App Academy's Online Program Income Share Agreement

A school using the Income Share Agreement (ISA) model only earns tuition after you get a job, and in that case, as a percentage of your annualized income. Structuring App Academy around your successful career change (and making our very survival dependent on it) drives every decision we make in designing and operating our school.

Since 2013, we've graduated over 2,000 students through our programs using an ISA model.

Our Process:

1. **Pay nothing to start.** Successfully complete our admissions process and choose your preferred start date. Pay nothing to start - zero deposit and zero tuition.

2. **Graduate our program.** Your support team of Senior Instructors, TAs, and Cohort Mentor will help you successfully graduate from our program and begin your job search.

3. **Get a great job.** Your dedicated Cohort Advisor will help you land your ideal job. If you are making an annualized income of at least $50,000, you will start to pay back your tuition.

4. **Pay back tuition.** Once you get a job and are earning an annualized income of at least $50,000, you pay back tuition by making monthly payments equal to 15% of your pre-tax monthly income. You will make these payments for 36 months or until you reach the ISA maximum of $31,000, whichever comes first. The maximum tuition you will pay us is $31,000.

   Because you're paying 15% of your income, higher annual incomes will pay back tuition faster and reach the $31,000 maximum in less than 36 months. Lower annual incomes will pay back tuition slower and 15% of your annual income for three years might total less than $31,000.

   Please see the table below. The figures shown in this table are for illustrative purposes only and may not reflect your annual income, tuition plan, monthly payments, or total amount of payments.

Annualized Income	**Upfront Tuition Plan** *1* Course Tuition	**ISA Tuition Plan** Maximum Course Tuition	**Monthly Payment Amount** (15% of Monthly Income)	**Total Number of Payments** (Maximum of 36 Payments)	**Total Amount of Payments**
$120,000	$20,000	$31,000	$1,500	21	$31,000
$100,000	$20,000	$31,000	$1,250	25	$31,000
$80,000	$20,000	$31,000	$1,000	31	$31,000
$60,000	$20,000	$31,000	$750	36	$27,000
$50,000	$20,000	$31,000	$625	36	$22,500
$40,000	$20,000	$31,000	$0	0	$0

1 The Upfront Tuition Plan is an alternative to the ISA Tuition Plan. More information can be found on our website.

Frequently Asked Questions for the Online Program:

- **How much do I pay to start?** You pay zero deposit and zero tuition to start the program.

- **How do I pay back tuition?** Once you get a job and are earning an annual income of at least $50,000, you pay back tuition by making monthly payments equal to 15% of your monthly income. You will make these payments for 36 months or until you reach the ISA maximum of $31,000, whichever comes first.

- **What happens if I don't get a job?** If you search for a job in accordance with the App Academy Job Search Agreement (which is mutually agreed-upon at enrollment) for three years and do not find a job, you are not charged tuition.

- **Am I eligible for the ISA tuition plan?** Eligibility requirements include being a U.S. citizen (or permanent resident) and being 22 years of age or older. Please see our catalog for details.