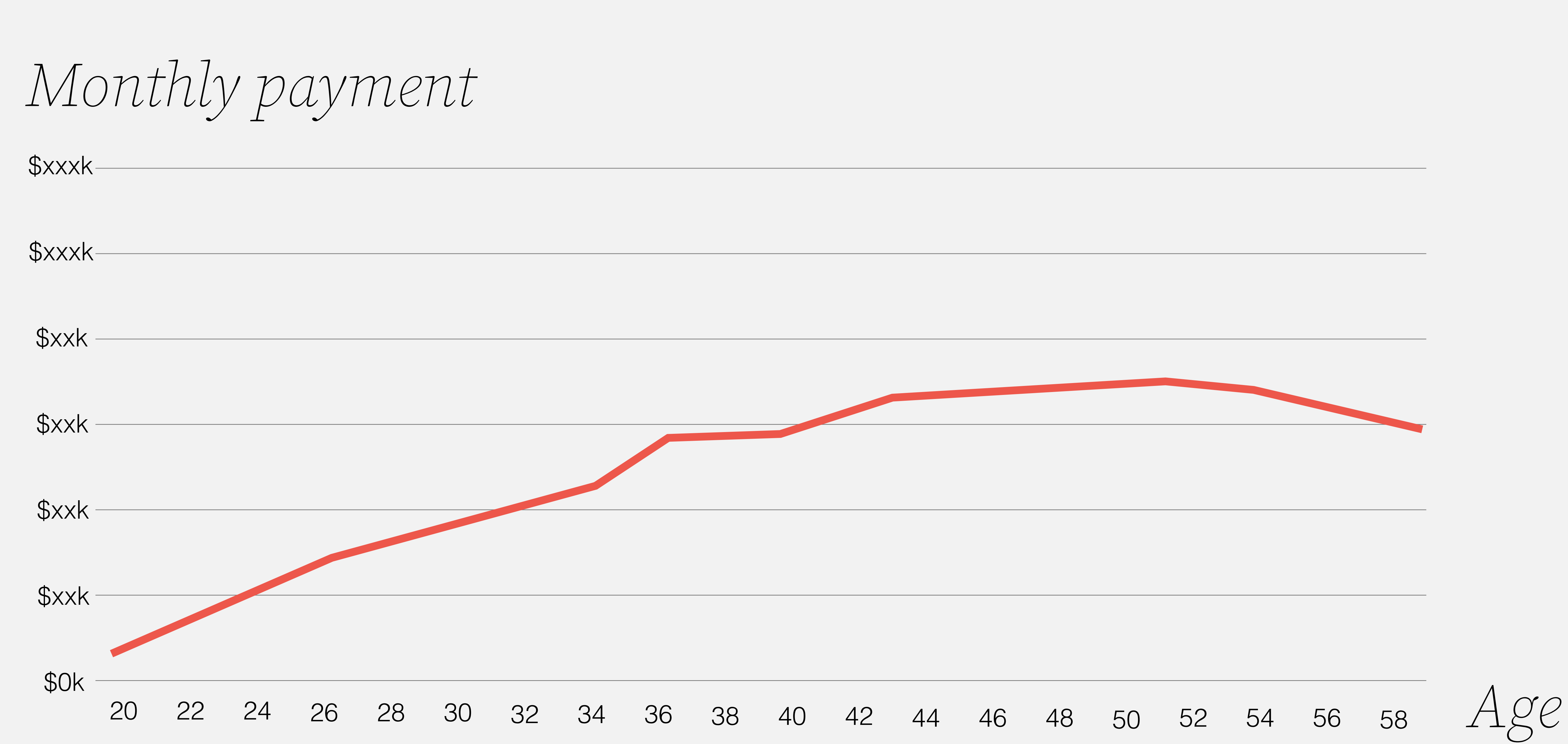
Financing

ISA

Loan

Free

What you'll
pay over your
lifetime:



ISAs vs. Loans

— What's the difference in welfare?

Free

Risk Aversion

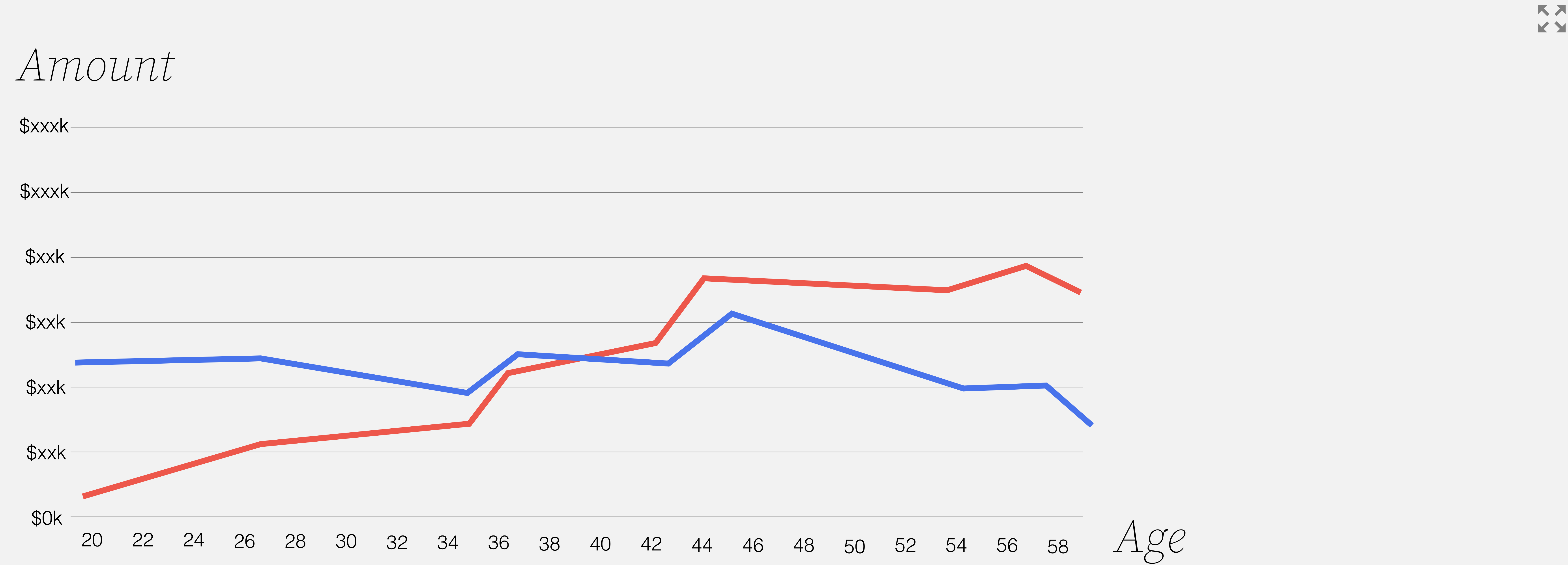
1

2

3

4

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



Start Over

ISAs vs. Loans

— *What's the difference in welfare?*

Free

Risk Adversion

1

2

3

4



Enter your risk adversion.



Start Over