

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

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Pay When You're Hired

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.

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 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.



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		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

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

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

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

- 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

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	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

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List of Living Stipend Eligible Cities:

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

Upfront

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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.



Upfront

Overview			
		Full Time Upfront Cost	Part-time Upfront Cost
Income Share Agreements	Software Engineering	\$16,000	\$7,000
Living Stipends			
Upfront Payments	Data Science	\$18,500	\$7,000
Month to Month	Data Analytics	\$12,250	\$4,500
Loans	UX/UI Design	\$12,150	\$7,000
Discounts	Digital Marketing	\$7,500	\$4,500
What You Should Know	Technical Project Management	\$9,000	\$4,500
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Pay as you go

Month to Month

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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.



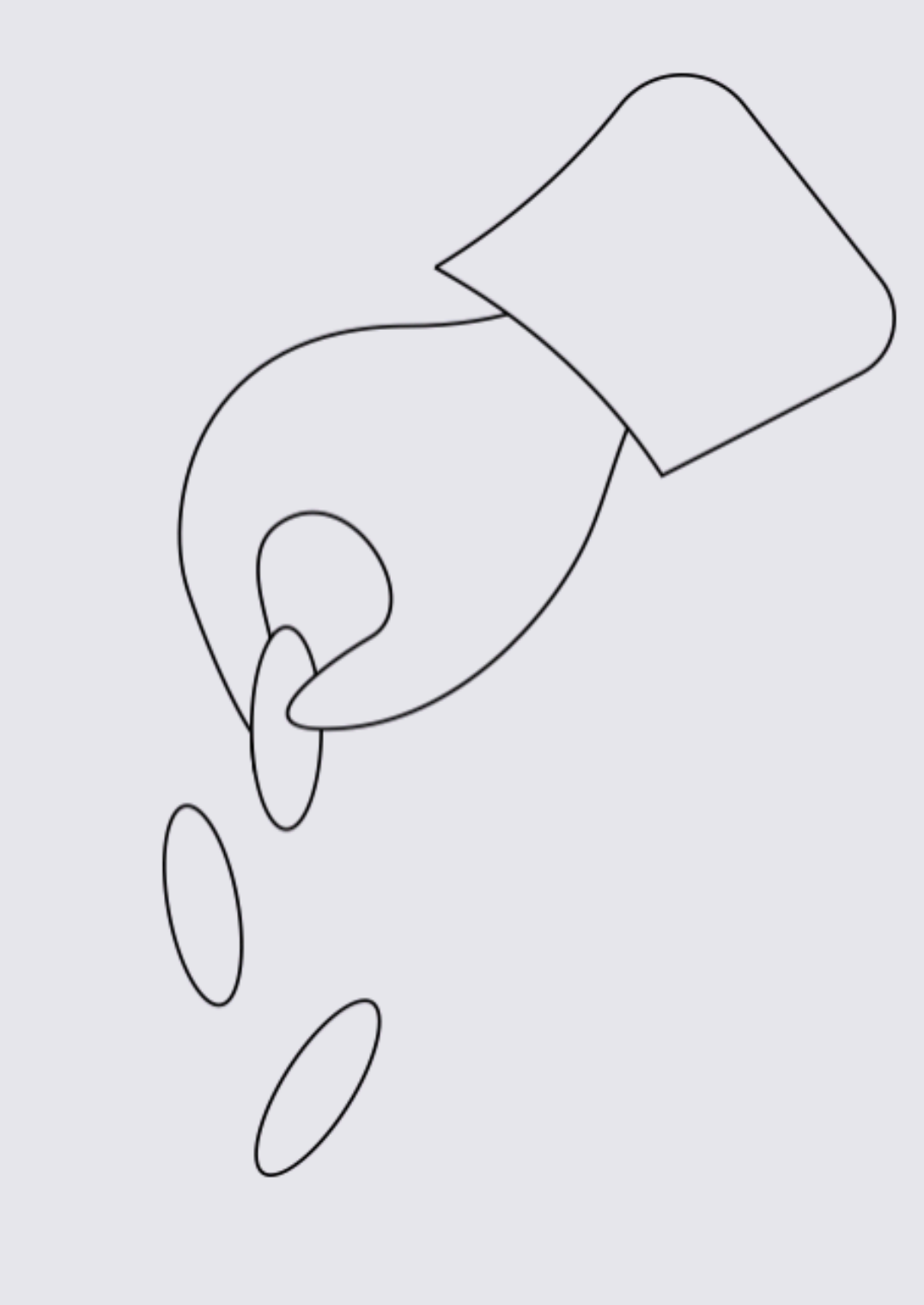
Month to Month

Overview	Full Time Cost Per Month		Part-time Cost Per Month	
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
Loans	Product Management	—		\$825
Discounts	Digital Marketing	\$4,150		\$1,650
What You Should Know	Technical Project Management	\$3,333		\$990
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Loans

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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 course. 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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	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

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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

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We service our loans through [SkillsFund](#).

Income Share
Agreements

Thinkful’s ISA financing company is [Vemo Education](#).

Living Stipends

Upfront Payments

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

