

INVEST IN U

PAY TODAY'S TUITION WITH TOMORROW'S SUCCESS

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

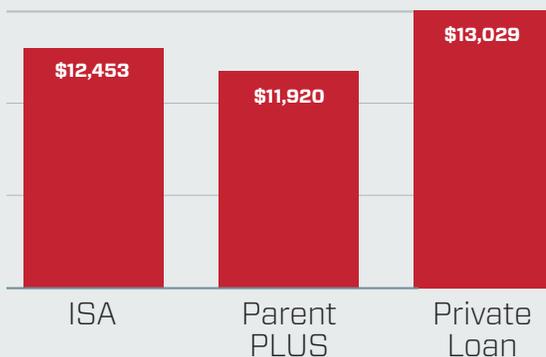
That's where Invest in U comes in. If you are within two years of graduating, Invest in U can fill funding gaps so you can finish your degree. This innovative income share agreement (ISA) pilot program is designed to fill funding gaps so you can finish your degree faster and launch your professional career. Once employed, you'll fulfill your contract by paying a fixed percent of your earnings and 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 provides income share agreements (ISAs) for students in all majors who are within two years of completing their degrees. Students may receive a \$3,000 to \$10,000 ISA to fill funding gaps after grants and scholarships. Once employed, students fulfill their ISA contract by paying a fixed percent of their earned income for a fixed period of time, depending upon the ISA amount and their major. All ISA payments go back into the Invest in U fund to propel other students toward the finish line.

**\$3,000
TO
\$10,000** | AVAILABLE
FOR YOU

A Potentially Less Expensive Option

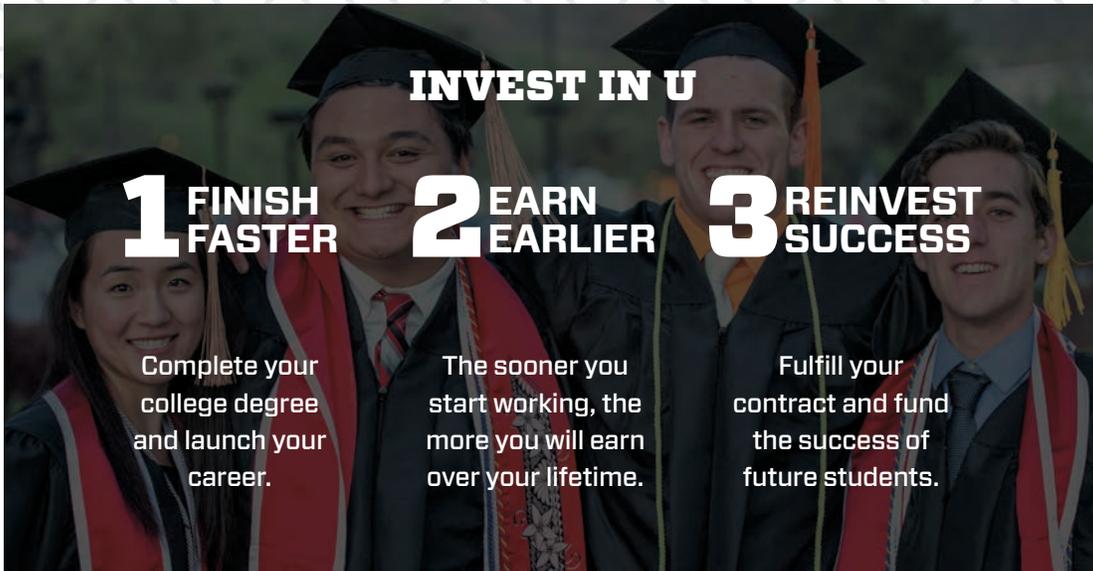


We know there may be uncertainty at this time around income and job prospects and also that a student's career path may change over time.

An ISA provides a more flexible and potentially less expensive option than other loans.

Here's one example: You are a senior economics major who needs 12 credit hours to finish your degree, but after receiving other grants and scholarships, you have a funding gap of \$7,500. You receive a \$7,500 ISA and are able to enroll full time and graduate.

Next, you get a financial analyst job with a starting salary of \$45,000. To fulfill your ISA contract, you will pay 2.97% of your monthly income for 90 months, accounting for anticipated salary increases. At the end of your contract, you would have paid a total of \$12,453.



INVEST IN U

1 FINISH FASTER

Complete your college degree and launch your career.

2 EARN EARLIER

The sooner you start working, the more you will earn over your lifetime.

3 REINVEST SUCCESS

Fulfill your contract and fund the success of future students.

BENEFITS INCLUDE FLEXIBILITY AND POTENTIAL SAVINGS

This innovative financing option provides the flexibility students need as their interests, passions, jobs and the workforce change. Payments may be paused for students pursuing graduate degrees, engaged in voluntary service, and working full-time and making less than \$20,000. **An early payback option is also available.**

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.

	ISA	LOAN	SCHOLARSHIP/GRANT
For eligible students, no academic/grade qualifications	✓	✓	
Interest-free	✓		✓
Principal repayment based on income	✓		
Flexible payments	✓		
Payments directly benefit future U students	✓		
Payment terms	10 years or less	Ranges from 10-20 years	N/A

“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



THE UNIVERSITY OF UTAH