

EmpowerYouth.com

Fee Financing Solution

Every Child Deserves a
chance to Education



Loan To Shape Your Kids Future

With rising education expenses, parents are finding it challenging to afford quality education for their children. To address these challenges and help students fulfil their aspirations, EmpowerYouth.com has taken the initiative of Introducing EdTech Loan with various Banks and NBFC's to solve the problems of millions of parents across India.

76%

believe that education will increase “the likelihood that young people can get good jobs in the future.”

68%

want higher education to be more affordable and would like to explore alternative funding solutions.

75%

believe that education will make “our communities safer and better places to live.”

Benefits For Education Institute

How We Can Help The Educational Institute Reach Its Goal.



Enhance Admissions

Make Your Institute the first choice partner for students and parents.

In Recent trends it has been observed that gaining traction from students is becoming a very tough activity but this type of funding option would for sure enhance admissions and enhance the Institutions brand as well.

The Sanctioned amount shall be directly transferred to the Partner institution.

Direct Remittance



The form of funding ensure that 100% fee payable by the student is paid in full to the institute and the same is not used for another purpose by the parents and also becomes convenient for the institute as there is no hassle of collection.



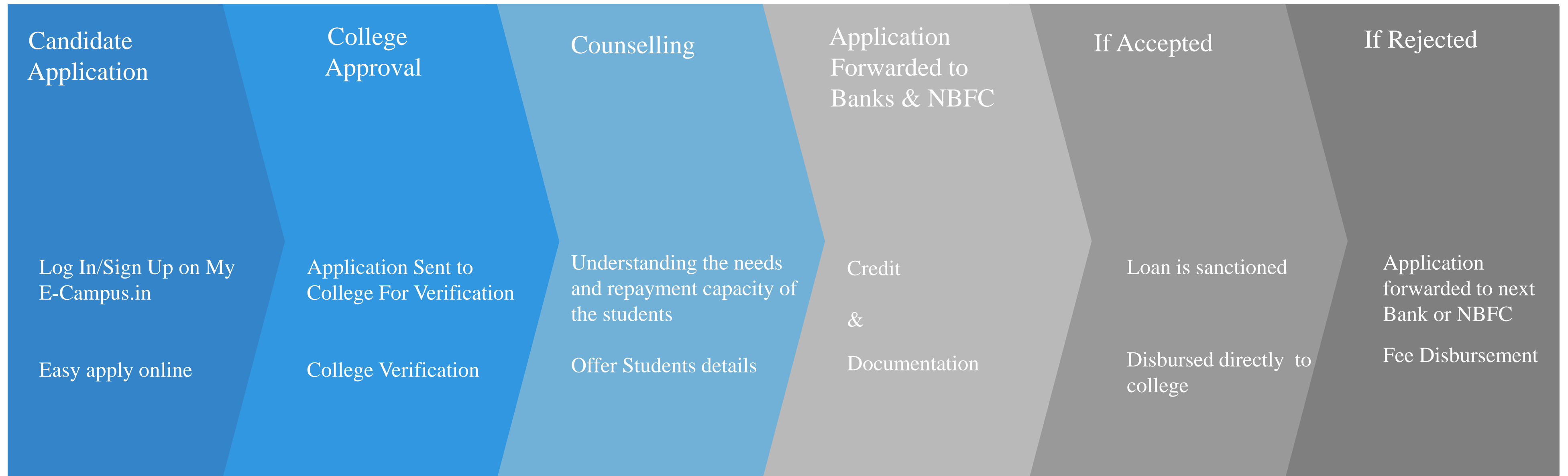
Cash Flow Management

Financing is made to Education Institute on Day One ensuring a healthy cash flow structure.

The cost of providing quality education is very high, but with an initial collection of fee would enable the institute to Repay high cost debt, plan expansions, reduce cost and burden on staff for fee collection, introduce new technologies, improve quality of education, etc.

Our Process

H o w W e W o r k .



Our Loan Partners

For Fee Financing Solution



Joining Soon



Annual Fee Financing Solution

Solution's We Offer .

