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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**. * **Amount owed**: Loan + Accumulated interest before loan term ends***.*** Interest accumulates daily on outstanding amount. * **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**. * **Amount owed**: Loan + Accumulated interest before loan term ends***.*** Interest accumulates daily on outstanding amount. * **Commitment**: to give you structure, each month you must pay at least 1/3 of the loan; that is: 3 equal sized payments. By missing it you incur in a **penalty fee of 2%** of the monthly payment due. |

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| **Soft-commitment Contract**  **3 mandatory monthly payments** |
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| * **Term**: loan must be paid **before 3 months**. * **Amount owed**: Loan + Accumulated interest before loan term ends***.***  Interest accumulates daily on outstanding amount. * **Promise**: you incur a non-legal promise to pay your loan in installments. If you miss monthly payments, **you will have broken your word.** |