



The New Standard in Education Finance



Income Share Agreement (ISA)

In exchange for education today, you agree to pay a percentage of your future monthly earnings after your program ends, as your monthly income qualifies.

ISA Terms



7% of
Monthly
Income =
Payment



36 months
Payment
Term



\$ 10,000
Maximum
Payment
Amount



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



24months
Maximum
Deferral
Period

Pay a percentage of your gross monthly income for either a set number of months or until you reach the maximum payment amount, whichever you complete first.

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.
- 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