

# Sample Supplemental Colorado Disclosure

**Borrower**

John Doe  
1234 Main St.

**Creditor**

Creditor Co.  
1234 Business Blvd.

## Loan Terms

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Amount financed	Income share payment percentage	Maximum APR	Payment cap
<b>\$30,000</b>	<b>15%</b>	<b>21%</b>	<b>\$50,000</b>
The amount of credit provided to you or on your behalf	The percentage of your gross monthly income that you will pay	The cost of your credit as a yearly rate.	You will never pay more than this amount
Maximum required payments	Maximum payment term	Minimum income threshold	Maximum income threshold
<b>40</b>	<b>120</b>	<b>\$40,000</b>	<b>\$120,000</b>
The maximum number of monthly payments you may have to make	The maximum number of months for this loan term	You do not need to make payments if your income is less than this amount	Above this income, your monthly payments will not increase based on your income

## Sample Income Share Agreement Costs

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	Monthly Installment Payment	Number of Payments	Total of Payments
If your income is less than the minimum income threshold of \$40,000	\$0	0	\$0
\$50,000	\$625	40	\$26,200
\$60,000	\$750	40	\$30,000
\$70,000	\$875	40	\$35,000
\$80,000	\$1,000	40	\$40,000
\$90,000	\$1,125	36**	\$40,500
\$100,000	\$1,250	31**	\$45,000

\*\* The number of payments will be reduced to maintain an APR of 21%

**The above scenarios are examples of your obligation at different income levels. The examples are not a guarantee of what will happen to your loan or to your income.**

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## Federal Loan Alternatives

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	Monthly Installment Payment	Number of Payments	Total of Payments	APR
Direct Subsidized Loan Program	\$299.90	120	\$35,988	3.73%
Direct Unsubsidized Loan Program	\$322.32	120	\$38,768.40	5.28%
Parent PLUS Direct Loans	\$337.30	120	\$40,476.00	6.28%

For federal loan alternatives, the amount of the monthly installment amount, number of payments, and total of payments will not change if your income increases or decreases if you repay according to the 10-year standard repayment plan.

## Fulfilling Your Payment Obligation

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[Describe the manner in which the creditor will calculate the date on which repayment will begin.]

## Calculating Your Income

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[a complete description of the income which shall be considered qualified income and any form(s) of income that are exempted from qualified income]

[a complete description of the manner in which the creditor will calculate the qualified income for the income share agreement]

## Prepaying Your ISA

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[Describe the manner in which the creditor will calculate the balance owed to prepay the income share agreement in full]

## Fees

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[Description of fees, including late fees]

## Default

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[Describe the acts or omissions that constitute a technical default on the agreement]

## Not a Wage Assignment

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**By entering into this agreement, you are not selling or assigning any portion of your future earnings.** You also are not granting the creditor a security interest in any portion of your future earnings. To the extent that you default on this agreement, the creditor must obtain a valid court judgment against you before the creditor is entitled to collect from your earnings.