

Fivo

(Kickstarter for student loans)

2009



Loan amount:	\$36,000
Interest rate:	LIBOR + 8.5%
Cosigner:	Aunt
Amount due	\$47,000
Grace period	6 months

Debt-free!!!



2019

Hi Carla! How's it going? I got accepted to Said business school 😊

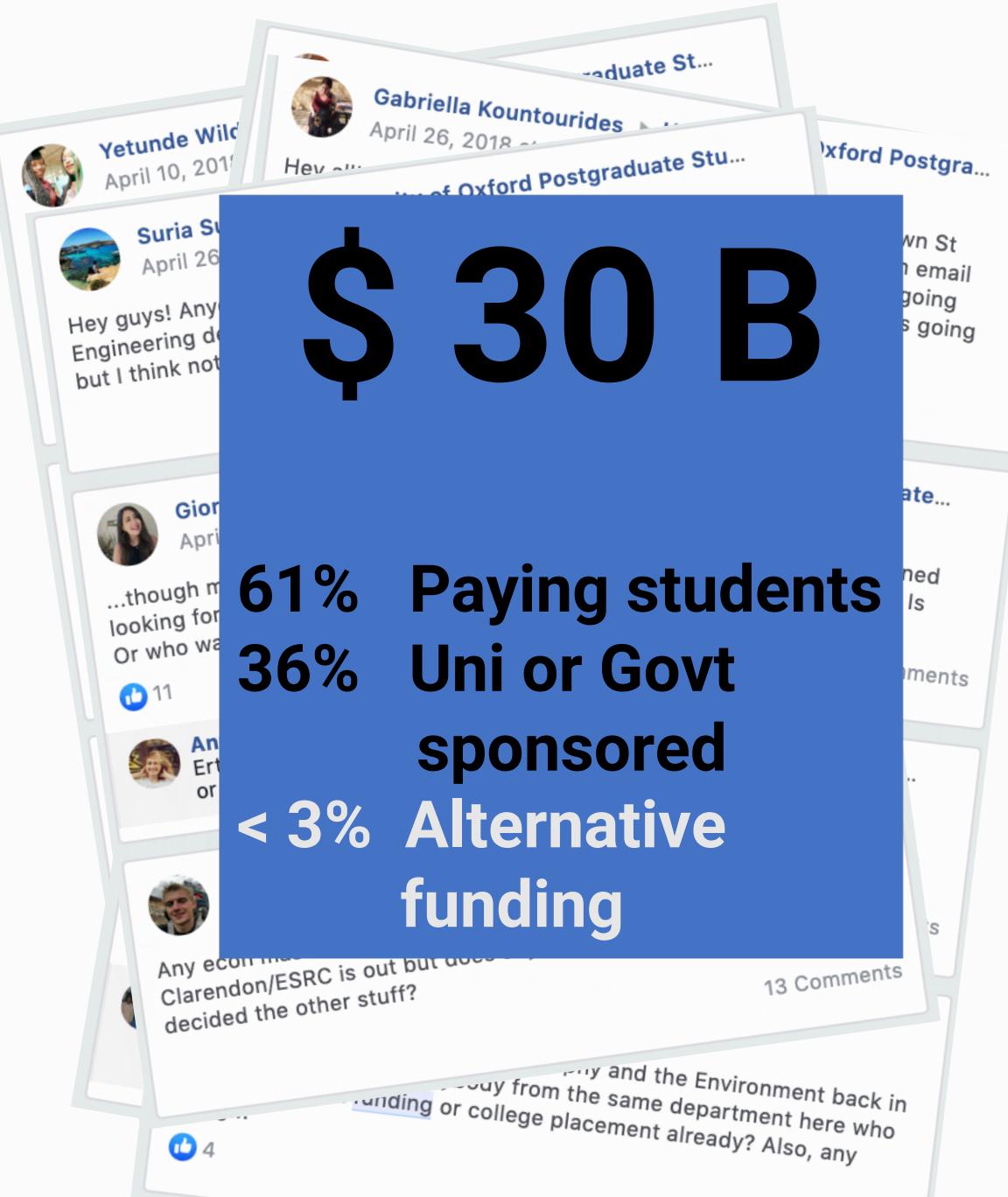
😊 I know you are mad busy, but let me know if you have a few minutes soon to talk about colleges and also funding (They didn't give me any scholarships nor financial aid, so I have to figure how to make this happen and wanted to hear if you had any advice). Thanks! Ehab



