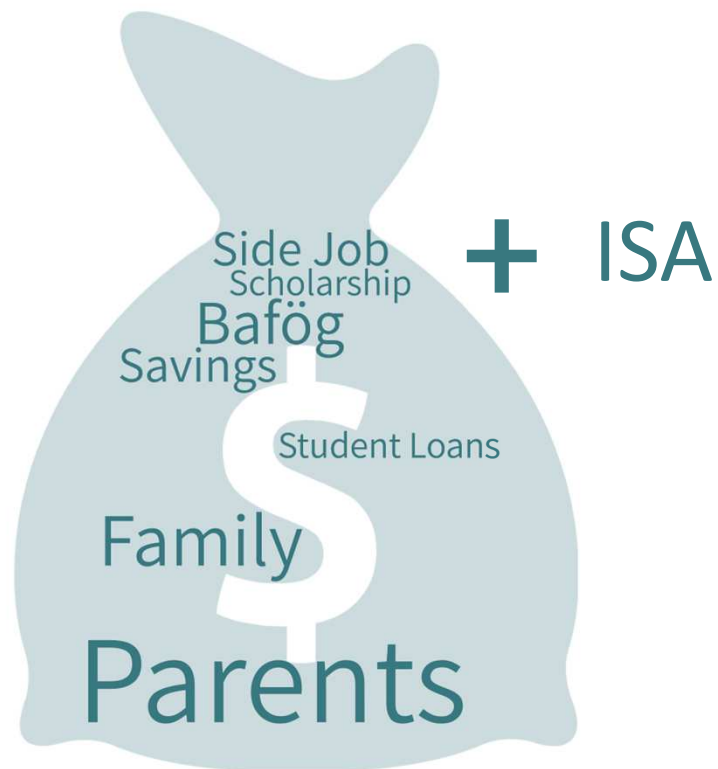


Deutsche Bildung Student Financing

Income share agreement as an
alternative to student loans



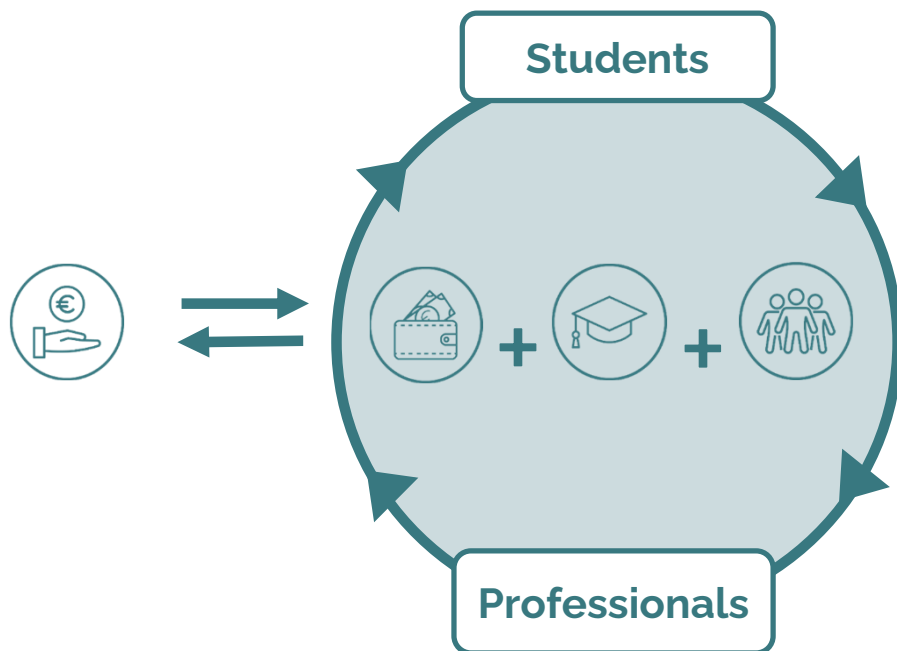
Funding sources of German students



Deutsche Bildung student financing

- a supplement to state funding and
- an alternative to student loans

Reverse intergenerational contract: A cycle between academic generations



- Institutional and private investors fund 'Deutsche Bildung Study Fund'.
- Selected young academics of all disciplines can receive flexible student financing as well as participate in a coaching program.
- Having entered successfully into professional life, graduates pay back 8.5 % of their income over a set period of time to Deutsche Bildung Study Fund.
- Repayments flow back into financing the next generation of students.

