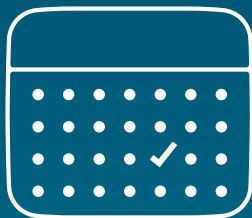




# Finance for Childcare Centers

Clad gives private PK–12 schools and childcare centers the financial stability of large institutions — guaranteed income on time, every time, plus tools to grow enrollment without financial risk.



## Guarantee

Clad pays you 100% of your expected income on time, whether families pay or not.



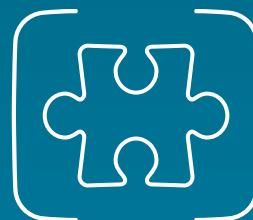
## Subsidies

Government subsidy payments are made upfront, rather than waiting 30-45 days per cycle.



## Enrollment

Increase enrollment by having parents enroll now, pay later. You still get income from day one.



## Setup

Continue to use your same payment processor or billing setup. Clad adapts to you.

## FAQs

### **Is this a loan?**

No. Clad's School Income Guarantee is a revenue guarantee — not a loan. There is no debt, no interest, and no repayment. You earn your revenue; Clad ensures it arrives on the due date.

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### **What is Enroll Now, Pay Later?**

Families often delay enrollment or choose a cheaper option because tuition is due before the school year starts. Enroll Now, Pay Later (ENPL) removes that friction: families commit today and pay over time. Your school receives full income from day one.

ENPL is a separate Clad product that allows families to enroll without paying upfront. This is particularly effective during open enrollment periods and for schools looking to convert waitlisted families who hesitate due to upfront cost. Clad pays your school in full from day one; families repay Clad over time. Your school carries zero collection risk.

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### **Do we have to switch our billing software?**

No. Both products are plug-and-play. Clad adapts to whatever payment processor or billing setup you currently use.

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### **What does it cost?**

There is a small management fee based on your enrollment size and payment history. For most schools, the fee is lower than what they currently lose to late or missed payments.

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### **Does the guarantee cover government subsidies?**

Yes. Subsidy cycles typically take 30–45 days. Clad guarantees that income upfront along with parent tuition.

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### **What if we don't have a late payment problem?**

If your center has a strong payment history, your management fee will reflect that — it will be lower. Clad prices based on your actual risk profile.

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