



Edbridg

Your talent, our value



Finance your **Dream School**

Payback a percentage of your salary for a fixed duration only when you start working.

Get quote 



Note:

Edbridg has a limited funding capacity and should be considered by students as a complementary tuition financing support to existing solutions. We strongly suggest you to refer to the website “apply page” to check if the maximum funding capacity is reached.

Flexible financing made to set you free as a future INSEAD graduate

Because not everyone has a solid financial background or backers

Like you, we needed the support of a financial institution that believed more in our talent and future success than our current financial history and guarantees

Because no one knows where life will take them after graduation

Like you, our careers took us across different industries, continents and skills, and hence we wanted a financing solution that doesn't pressure us into sacrificing opportunities, especially in our early years

We created Edbridg to empower future leaders like you

Recognized in 2020 by Forbes magazine as one most promising student financing solutions, Edbridg opens the gates of education to deserving individuals based solely on their talent and merit as the main criteria of eligibility. Through our innovative Income Share Agreements, we invest in the future success of students to help them pursue their desired path freely and be protected in the future of any unexpected future career event. In exchange of this investment, students pay a fixed percentage of their revenue of a fixed period of time only when they are employed.

We offer you a flexible and affordable way to finance your tuition through Income Share Agreements

What is an Income Share Agreement?

An income share agreement allows you to obtain education financing with no need of collateral or co-signer, in **exchange of paying back a fixed percentage of your future revenues** for a fixed time duration once you graduate and start earning

The advantages of an Income Share Agreement



Flexible

If you stop earning at any point in time, you stop paying



Affordable

It is always the same percentage, regardless of the variations in your salary

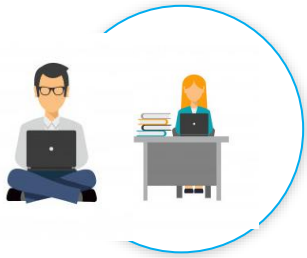


Capped

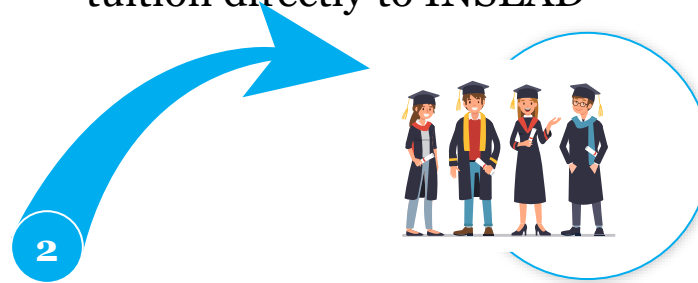
There is always a cap amount to protect you from overpaying

How does it work

- 1 Application:** Once you are admitted to INSEAD, it takes “few minutes” to apply for financing on our website www.edbridg.com



- 2 Decision:** If your application for financing is approved by Edbridg, we will credit your tuition directly to INSEAD



After graduation 



- 3 Payback:** After graduation, you payback a fixed percentage of your salary over a limited time-duration (10 calendar years)

Own your financing (it's not a loan)

No financial pressure (pay as you go)

Choose your path freely (no decision burden)

How does an income share agreement compare to a traditional loan?



Traditional loan

Income Share Agreement

Do I need a collateral or a cosigner?

Yes, in most cases

No

Do I have to start paying back during my studies?

Yes, in most cases

No. You only start paying back after you graduate and start earning

Do I have to payback if I am out of employment?

Yes, otherwise you will be considered a defaulter

No. You only payback if you are employed

Do I have to payback if I am earning a low salary

Yes. You have to payback irrespective of your salary

No. You only payback if you are earning beyond a salary threshold

Can I take a break/ask for a deferment?

No, in most cases

Yes. If for any reason you stop earning (e.g., you decide to go back to school,...) your repayments will pause

Is it capped?

No. If you default, interest will continue to accrue

Yes. You will never pay back more than the cap

An Income Share Agreement protects you against income loss and career changes

No matter how your professional situation changes

You've been let go by your employer or you're earning a low income



You decided to upskill/reskill yourself and pursue an additional degree after INSEAD and hence went on an educational leave

You are burning out. You want to take a 6 months vacation, travel the world and then come back to the job market



An Income Share Agreement is here to protect you

- In any of these cases, you do not have to make any repayments towards your loan as long as you are not earning an income. The repayments will resume only when you're back on the job market
- Hence:
 - You pay less when you need it the most
 - You pay more when you need it the least

Conditions for eligibility

Criteria



Nationality



Academic background



Professional background



Admission requirements

Eligibility

Open to all nationalities

Open to all academic backgrounds

Open to all professional backgrounds

Admitted to INSEAD

FAQ

How much can I borrow from you?

For now, we can only cover a portion of your tuition/expenses. Funding amount is decided on a case-by-case basis based on availability of funding as well.

Do I need to have a co-signer or collateral to apply?

No. If we decide to fund you, we will not require any co-signer or collateral. We trust your talent as the best guarantee.

How do you determine the payback percentage?

The payback percentage is determined on a case-by-case basis according to the amount borrowed as well as the profile of the applicant and the maturity of the investment in you. Whatever the payback percentage is, it will never change.

For how long do I have to pay back my loan?

Your obligation to payback the Income Share Agreement is for 10 payment years. However, these 10 years can be spread out over 25 calendar years. This means that if you are unable to payback during a certain period, the repayment obligation will simply carry forward (i.e. Stop and Go as per your situation). After 25 calendar years, the obligation to payback the ISA drops irrespective of total amount of repayments you made

What happens if I don't find a job?

If you don't find a job, you don't have to pay us back. Your obligation to pay back only starts once you graduate and find a job

What happens if I don't find a high-paying job after I graduate?

We have you covered! If you are earning less than the minimum threshold salary of € 30,000, you don't have to pay back. You only start paying back once you are earning beyond this threshold

What happens if I end up in a highly lucrative career?

In this very fortunate case, you won't have to pay back indefinitely. Your contract will automatically end once you reach the cap of repayment, which corresponds to 2x the original amount you borrowed.

How do I apply?

Head out to www.edbridg.com and click on Get a Quote. We will reach out to you with the next steps.

If you have any questions, feel free to reach out to us directly



Student Investor About us [Get a Quote](#)

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Contact@edbridg.com



www.edbridg.com

Walid Behar, CEO

Toulouse Business School

Walid@edbridg.com



Amine Bounoughaz, COO

Fulbright Scholar at Duke University

Amine@edbridg.com



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