



Thinkful Course 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

- Overview
- Deferred Tuition
- Income Share Agreements
- Living Stipends
- Upfront Payments
- Month to Month
- Loans
- Discounts
- What You Should Know
- Thank You

Pay When You’re Hired

- Deferred Tuition**
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. Currently only available for Flex programs.
- Income Share Agreements**
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 Immersion programs.
- Living Stipend**
If you choose a full-time course with an ISA, you could qualify for a \$1,500 monthly payment to help cover essentials like groceries, gas, and rent.

Pay As You Go

- Upfront Payments**
Take advantage of our most affordable payment option and pay your tuition in full before you start studying.
- Month to Month Payments**
Break up your tuition by paying the same amount each month.
- Traditional Loans**
Loans
We partnered with SkillsFund to help you pay zero tuition upfront by utilizing a personal loan.

Additional Support

- Discounts**
Program discounts are available for eligible groups and individuals.

Deferred Tuition

Overview

Deferred Tuition

Income Share Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

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. **Available for part-time programs only.**

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 SkillsFund.



Deferred Tuition

Overview

Deferred Tuition

Income Share Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

Thank You

	Est. Monthly Payment	Est. Total Payment
Software Engineering	\$295	\$10,620
Data Science	\$295	\$10,620
Data Analytics	\$188	\$6,768
UX/UI Design	\$295	\$10,620
Product Management	\$188	\$6,768
Digital Marketing	\$188	\$6,768
Technical Project Management	\$188	\$6,768

Income Share Agreements (ISA)

Overview

Deferred Tuition

Income Share Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

Thank You

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 course 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 SkillsFund.



Income Share Agreements (ISA)

Overview

Deferred Tuition

Income Share Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

Thank You

		Length of Agreement (in Years)	Tuition Cap
	Software Engineering	3	\$27,000
	Data Science	3	\$28,000
	Data Analytics	2	\$22,000
	UX/UI Design	2.5	\$24,000
	Digital Marketing	1.5	\$14,000
	Technical Project Management	2	\$18,000

ISA with Living Stipend

Overview

Choose a full-time course with an ISA and, if you qualify, apply for a monthly living stipend for the length of your program.

Deferred Tuition

Please note that you must be enrolled in a full-time Thinkful program with an Income Share Agreement (ISA) to be eligible.

Income Share Agreements

Living Stipends

How it works:

- Receive \$1,500/ month for the length of your program
- 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 course

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

Thank You

- 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 a part-time course
- Withdrawing from the program. If you are 60% (or more) finished with the course, you are responsible for repaying the remaining amount of your ISA
- Changing payment plans during the program

ISA with Living Stipend

Overview

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

Length of Agreement (in Years)		Tuition Cap
Software Engineering	4	\$40,000
Data Science	4	\$40,000
Data Analytics	3.25	\$34,000
UX/UI Design	3.5	\$36,000
Digital Marketing	2	\$19,000
Technical Project Management	2.5	\$24,000

ISA with Living Stipend

Overview

List of Living Stipend Eligible Cities:

