

Erica L. & Adam R. Ingram
320 W Republican, Apartment 207
Seattle, Washington 98119
SS#: 506-13-2949
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Hello there,

I am writing to let you know my, Erica's, income has decreased significantly (attached is my monthly income year to date) and we have been mostly using my husband's, Adam's income to get by, which we have already reported. In addition, as you know from my previous letters, I have been trying to get into a software developer position and have acquired four freeCodeCamp certificates out of seven required for their umbrella full-stack developer certificate as well as a lot of VBA knowledge towards that goal, having used VBA to develop my business software.

Now, I have not been successful in getting a software developer job. In an effort to do that, I have enrolled in Lambda School; nothing is charged by them to me until I get a job over \$50k. After that, you adhere to an income share agreement. The school is full time. The program lasts eight to nine months. In their most recent graduating class, 37% of their graduates made six figures within six months of graduation, median starting income of that class was 87k, and 85% were employed within six months of graduation. Some earlier Lambda graduates have gotten six-figure jobs after only six months.

So that being said, I hope you can give us a break until I can get out of school and get a job. Once I get that job, it will likely be easy or fast to pay you guys off, but until then, if possible, we need a little bit more leeway in terms of time. I plan on working full time if possible or at least part time as much as possible alongside school in my court transcription capacity, but I can't guarantee a certain amount of income from that. It will likely decrease further from what it currently is temporarily while I am in school. As I said, I have attached this year's income history so you can see how I've done so far. If my current trajectory holds, I'll have made approximately 20k+ less than last year. I have to do something different if we're going to get you paid; staying in my current position with my current business won't really cut it. We've been trying that and it's not working.

I know we haven't paid anywhere near up to par yet and are getting further in the hole, but sincerely we are doing our best and, if my plan works, we'll be able to pay you pretty quickly once I get the program finished and get a job, by this time next year or possibly sooner depending on how long it takes me to get the job after graduation. I feel very good about this opportunity because I always did very well in school, I already know a decent chunk of what's taught, they have a ton of very large tech companies picking up their graduates quickly because the school developed all their education from actually talking to tech companies, their graduation numbers and employment outlook is very good, and I am **extremely** motivated, so I hope you will give us some leeway while I complete the program so that we can be in a better position to pay you when I get out and get a job.

I have also attached a couple of e-mails I have received from Lambda showing I have enrolled. I have already completed all the requirements listed, so now I just need to show up and do the work.

Thanks,

Erica L. Ingram

Adam R. Ingram