WITH INTEREST LOANS

- **Low Rate of Interest**

Rate of interest is borne by the student on the fees amount disbursed to the institute.

INTEREST FREE LOANS

- **0% Rate of Interest**

The student **does not** bear any interest on the fees amount disbursed to the institution.

Key Highlights Of Annual Fee Financing Solution

Our Benefit's .

Annual Fee Loan

The loan is available to parents on annual basis with easy monthly instalments.

Live Update

The college gets a live tracking on status of the loan application for all candidates.

Easy Documentation

The documentation process fairly simple and basic documents are needed for sanction of loan.

Quick Disbursement

With our state of the art system we strive to complete the disbursement of loan in less than 10 days.

Online Application

The Candidates can apply for loan online using the tools provided by our technology partners.



EdTech With Interest Loan Model

An Innovative Product To Shape The Future Of a Student.

No
Security

01

Under this model we will be funding annual fee up to 2 Lakh with no security.

Eligibility

02

With our comprehensive Loan model consider parents with non-ITR background if they can prove repayment ability .

100%
Financing

03

Funding all the expenses borne by the students including but not limiting to Course Fee, Hostel Fee, Transport Fee Etc.

Easy
Repayment

04

The loan is paid in easy 10 Months instalments thus reducing the overall cost of loan by reducing the interest amount paid.

EdTech loan Scheme

Fee Amount	Complete Fee included but not limited to Course Fee, Hostel Expenses, Mess Expenses, Etc.
Annual Academic Year Duration	10 Months
Processing Fee	Upfront – Rs. 1500 Or Rs. 200 Adjusted per E.M.I.
Rate of Interest	12%
Disbursement	Semester Wise Disbursement
Coverage	Pan India
College Security	None
Disbursement Cycle	80% Upfront 20% End of Semester

EdTech Interest Free Loan Model

An Innovative Product To Shape The Future Of a Student.

No
Security

01

Under this model we will be funding annual fee up to 2 Lakh with no security.

Eligibility

02

With our comprehensive Loan model consider parents with non-ITR background if they can prove repayment ability .

100%
Financing

03

Funding all the expenses borne by the students including but not limiting to Course Fee, Hostel Fee, Transport Fee Etc.

0% Rate
Of Interest

04

0% rate of interest would enable the parents to secure an admission for their children in their desired choice of institution.

EdTech Interest Free loan Scheme

Fee Amount -	Complete Fee included but not limited to Course Fee, Hostel Expenses, Mess Expenses, Etc.
Annual Academic Year Duration	10 Months
Processing Fee	Upfront – Rs. 1500 Or Rs. 200 Adjusted per E.M.I.
Interest Subsidy / Subvention	12%
Coverage	Pan India
Disbursement Amount	Total Loan Amount - Subsidy - FLDG
Disbursement	Semester Wise Disbursement
FLDG	1 Month Instalment
Interest on FLDG (To be paid to the Education Institute at the end of loan period)	6%

International Loan Model

For Your Pathway Programs

No
Security

01

Under this model we will be funding annual fee up to 25 Lakh with no security.

Repayment
Terms

02

The repayment terms can be arranged according to the mutual understanding between the lender and borrower.