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

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

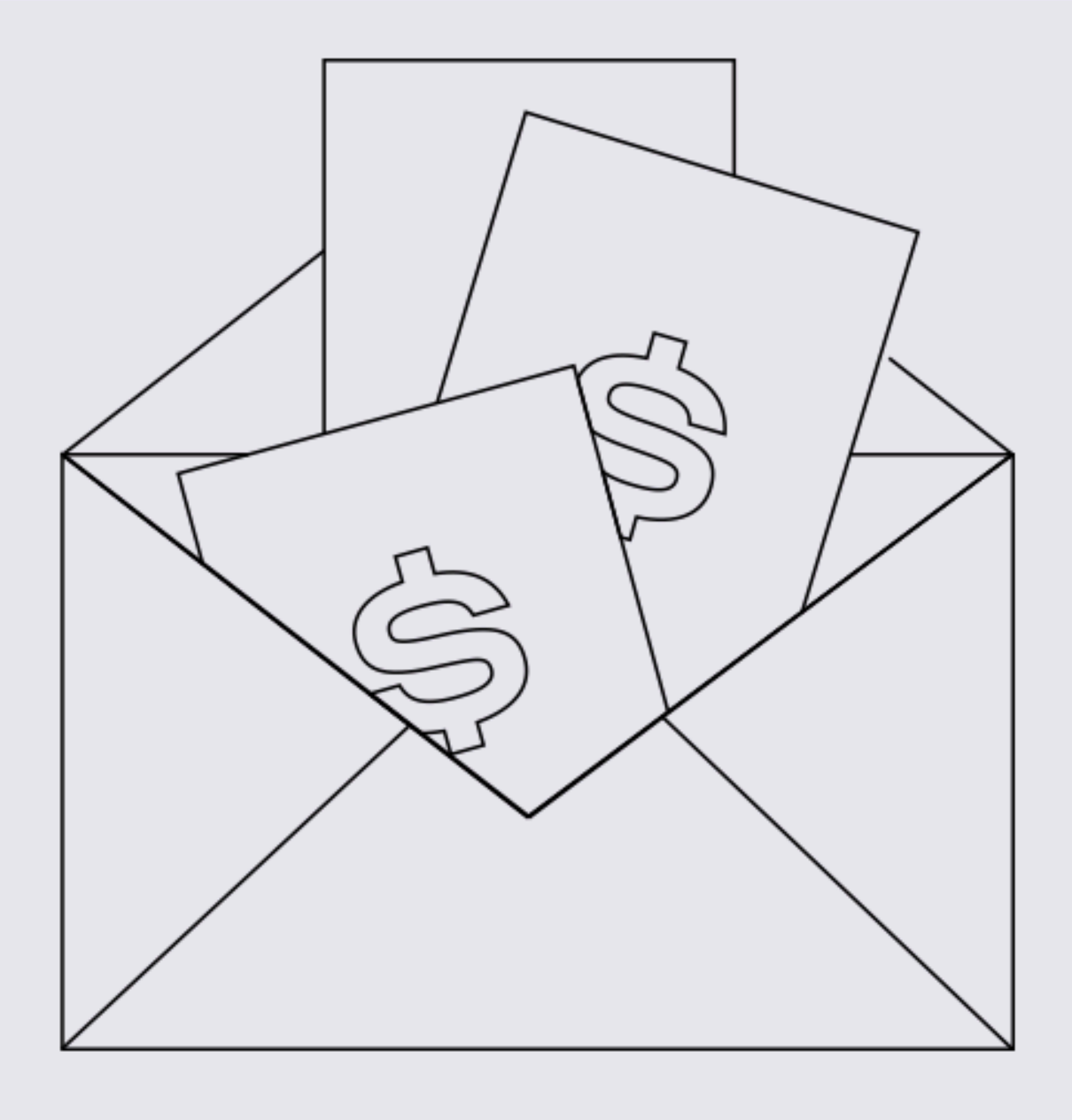
Tampa, FL

Washington, D.C.

Upfront

- Overview
- Deferred Tuition
- Income Share Agreements
- Living Stipends
- Upfront Payments**
- Month to Month
- Loans
- Discounts
- What You Should Know
- Thank You

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.



Upfront

Overview

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

Full Time Upfront Cost

Part-time Upfront Cost

Software Engineering

\$16,000

\$7,000

Data Science

\$18,500

\$7,000

Data Analytics

\$12,250

\$4,500

UX/UI Design

\$12,150

\$7,000

Digital Marketing

\$7,500

\$4,500

Technical Project
Management

\$9,000

\$4,500

Pay as you go

Month to Month

Overview

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

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.



