

IDEA FOR EUSKADI #14

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The idea comes to us from our expert in technology policy, Iñaki Barredo, and proposes co-investing in talent:



Coinvertir en talento

IDEA FOR THE BASQUE COUNTRY #14: The objective is to multiply by 10 the number of Basque postgraduate and doctoral students at the best universities in the world. To this end, they are given access to credit to pay for their studies and important facilities are given to repay them. It is a joint effort to invest in talent between the Administration and the citizens. **Co-invest in the future!**

To this end, a credit program is launched that finances 100% of the tuition, maintenance and travel expenses for brilliant students to carry out postgraduate and doctoral studies in prestigious world universities.

Loans granted by a consortium of banks would be granted through a strict selection process based on merits and would be granted with the guarantee of the Public Administration. The return of the credits would be made as follows:

- A generous grace period (let's say five years after the end of the person's study period).
- Payment period that spans a long period (say 20 years)
- Fixed market interest rate.
- A tax credit of 75% of the total credit and interest payable that would be applied to personal income tax returns made in the Basque Country during the debt collection period. In this way, the people who work in the Basque Country share their investment in talent with society, those who do not have to face the entire return since Basque society will not directly benefit from the investment. In this way, investment in talent is also encouraged, as well as its retention and its enhancement in the Basque Country.

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