Yes I applied through prodigy and they rejected my loan. Unfortunately they cannot lend to residents of DC plus they don't lend to non-permanent residents who have lived in the US for more than 7 years



1



Network-based **Crowdfunding**

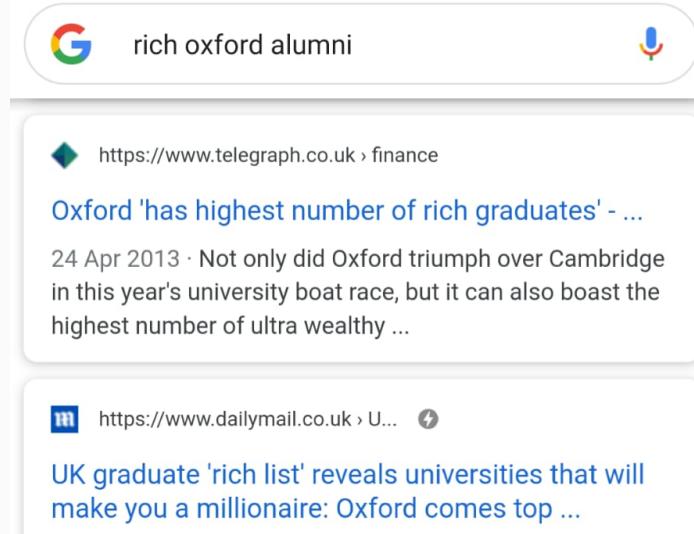
Network-based Crowdfunding

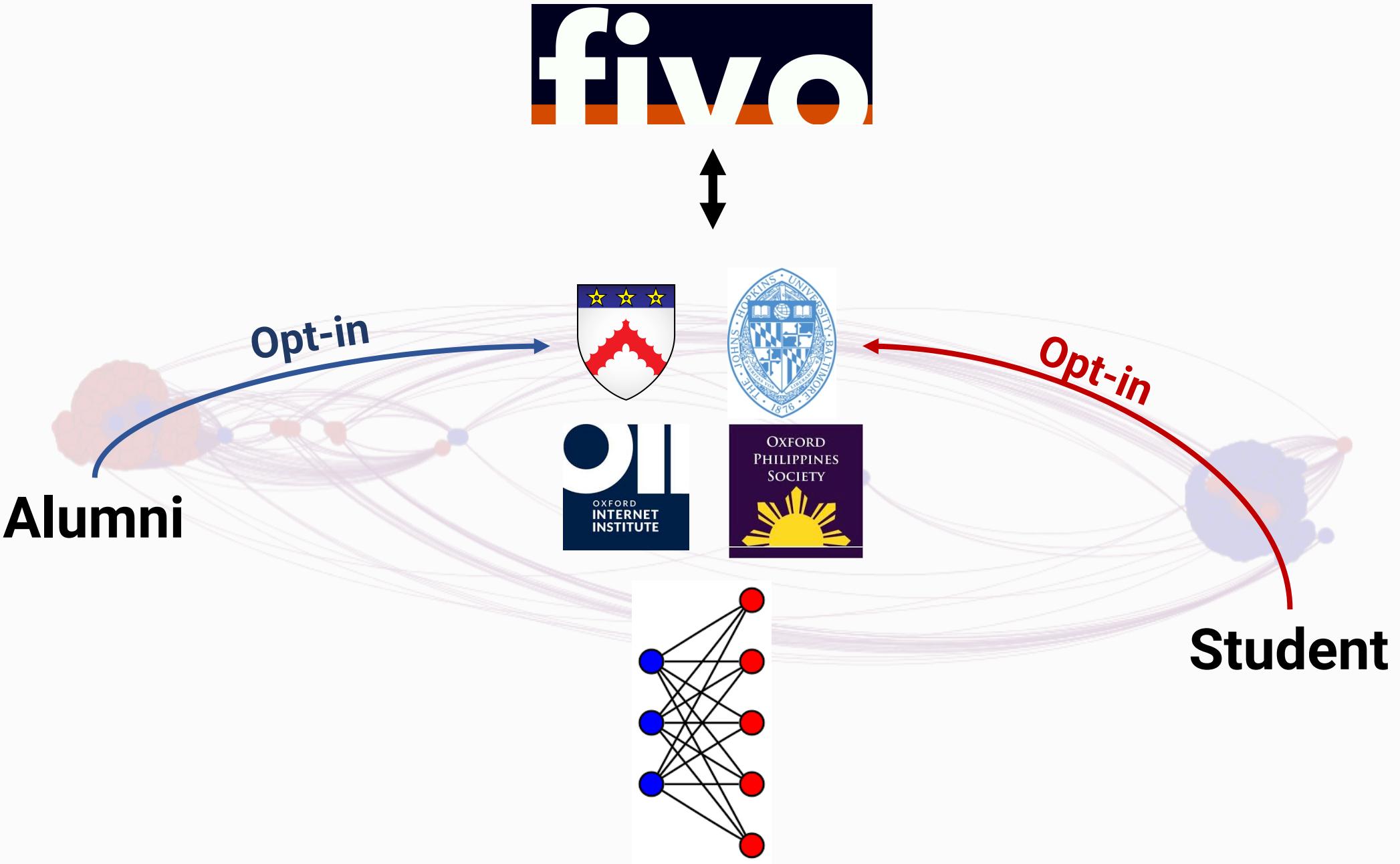