Student financing details

- Monthly and / or lump-sum payments for living expenses, tuition fees, study materials and other study expenses
- Deutsche Bildung student financing can be used for studies in Germany, for semesters abroad, (complete) study abroad programs and distance learning
- Can be combined with BAföG, scholarships, loans and other financial aid
- Independent from parental income
- No guarantors or collateral necessary
- **Application possible all year round**



Who can apply?

- Legal age (18 years)
- German university entrance qualification
- German citizenship / unlimited residence permit
- No negative credit report
- State-recognized university in Germany or a comparable university abroad



How to apply?

- Online application: www.deutsche-bildung.de
- After a few details, there is an initial assessment of the possible scope of financing
- Requested information: scope of required financing, personal data, study program, qualifications, CV
- 30-45 minutes
- Application checked within 2 weeks
- Non-binding, transparent offer
- **Application possible throughout the whole year**



Necessary documents for the application

- Certificate of enrolment or conditional offer from future university
- Curriculum Vitae
- Copy of your university entrance qualification
- Current transcript of records (if applicable)
- Two-sided copy of your ID or residence permit for Germany



Study now, pay back later

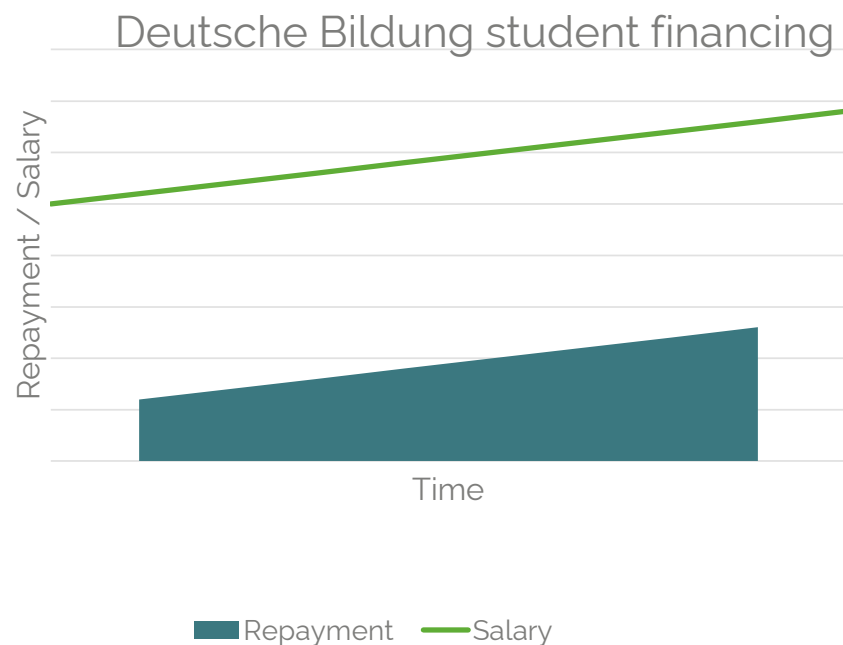
- Future repayment is determined upon conclusion of the contract:
 - Set income share (8.5%) of future salary
 - Individual number of months of repayment, depending on amount of money requested
- Repayment suits actual economic situation:
 - Minimum income necessary for repayment to start
 - Maximum amount of repayment is capped
 - Grace periods for job search, further studies, parental leave, sabbatical...
 - Repayment is waived in case of permanent unemployment / occupational disability



