THINKFUL
a Chegg® service

2021



Thinkful Program Prices & Payment Options

Our payment options were created to reduce barriers and increase access to careers in tech. This guide will help you determine the best one for your needs.

Plans at a Glance

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Pay When You're Hired

Deferred Tuition (p. 3)
Delay your tuition payments, and pay nothing, until you start your new career making at least $40,000 a year. Payments are pre-determined and not based on income.

Living Expenses (p. 5)
If you choose select full-time programs and pay with Deferred Tuition, you could quality for a $1,500 monthly loan to help cover essentials like groceries, gas, and rent.

Pay As You Go

Upfront Payments (p. 6)
Take advantage of our most affordable payment option and pay your tuition in full before you start studying.

Income Share Agreements (p. 10)
Once you land a job that pays at least $40,000, you'll pay back 15% of your gross income on a monthly basis. Currently only available for full-time programs.

Living Stipend (p. 12)
If you choose a full-time program with an ISA, you could qualify for a $1,500 monthly payment to help cover essentials like groceries, gas, and rent.

Month to Month Payments (p. 8)
Break up your tuition by paying the same amount each month.

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We partnered with Ascent to help you pay zero tuition upfront by utilizing a personal loan.

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Program discounts are available for eligible groups and individuals.

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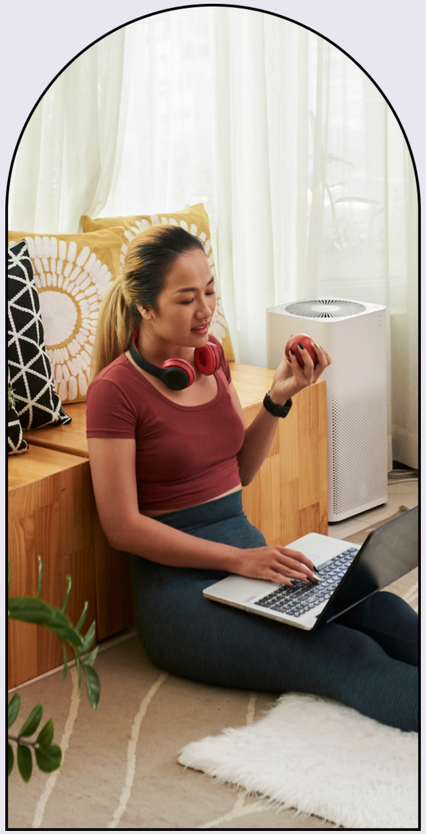
Thank You

Pay $0 upfront, and pause your payments until you kick off a new career. Complete the program, secure a job, and begin making pre-determined repayments that are not based on your salary.

How it works:

- Land a new job, and make at least $40,000
- Begin repaying the cost of your tuition in fixed monthly payments, not based on your income level
- Payment terms and late fees are dependent on the amount requested, your credit history, current income, employment status, and a personal reference
- If you meet all the criteria for a Tuition Refund Guarantee, but do not receive a qualifying job in six months, the loan will be forgiven and you will owe nothing

Below are payment amount estimates based on a 36-month payment period and the assumption that it takes around 6 months post graduation to get a job. If you get a job and choose to start repayment sooner, the amount will be lower. Please note that all loans are supplied by Ascent.



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	Est. Full-time Cost	Est. Part-time Cost
Software Engineering	$17,600	$10,000
Data Science	--	$10,000
Data Analytics	$13,600	$8,600
UX/UI Design	$13,500	$10,000
Digital Marketing	--	$6,200
Technical Project Management	$10,000	$6,200

Deferred Tuition with Living Expenses

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Choose Deferred Tuition to pay for your full-time program and, if you qualify, you can also apply for a monthly living expenses allowance for the length of your education.

Please note that you must be enrolled in a qualifying full-time Thinkful program and signed up for Deferred Tuition to be eligible. Living Expenses is currently only eligible for UX/UI Design and Data Analytics programs.