... trustworthy, verifiable, familiar

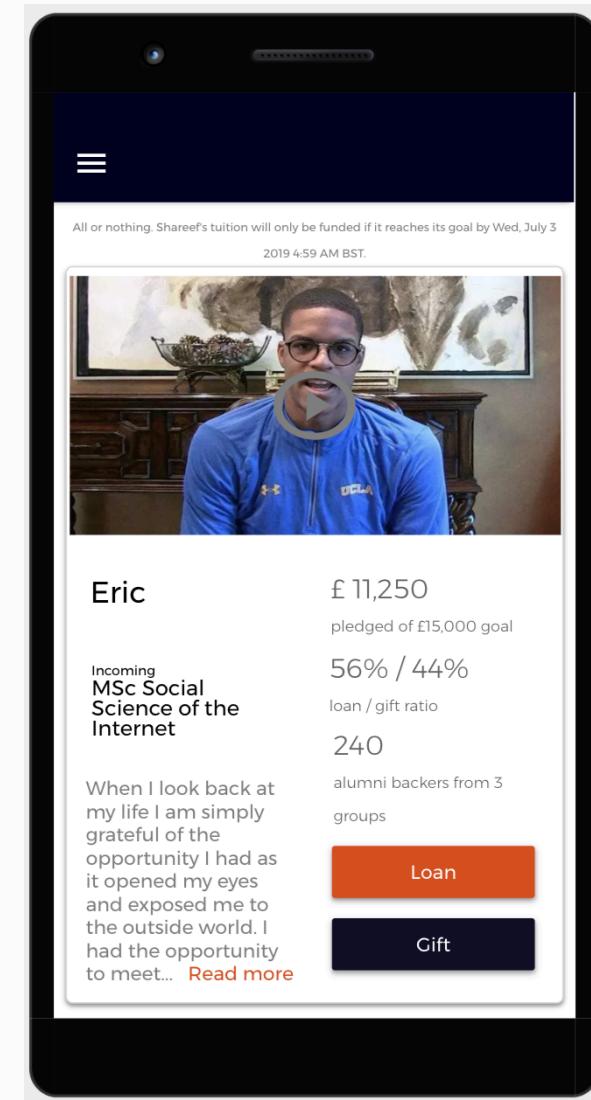
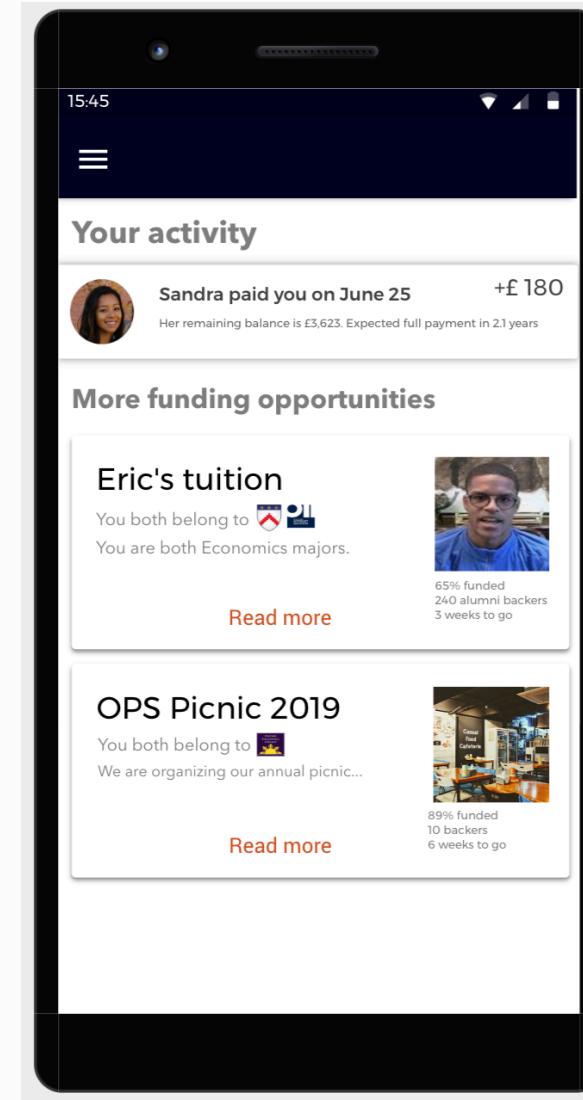
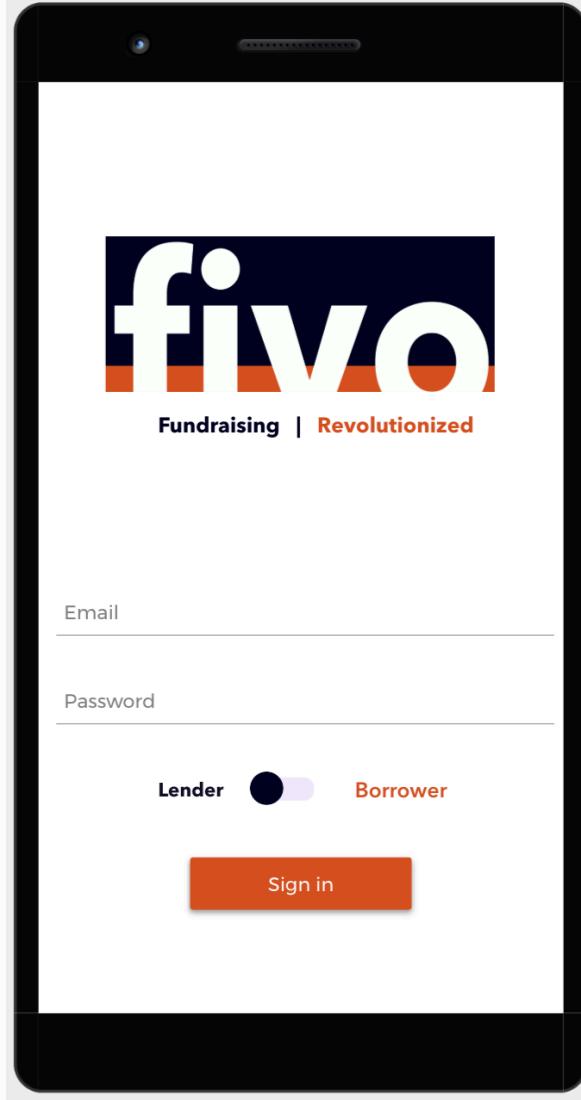
Alumni