Financing

03

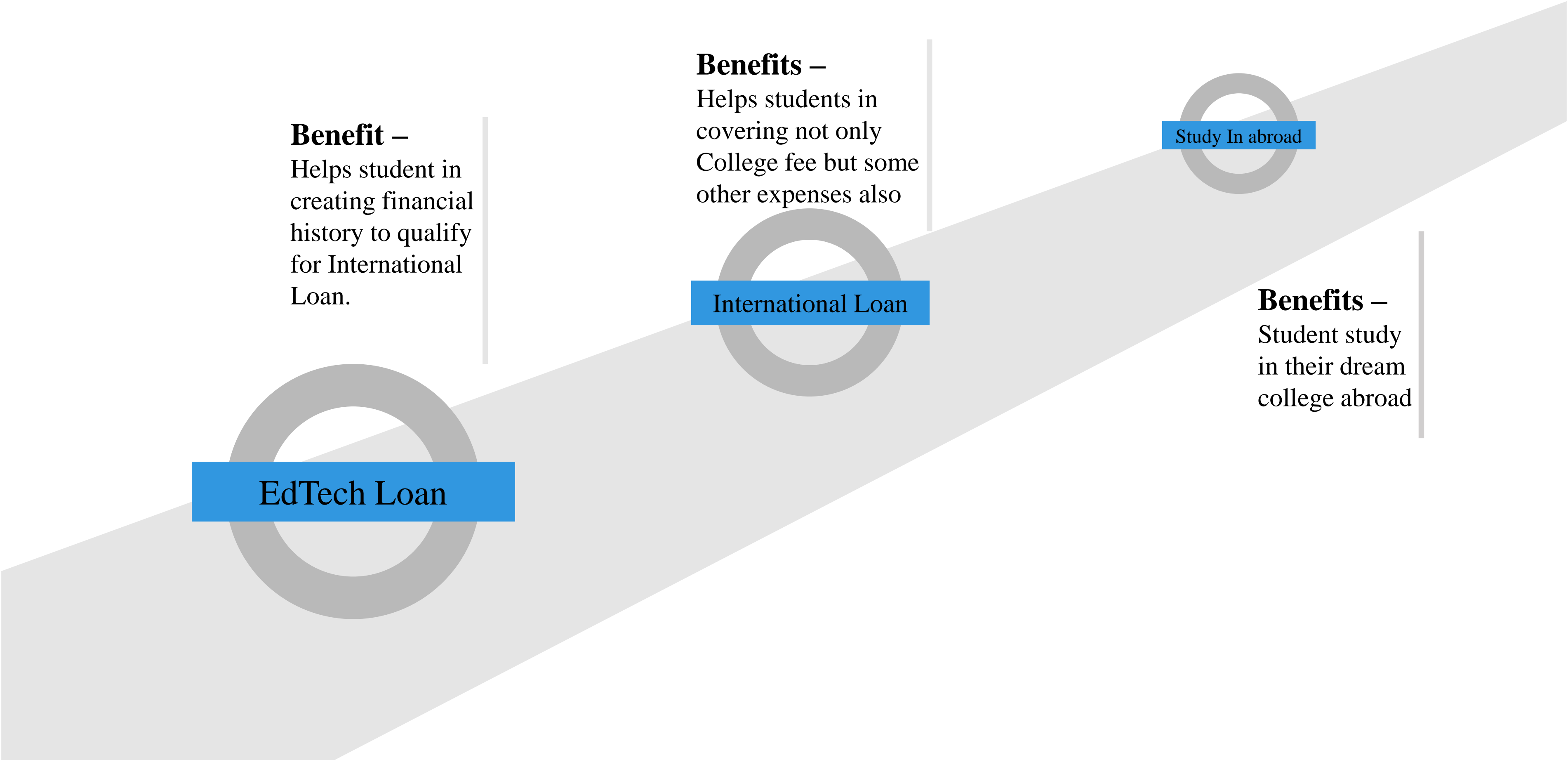
We shall be funding all the expenses borne by the students in an academic year including but not limiting to Course Fee, Hostel Fee, Etc.

Low Rate
Of Interest

04

Low rate of interest would enable the parents to secure an admission for their children in their desired choice of institution.

EdTech International Pathway Loan Model



EdTech International Loan Model

Fee Amount	Decided by Bank or NBFC
Academic Duration	Decided by Student
Processing Fee	As Per Bank or NBFC Policy
Rate of Interest	9% -15% (Credit Dependent)
Disbursement	Lender Terms
Coverage	Pan India
Turn Around Time	7 – 10 Working Days
Financial benefits	The interest on an education loan is eligible for a tax rebate under Section 80 E of the Income Tax Act 1961.

EdTech Loan

This Project is run in Technical Collaboration With

EmpowerYouth.com

Students Will Be able to apply loans and the college will also be able to manage the performance of all candidates from their College Platform

 **MY
TeCampus.in**

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