How it works:

- Receive $1,500/ month for the length of your program
- Pay for essentials like groceries, bills, and rent
- The expense allowance cannot be used to pay any outstanding debt, cover non-essential items like entertainment, or be used to purchase a new computer for the program
- You have 36 months to repay the loan once you are hired making $40k a year or more
- You must be at least 18 years old and a US Citizen or Green Card Holder by your start date

Your living expenses can be cancelled under the following conditions:

- Switching to a part-time program or a program that doesn't support Living Expenses
- Withdrawing from the program. Regardless of how far you are along, you will still be required to pay a pro-rated amount
- Changing payment plans during the program

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Upfront

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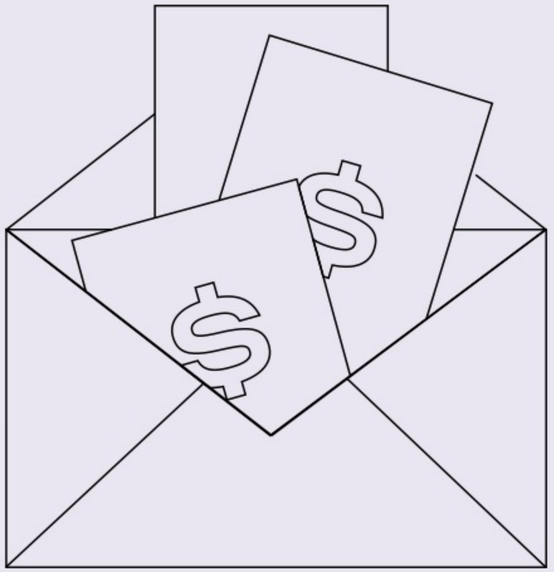
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If you're financially able, take advantage of our most affordable payment option and pay your tuition in full before you start studying. There are no additional costs, and you'll have nothing to pay once you're done.



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	Full-time Upfront Cost	Part-time Upfront Cost
Software Engineering	$16,000	$7,900
Data Science	--	$7,900
Data Analytics	$12,250	$6,500
UX/UI Design	$12,150	$7,900
Digital Marketing	--	$4,900
Technical Project Management	$9,000	$4,900

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Pay nothing up front and split your tuition into set monthly amounts so you can pay while you're studying. The cost stays fixed, so you'll always know what you owe, and you won't be surprised by any fees.

For month to month payments, it's important to pay on time to ensure you maintain your place in the program.



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	Full-time Cost Per Month	Part-time Cost Per Month
Software Engineering	$3,520	$1,666
Data Science	--	$1,666
Data Analytics	$3,400	$1,433
UX/UI Design	$2,700	$1,666
Digital Marketing	--	$2,066
Technical Project Management	$3,333	$1,240

Pay when you're hired

Income Share Agreements (ISA)

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Pay nothing upfront. Once you're hired and making at least $40,000 per year, you'll pay us 15% of your gross income on a monthly basis. **Available for full-time programs only.**

Here's how it works:

- The duration of the agreement, monthly payment amounts, and tuition payment caps vary based on program and income
- Start repaying your loan as soon as you start making any type of income over $40,000 a year (non in-field jobs, passive income, etc.)
- Your payment will be a share of pre-tax income and you'll be expected to report changes to your income



The following payment amounts estimates are based on a 36-month payment period and the assumption that it takes around 6 months post graduation to get a job. If you get a job and choose to start repayment sooner, the amount will be lower. Please note that all loans are supplied by Ascent.

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Income Share Agreements (ISA)

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	Length of Agreement (in Years)	Tuition Cap
Software Engineering	3	$27,000
Data Analytics	2	$22,000
UX/UI Design	2.5	$24,000
Technical Project Management	2	$18,000

Pay when you're hired

ISA with Living Stipend

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Choose an ISA to pay for your full-time program and, if you qualify, you can also apply for a monthly living stipend for the length of your education.

Please note that you must be enrolled in a qualifying full-time Thinkful program and signed up for an Income Share Agreement (ISA) to be eligible. See next page for eligible programs.

