YOUR COLLEGE DEGREE IS IN REACH, BUT MONEY IS AN OBSTACLE.

That’s where Invest in U comes in. If you are in one of our selected majors and are within one year of graduating, Invest in U can fill funding gaps so you can finish your degree. This innovative income share agreement (ISA) pilot program is designed to help you finish your degree faster so you can launch your professional career. Once employed, you’ll fulfill your contract by paying a small percentage of your earnings. Your payments will go back into the Invest in U fund, allowing you to help perpetuate and fund the success of future students.

HOW IT WORKS

Invest in U helps students in selected majors who are within a year of completing their degrees finance their educations in order to enroll full time and accelerate their time to graduation. Students may receive $3,000-$10,000 for the fall/spring and up to $4,500 for the summer semester. Once employed after graduation, students pay back 2.85 percent of their monthly net incomes.

INVEST IN U
PAY TODAY’S TUITION WITH TOMORROW’S SUCCESS

ELIGIBLE MAJORS

Accounting
Anthropology
Art
Biology
Biomedical Engineering
Business Administration
Chemical Engineering
Chemistry
Civil & Environmental Engineering
Communication
Computer Engineering
Computer Science
Construction Engineering
Data Science
Economics
Electrical Engineering
Elementary Education
Finance
Games
Geography
Health and Kinesiology
Health Promotion & Education
Health, Society, & Policy
Information Systems
International Studies
Kinesiology
Management
Materials Science & Engineering
Mathematics
Mechanical Engineering
Medical Laboratory Science
Multi-disciplinary Design
Nursing
Operations Management
Parks, Recreation, & Tourism
Physics
Political Science
Psychology
Sociology
Special Education
Urban Ecology

A Potentially Less Expensive Option

$3,000 TO $10,000 AVAILABLE FOR YOU

ISA $11,800
Parent PLUS $12,200
Private Loan $13,200
BENEFITS INCLUDE FLEXIBILITY AND POTENTIAL SAVINGS

This innovative financing option provides flexibility when you need it as your interests, passions and employment changes. Payments may be deferred if you pursue graduate school or engage in certain public or voluntary service.

This pilot program provides a flexible funding option that is an alternative to federal direct, Parent PLUS and private loans to help fill funding gaps.

<table>
<thead>
<tr>
<th></th>
<th>ISA</th>
<th>LOAN</th>
<th>SCHOLARSHIP/GRANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>For eligible students, no academic/grade qualifications</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Interest-free</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Principal repayment based on income</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible payments</td>
<td>✔</td>
<td></td>
<td></td>
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<tr>
<td>Payments directly benefit future U students</td>
<td>✔</td>
<td></td>
<td></td>
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<tr>
<td>Payment terms</td>
<td>10 years or less</td>
<td>Ranges from 10-20 years</td>
<td>N/A</td>
</tr>
</tbody>
</table>

“As our students take advantage of the Invest in U income share program, they will graduate and their payments will go back into the fund to propel other students toward the finish line.” —President Ruth Watkins

LEARN MORE
Contact your financial aid counselor
isa@utah.edu
801-581-6211