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| **Status-quo Contract**  **Pay when you want (before 3 months)** |
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| * **Term**: loan must be paid **before 3 months**. * **Payback**: Loan + Accumulated interest before loan term ends***.*** * **Flexibility**: you can pay any quantity at any time before 90 days **with no prepayment penalty.** |

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| **Forced-commitment Contract**  **3 mandatory monthly payments** |
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| * **Term**: loan must be paid **before 3 months**. * **Payback**: Loan + Accumulated interest before loan term ends***.*** * **Commitment**: you must pay in 3 equal sized monthly payment for 1/3 of the loan. * **Penalty**: if you miss monthly payments before the required dates, **you will be charged with a penalty fee.** * **Fee**: The penalty fee will be **2% of the missed payment.** |

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| **Soft-commitment Contract**  **3 mandatory monthly payments** |
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| * **Term**: loan must be paid **before 3 months**. * **Payback**: Loan + Accumulated interest before loan term ends***.*** * **Commitment**: you must pay in 3 equal sized monthly payment for 1/3 of the loan. * **Promise**: if you miss monthly payments before the required dates there won’t be a penalty fee, **but you will have broken your promise.** |