INCOME SHARE AGREEMENT

your alternative financing option
How does it work?

1. You focus on your Master or MBA studies, we cover tuition fees and living expenses.

2. Redemption starts after graduation and successful career entry at a minimum income of €30,000 p.a. For a maximum of 10 repayment years, you pay back a predefined percentage of your income.

3. The flexible, income-dependent repayment gives you a lot of freedom after your graduation. If your income is below €30,000 in any year after graduation, the payment year is postponed. Also the maximum repayment is capped.

We support you
Your advantages

### FREEDOM
in your career & personal lifeplanning.

### FLEXIBILITY
regarding the amount granted and during redemption.

### SECURITY
by min. income, max. repayment and no guarantor required.

### SOLIDARITY PRINCIPLE
giving back to a subsequent generation of students.

### COACHING
for interviews and salary negotiations.

### TAX ADVANTAGE
repayments are tax deductible in Germany (September 2021).

We make a difference
How do I apply?

1. APPLICATION VIA E-MAIL
   - Immediately
   - CV, transcripts, confirmation of admission

2. SCREENING OF DOCUMENTS
   - 1-3 days
   - Invitation to the interview

3. PERSONAL MEETING DISCUSSING THE FUNDING
   - 1-3 days
   - Financing contract can be signed

4. WELCOME TO OUR COMMUNITY
   - Program starts
   - SUCCESSFUL START

We keep it simple
Who we are?

Brain Capital

01 NO BANK
Founded in 2005 at WHU, formed by a student’s initiative

02 PARTNER
For students, universities and investors in Germany

03 FOR YOU
We invest in your talent

“Everyone should have access to higher education irrespective of the financial situation”
Dr. Elisabeth Rudolf-Sipötz, Managing Director

We make things happen
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Just do it