How it works:

- Receive $1,500/month for the length of your education
- Pay for essentials like groceries, bills, and rent
- The stipend cannot be used to pay any outstanding debt, cover non-essential expenses like entertainment, or be used to purchase a new computer for the program
- The same ISA repayment terms apply — the payment period begins as soon as you start earning $40,000 or more in income
- Repayment periods and tuition payment caps vary based on the program
- You must be at least 21 years old; a US Citizen or Green Card Holder; and be living within one hour of one of our approved cities by your start date

Your living stipend can be cancelled under the following conditions:

- Switching to part-time or a program that doesn't support Living Stipend
- Withdrawing from the program. If you are 60% (or more) finished with the program, you are responsible for repaying the remaining amount of your ISA
- Changing payment plans during the program

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	Length of Agreement (in Years)	Tuition Cap
Software Engineering	4	$40,000
Technical Project Management	2.5	$24,000

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List of Living Stipend Eligible Cities:

Ann Arbor, MI
Atlanta, GA
Austin, TX
Baltimore, MD
Boise, ID
Boston, MA
Boulder, CO
Charlotte, NC
Chicago, IL
Columbus, OH
Cincinnati, OH
Cleveland, OH
Dallas, TX
Denver, CO
Des Moines, IA
Detroit, MI
Hartford, CT
Houston, TX
Indianapolis, IN
Jacksonville, FL
Kansas City, MO
Las Vegas, NV
Los Angeles, CA
Madison, WI
Memphis, TN
Miami, FL
Milwaukee, WI
Minneapolis, MN
Nashville, TN
Oakland, CA
Oklahoma City, OK
Orlando, FL
Philadelphia, PA
Phoenix, AZ
Pittsburgh, PA
Portland, OR
Raleigh, NC
Richmond, VA
Sacramento, CA
Salt Lake City, UT
San Antonio, TX
San Bernardino, CA
San Diego, CA
San Francisco, CA
San Jose, CA
Seattle, WA
St. Louis, MO
Tampa, FL
Washington, D.C.

Traditional Loans

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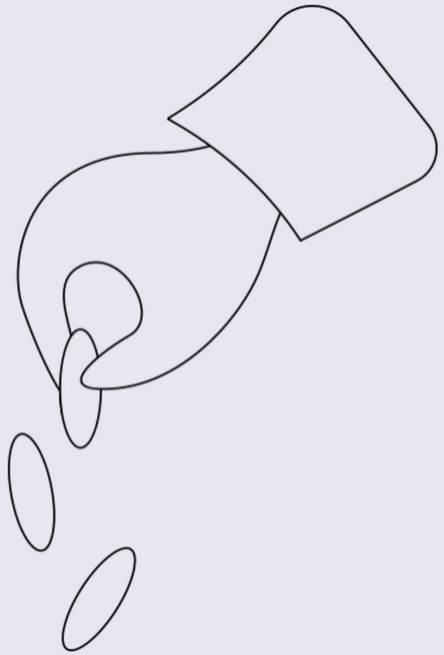
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We give access to interest-only or immediate repayment loans. You can make low payments to knock out interest or you can immediately begin paying the loan back one month after you start the program. Payment terms and late fees are dependent on the amount requested, your credit history, current income, employment status, and a personal reference.



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Data Science	--	$10,000
Data Analytics	$13,600	$8,600
UX/UI Design	$13,500	$10,000
Digital Marketing	--	$6,200
Technical Project Management	$10,000	$6,200

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We offer $200-$500 discounts that vary by program for self identifying women, non-binary individuals, and military veterans. If you're interested in knowing more reach out to admissions@thinkful.com.



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We service our loans through Ascent.

Tuition Refund Guarantee: If you have graduated from a Thinkful program, have conducted a professional job search as described by Thinkful and your career coach, and have not received an offer for a ”Qualifying Position” within 180 days of completing your program, you may request a refund of your tuition.

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Thinkful aims to provide accessibility and tech training to all by providing various payment options to fit your needs.

Interested in learning more about our programs and how we work? Schedule a call with an Admissions Representative and visit our website.