



# The New Standard in Education Finance



## Contingent Payment Plan (CPP)

In exchange for education today, you agree to pay a set monthly amount after your program ends, as your monthly income qualifies.

### CPP Terms



\$ 200  
Monthly  
Payment  
Amount



50 months  
Payment  
Term



\$ 10,000  
Maximum  
Payment  
Amount



\$ 3,333  
Minimum  
Monthly Income  
Threshold  
~ \$40k annual



24 months  
Maximum  
Deferral  
Period

Pay a fixed monthly amount for a set number of months until you reach the maximum payment amount.

Payments are paused (deferred) if you are unable to work or are earning below the minimum monthly income threshold. If you reach the maximum deferral period, no additional payments are expected.

Qualify for a payment when your gross monthly earned income meets the minimum monthly income threshold.

### Benefits

- Attend school for no money down.
- Applying does not affect your credit score.
- No co-signer is needed.
- Plan your expenses ahead of time.
- Only make payments when your gross monthly income is above a minimum threshold.
- No payments or penalty while unemployed or earning below the minimum threshold.

## Hack Upstate