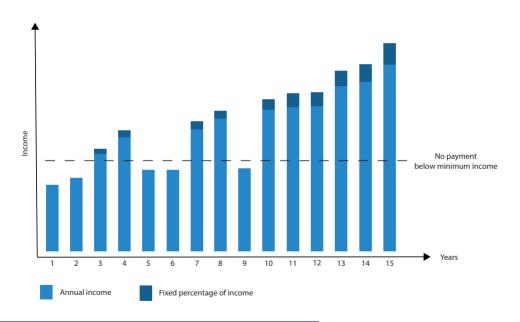


# +

#### How does it works?

- Focus on your education, we cover your training fees.
- Redemption starts after successful career entry at a minimum income of € 30,000 p.a.. You will pay a fixed percentage of your gross income over 11 payment years (e.g. 11% for €110,000 training costs).



We support you

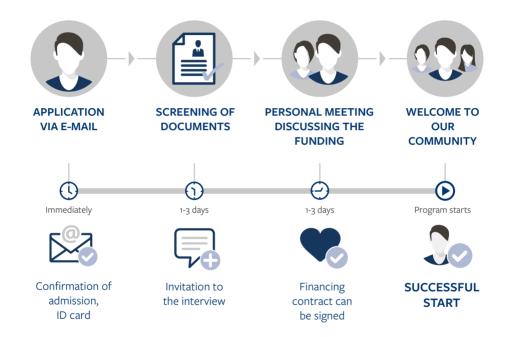
#### + Your advantages

- 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.
- TAX ADVANTAGE repayments are tax deductible in Germany (July 2024).

We make a difference



### How do I apply?



## We keep it simple

#### ⊤ Who we are?

braın cap tal

"

"Since 2005 we have been supporting students with the financing of their desired studies" Dr. Elisabeth Rudolf-Sipöt. 01 > NOT A BANK

We originated from a student initiative

) 02 > partner

We are partners of universities and other educational institutions

 $\bigcirc$  03  $\gt$  for you

A reliable partner to finance your training fees

We make things happen



bra n cap.tal

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GET
READY
FOR
TAKEOFF



#### Just do it