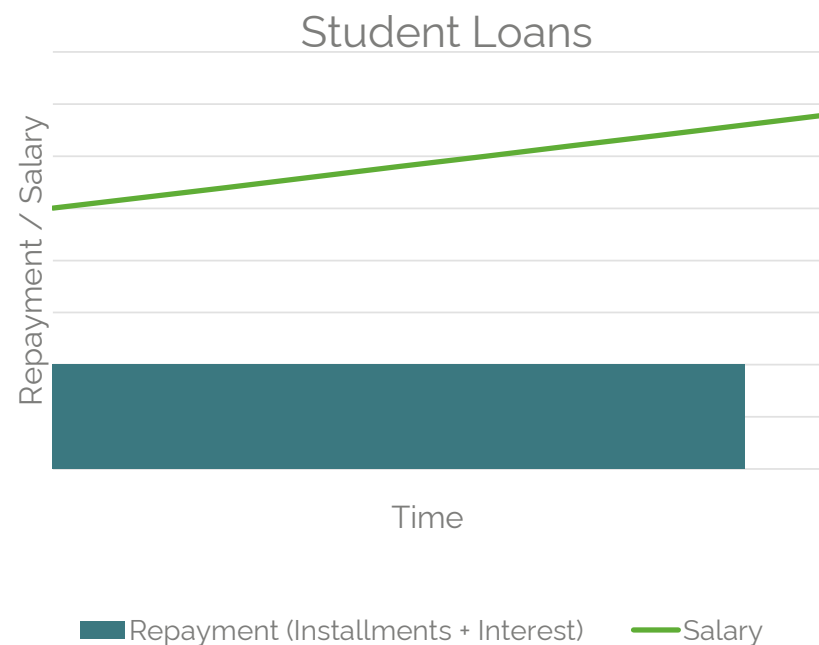
ISA vs student loans

	Deutsche Bildung student financing	Student Loans
Financing details	<ul style="list-style-type: none"> • Flexible payments as needed 	<ul style="list-style-type: none"> • Usually monthly payments only
Guarantors and collateral	x	<ul style="list-style-type: none"> • Varies by provider
Amount of repayment	<ul style="list-style-type: none"> • Income-linked, usually more than disbursement 	<ul style="list-style-type: none"> • More than loan (installments + interest)
Start of repayment	<ul style="list-style-type: none"> • Minimum income 	<ul style="list-style-type: none"> • Fixed starting date
Course of repayment	<ul style="list-style-type: none"> • Individual adaptation to actual economic performance • Repayment is deferred if income falls below minimum income 	<ul style="list-style-type: none"> • Continuous, fixed repayment regardless of your financial situation

Repayment: Rising salary

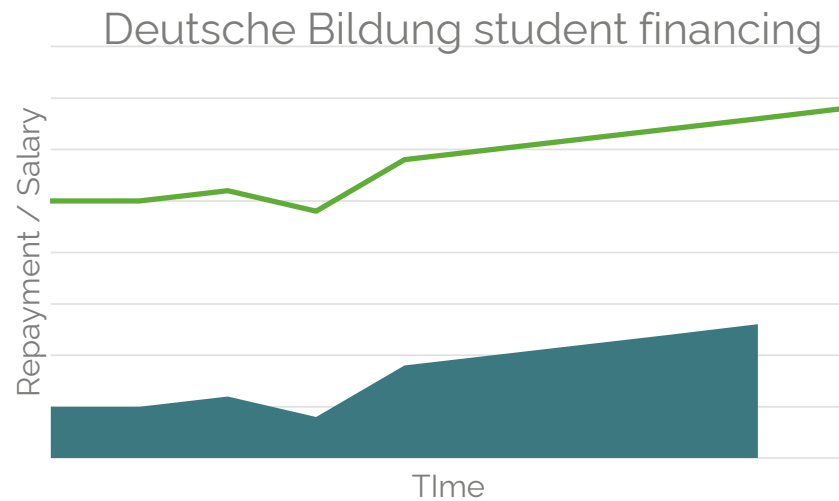


Repayment starts when the minimum income is reached. The link to income (8.5%) ensures the reference to financial performance.

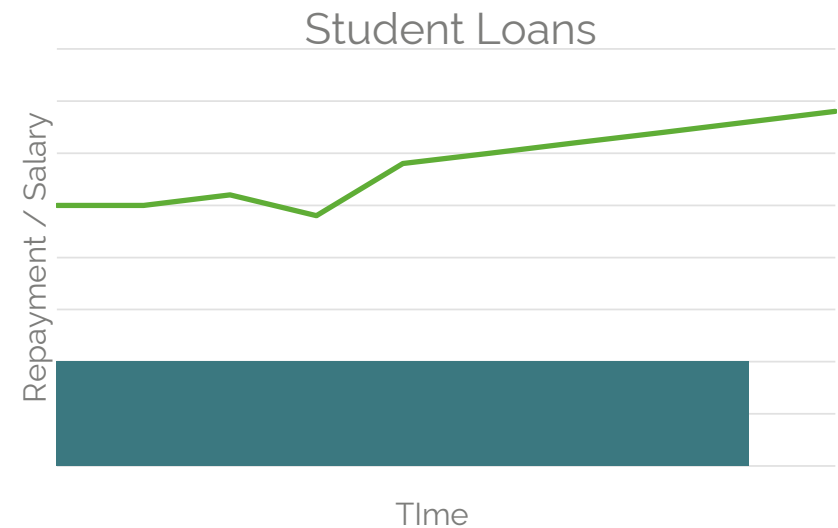


Repayment starts at the agreed repayment start date regardless of personal situation.

