



Partner ISA Brochure



WONSULTING



Educational Financing, Solved

The problem with traditional educational financing is that most schools place the entire risk on the student – requiring them to pay for their course upfront before knowing whether the course will leave them in a better position after graduating.

ISAs Reduce Risk & Align Incentives

The Income Share Agreement (ISA) is an elegant solution for continued learning because it *shifts risk* away from the student and *signals value* from the school.

With an ISA, if you don't find a better paying job, or if you lose your job, your payments are *automatically waived*, without interest accrual.

Additionally if you don't find a job within 12 months, Wonsulting will cancel the ISA.



What Is An ISA?

An **Income Share Agreement (ISA)** is a contract between Student and School, where in exchange for educational financing, the Student agrees to share a fixed percentage of their post-graduate earnings over a set period.



More Flexible Than Private Debt

ISAs include a “Floor” and “Cap”. Repayments are suspended when earning less than the Floor, and total payments will never exceed the Cap.



Aligned Incentives

ISAs help reduce financial barriers to education and align incentives between school and student, since you only pay tuition *after* you graduate and are earning a better income.



ISA Key Terms



ISA Amount

The amount funded for education.



Income Share

Percentage of income repaid after graduation.

8%



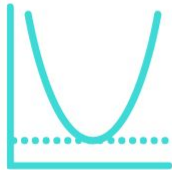
Annual Income

Post graduation pre-tax income.



Monthly Payments

The dollar amount repaid by the student each month.



Minimum Threshold

The "Floor". Re-payments are suspended when annual income is less than the floor.



Payment Cap

The "Ceiling". ISA ends once aggregate repayments meet the Cap.

\$10,000



Required Payments

The number of required monthly payments.

12



Payment Window

The outer limit on re-payment obligations

24



3 Ways to Satisfy ISA Payments



Complete the Required Payments

ISA requires a set number of Monthly Payments (when earning above the Floor)...

...ISA terminates once all Monthly Payments are made.

STANDARD COMPLETION



Reach the Payment Cap

If aggregate Monthly Payments reach the Payment Cap...

...ISA terminates early.

CONSUMER PROTECTION



Payment Window Ends

At end of the Payment Window...

...ISA automatically terminates, even if all Required Payments have not been made.

CONSUMER PROTECTION



How To Apply For Financing

1

Apply Online at app.meratas.com/wonsulting

Apply from your computer, phone, or tablet in less than 5 minutes!

2

Tell Us About Yourself

ISAs help reduce financial barriers to education and align incentives between school and student, since you only pay tuition *after* you graduate and are earning a better income.

3

Receive Your ISA Disclosures and Contract Electronically

Ready for you to review and e-sign.

4

Receive School Confirmation and Approval

Ready for you to review and e-sign.

5

Start Class!

You're on your way to an amazing new career!



Contact Us to Apply or Learn More

Wonsulting

Email: hello@wonsulting.com

Admissions: jahnavi@wonsulting.com

For more information and helpful resources,
visit www.meratas.com/blog



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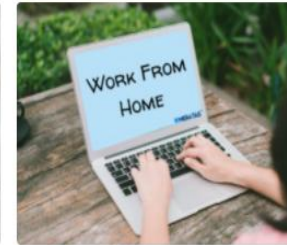


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