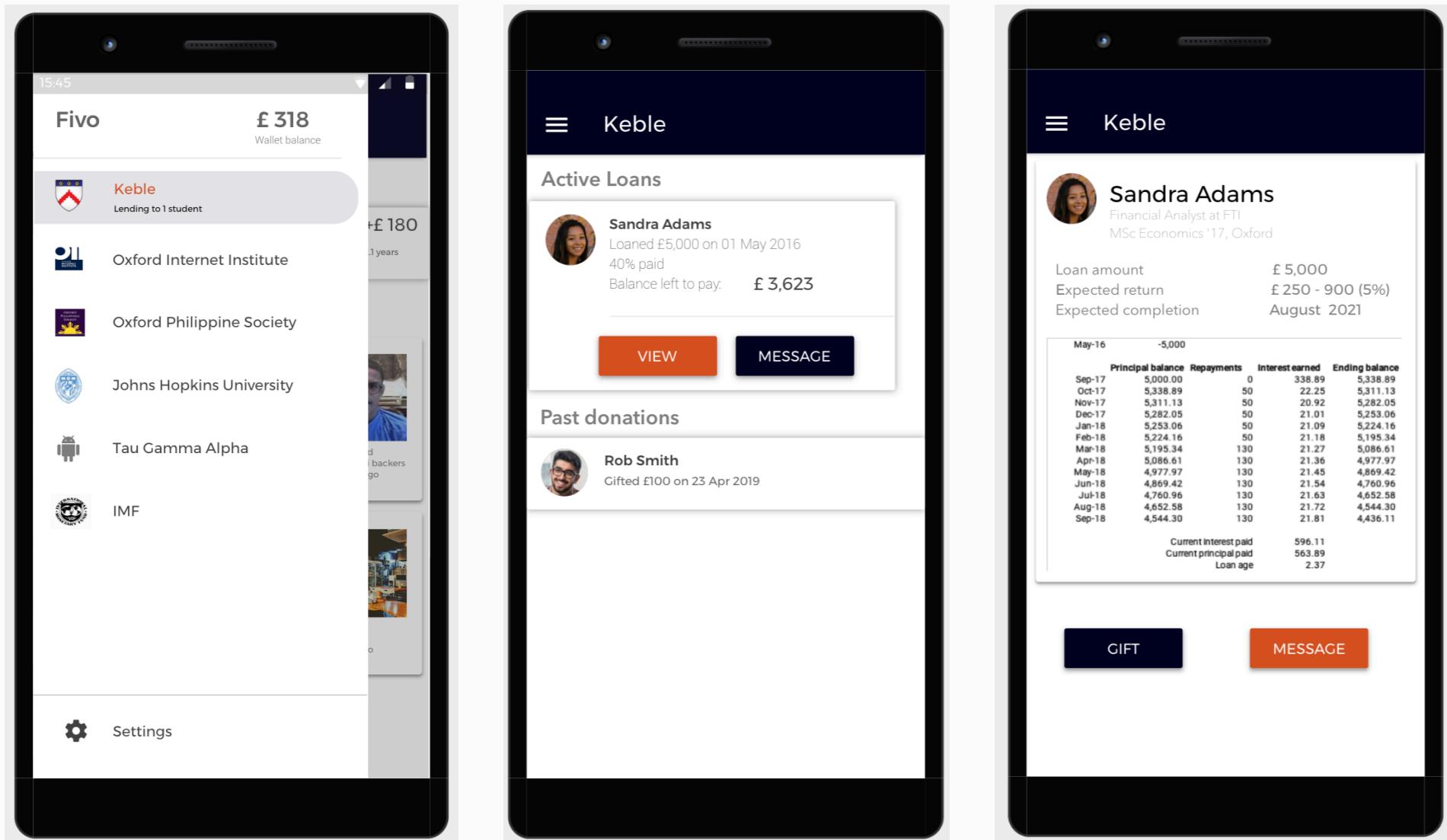


Student









More calculations



Revenue sources

- Income share agreement (ISA) model
- Gift fee
- Prepayment fee
- Business partners fees
- (Anonymised) Data and trends analysis

Flexibility

- Borrower

Pay when able, and you can pre-pay if you want (subject to a small fee)

- Lender

You will get your money back + interest, but the repayment terms are variable

Key challenges

- Viability of business model, given the constraints of international students
- Funder appetite

Personal challenges

- Navigating leadership as a female lead
- It's a marathon, not a sprint
- How to keep chugging in setbacks
- How can one balance confidence and humility?

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Thank you