Repayment: Fluctuating salary

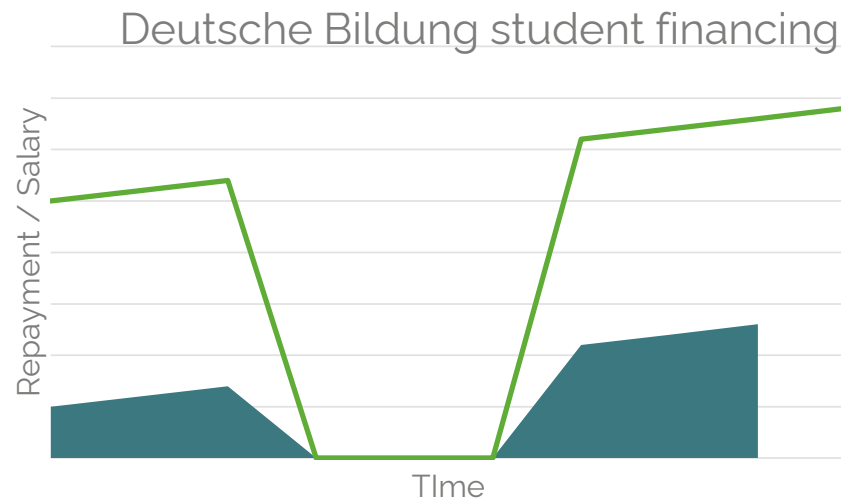


As salaries fluctuate, the ISA repayment responds accordingly so that graduates can afford the repayment.



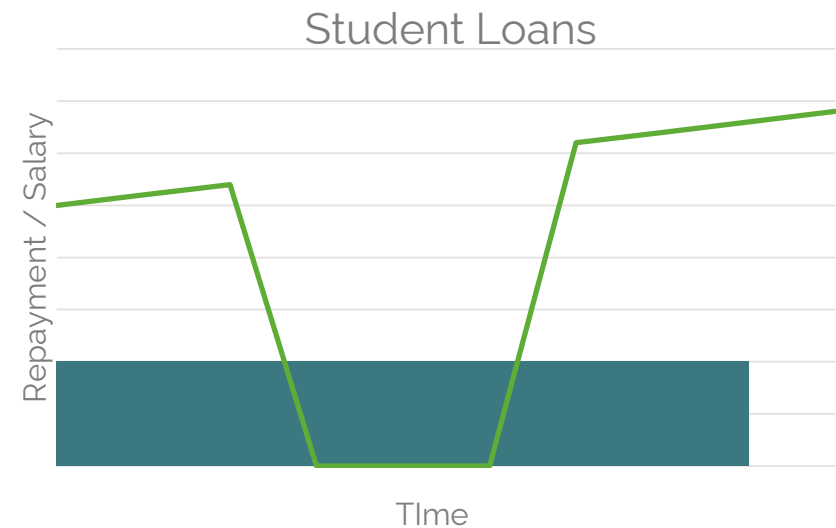
The credit agreement requires continuous, fixed repayment regardless of one's financial situation.

Repayment: Unemployment



■ Repayment — Salary

In the case of unemployment, repayment is deferred or waived altogether in the event of permanent unemployment or occupational disability.



