

What is TradeUp?

TradeUp helps you finance your education with income share agreements (ISAs) instead of student loans.

Heres the basics of what an ISA means:

- Your payment is a percentage of your salary so its always affordable.
- You don't pay us anything until you land a job making over \$30,000.
- There is no minimum amount you need to pay back. Our ISAs end after 3 years even if you've payed back \$0

TradeUp's ISAs are a better alternative to student loans.

- They have no interest
- They don't require a co-signer or a credit check
- The repayment amount is capped so you never pay too much
- You only make payments once you've landed a job making more than \$30,000
- If you need to stop working your ISA payments pause, no penalty, no interest.
- Much more! Read about them on our website www.WetradeUp.com

Here are the standard terms for ADTC Students

| | |
|---|--------------------------------------|
|  | \$10,000 total funding amount |
|  | 10.2% income share rate |
|  | 3 year repayment period |
|  | 2 month grace period |
|  | 1.4x repayment cap |

With an ISA, you share a percentage of your income with us instead of paying a fixed amount of money every month. This means your payments will always be affordable, because they adjust with your salary.

Our ISAs end in one of two ways. Either you reach the repayment cap (in this case 1.4x), or the repayment period ends. Our example ISA ends after either 3 years or after 1.4 times the total funding amount is repaid.

Your ISA terms may vary slightly based on your needs

Apply Online at [WeTradeUp.com!](http://WetradeUp.com)