



START SMART: Learn now. Pay later. Simple.

INCOME SHARE AGREEMENT (ISA)

A solution designed to allow you to start now, without postponing your education for financial reasons.

Launch: 2026

Programmes: Digital Marketing & Business Management

Duration: 3 years

COSTS DURING STUDIES

Promotional fee (Early Bird – first 20 students):

1,700 EUR / year

Total paid over 3 years:

5,100 EUR

STANDARD PROGRAM COST

Standard fee (full payment):

3,900 EUR / year

Total program cost (3 years):

11,700 EUR

DEFERRED AMOUNT (PAID AFTER GRADUATION)

6,600 EUR

(difference between standard cost and promotional tuition)

This amount is paid after completing your studies.

REPAYMENT OPTIONS AFTER GRADUATION

Option 1: 12 months (no additional cost)

6,600 EUR / 12 months

550 EUR / month

Option 2: 18 months (flexibility +5%)

Total with flexibility fee: 6,930 EUR

6,930 EUR / 18 months

385 EUR / month

PAYMENT TIMELINE

Repayment begins in August after graduation.

Important: The total program cost remains **11,700 EUR** (standard full payment option).

The ISA option does not reduce the total cost - it simply spreads it over time.

Tuition fees may be:

- adjusted annually for inflation
- influenced by the selected pricing plan and scholarships available at enrollment

FREQUENTLY ASKED QUESTIONS

“Is it more expensive overall?”

No. The total cost remains the same (11,700 EUR for the standard option). The difference is when you pay, not how much you pay.

“Why not pay everything upfront?”

You can. However, ISA offers flexibility, allowing you to preserve financial resources now and pay after you start earning.

“What if I don’t get a job immediately?”

Repayment starts after graduation, and the structure is designed to give you time to enter the job market.

“Is the 5% fee mandatory?”

No. There is also a 12-month option with no additional cost. The 5% applies only if you choose the more flexible 18-month plan.

“Is this a loan?”

No. It is not a bank loan. It is an Income Share Agreement model, designed specifically for students.

“Why only the first 20 students?”

This is a 2026 launch offer - limited, designed to reward early adopters and fast decision-making.

“Are there hidden costs?”

No. Everything is transparent:

- annual tuition fee
- deferred amount
- repayment options

The only possible adjustments are standard ones (e.g., inflation).

“When do I actually start paying?”

In August after graduation, not during studies.

CONTACT

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