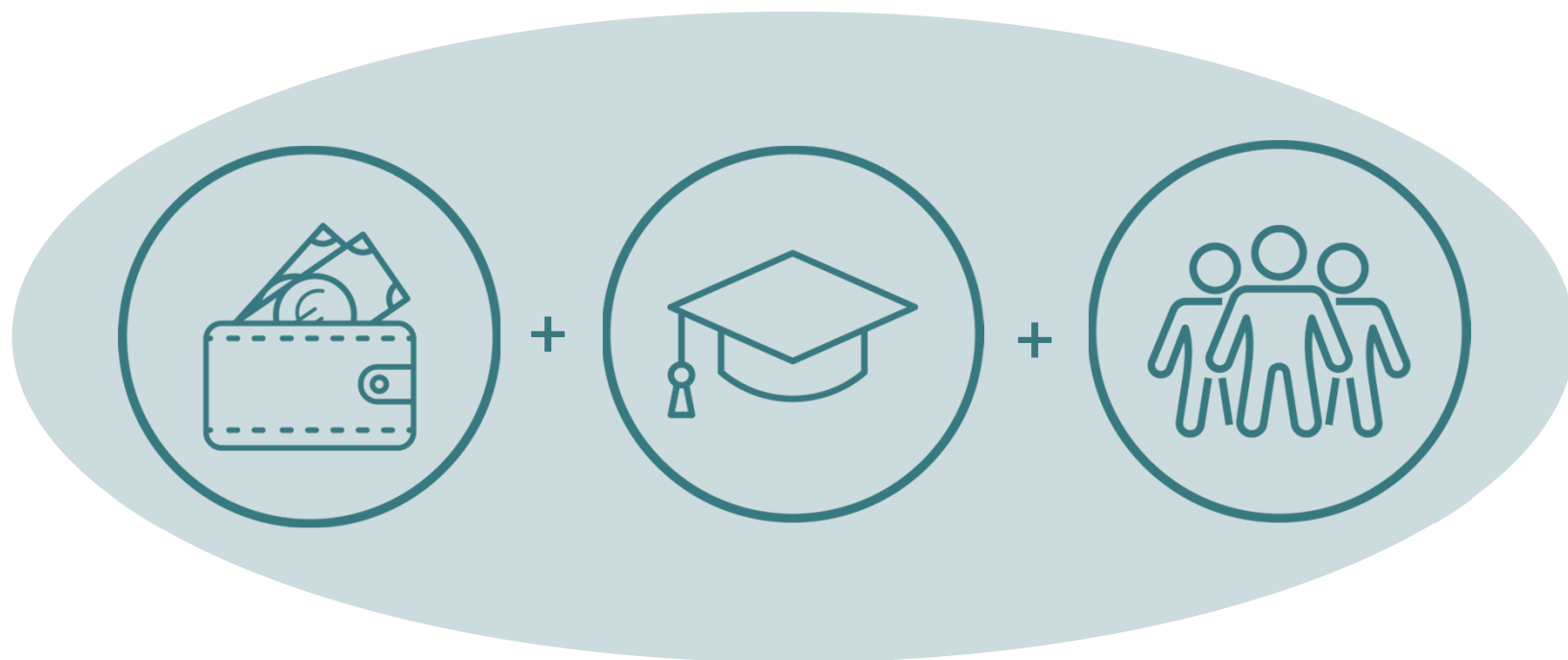
■ Repayment (Installments + Interest) — Salary

The credit agreement requires continuous, fixed repayment regardless of one's financial situation.

ISA funds vs student loan

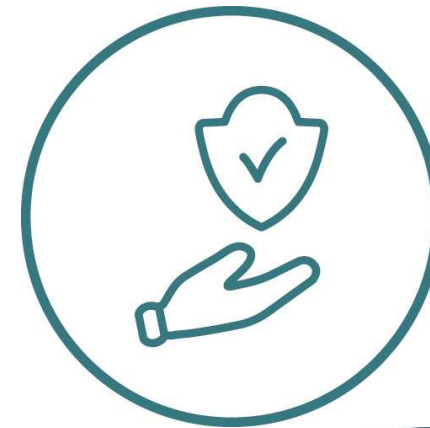
	Deutsche Bildung student funding	Student Loans
Additional Service	<ul style="list-style-type: none">• Deutsche Bildung Academy: offering workshops, coaching sessions and networking opportunities	x
	<ul style="list-style-type: none">• Personalized support	x

Student financing program including Academy and Community



Deutsche Bildung student financing: Your students' advantages

- Not dependent on personal savings or parents' income
- Application possible 24/7
- No guarantors or collateral necessary
- Study now, pay back later
- Student financing to cover tuition fees, living expenses and travel costs
- Disbursement + repayment suits individual life situation
- Repayment is waived in the event of permanent unemployment or occupational disability
- Principle of solidarity
- Benefit from Deutsche Bildung Academy until the end of repayment period



www.deutsche-bildung.de