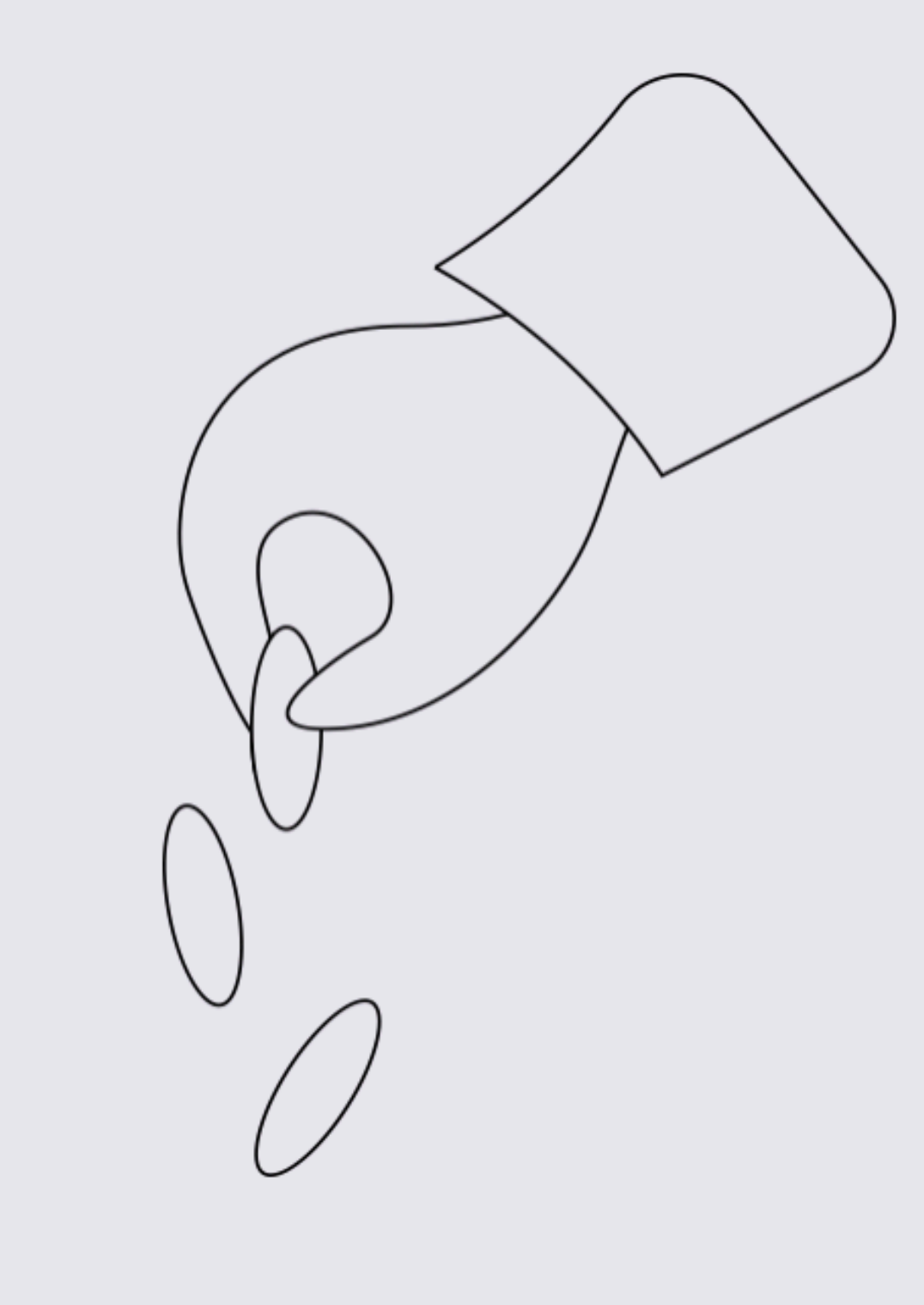
Month to Month

Overview	Full Time Cost Per Month		Part-time Cost Per Month	
Deferred Tuition				
Income Share Agreements	Software Engineering	\$3,520	\$1,300	
Living Stipends	Data Science	\$4,000	\$1,300	
Upfront Payments	Data Analytics	\$3,400	\$825	
Month to Month	UX/UI Design	\$2,700	\$1,300	
Traditional Loans	Product Management	–	\$825	
Discounts	Digital Marketing	\$4,150	\$1,650	
What You Should Know	Technical Project Management	\$3,333	\$990	
Thank You				

Loans

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 course. Payment terms and late fees are dependent on the amount requested, your credit history, current income, employment status, and a personal reference.

- Overview
- Income Share Agreements
- Living Stipends
- Upfront Payments
- Month to Month
- Loans**
- Discounts
- What You Should Know



Loans

Overview

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

	Full Time Cost	Part-time Cost
Software Engineering	\$17,600	\$7,800
Data Science	\$20,000	\$7,800
Data Analytics	\$13,600	\$4,950
UX/UI Design	\$13,500	\$7,800
Product Management	–	\$4,950
Digital Marketing	\$8,300	\$4,950
Technical Project Management	\$10,000	\$4,950

Discounts

Overview

Deferred Tuition

Income Share
Agreements

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

We offer \$300-\$600 discounts that vary by course for self identifying women, non-binary individuals, and military veterans. If you're interested in knowing more reach out to admissions@thinkful.com.



What You Should Know

Overview

We service our loans through SkillsFund.

Deferred Tuition

Thinkful’s ISA financing company is Vemo Education.

Income Share
Agreements

Living Stipends

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.

Upfront Payments

Month to Month

Loans

Discounts

What You
Should Know

Thank You

Thank You

Overview

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

Deferred Tuition

Income Share Agreements

Interested in learning more about our courses and how we work? [Schedule a call](#) with an Admissions Representative and [visit our website](#).

Living Stipends

Upfront Payments

Month to Month

Loans

Discounts

What You Should Know

Thank You

