

**MEDICAL PREP INSTITUTIONS
FOR FSP AND KP COURSES**

**Enabling global talent for German
healthcare**

ABOUT LENDORSE

Lendorse provides 'study-now, pay-later' financing for talented international doctors pursuing Approbation in Germany. We focus on candidates from developing and emerging economies, where access to affordable education finance is limited.

ELIGIBILITY

As at August 2025

NATIONALITY

- Citizens of developing or emerging countries (European & non European)
- Dual citizenship (as long as one citizenship is a developing or emerging country) can be considered, but is not guaranteed.

PROFESSIONAL QUALIFICATION

- Applicants must hold a recognised medical degree
- Priority will be given to candidates with relevant professional experience

DURATION

- Preference for candidates in the final 6-12 months before Approbation

FUNDING AMOUNT

- Minimum €2,5k
- Maximum €20k

LANGUAGE LEVELS

FSP and KP Courses

- German B2
- Priority is given to candidates who have a German C1

OTHER

- Must have an approved German visa/residence permit (e.g., §16d AufenthG) before funding can be disbursed
 - Living-expense payments require an EU bank account; otherwise, disbursements are made directly to the prep institution.
 - Maximum age of 35.
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HOW DOES AN INCOME SHARE AGREEMENT WORK?

Lendorse funding is not a loan. There is no principal and no interest. Instead, you enter an Income Share Agreement (ISA). With an ISA, repayment starts only once you're working and earning above a set income threshold; you share a fixed percentage of your income for a fixed number of months.

Selected candidates will receive up to €20k to cover their:

- FSP/KP preparation-course and exam fees
- Living expenses (rent, groceries and costs to live whilst studying; maximum €1.1k per month).
- Visa Deposits

Once Approbation is complete and earnings exceed the threshold, the doctor shares a percentage of their income with Lendorse for a fixed period.

PRICING AND CLEAR TERMS

Terms are personalized after our underwriting review. Two elements never change: your income-share percentage and the sharing period. You can exit early at any time by paying the maximum cap.

AVERAGE TERMS

6-12%

Income share %

6-36 MONTHS

Repayment duration

EUR 5K

Average ISA funding amount

EUR 2500

Minimum gross income for repayment

2.3X

Maximum cap

10%

Successful Application Fee (deducted from the ISA)

X

No credit score, no collateral and no co-signers are required