Understanding Lending Models

Learn about K-12 lending models in OverDrive Marketplace

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What is a lending model?

A set of purchasing and borrowing terms for digital content, determined by the publisher.

- One Copy/One User
- Metered Access
- Cost per Circ
- Simultaneous Use
- Class Sets
Where to shop for each lending model

Choose a lending model from the Shop drop-down menu in Marketplace.

Note: What you see under the Shop tab may vary by your geographic region and/or Marketplace permissions.
One Copy/One User (OC/OU)

1. Each copy of a title is checked out to one student at a time.

2. Other students place holds on checked out titles.

3. Automatically fulfill holds with a Holds Manager plan.
• Titles expire at the end of a period, as established by the publisher.
• Titles can be metered by time, checkouts, or both (*examples below*).

• When *five* checkouts remain:
  • Email notification will be sent.
  • A cart will be created in OverDrive Marketplace.

• Purchase additional copies as needed.

*HarperCollins*: Titles expire after 26 checkouts.
*Macmillan*: Titles expire after 52 checkouts or 24 months.
Titles borrowed simultaneously by an unlimited number of students until:

- Your monthly budget runs out.
- Individual students reach their monthly circulation cap for titles in the plan.

Edit monthly budgets and title limits at any time.

Add or revoke single titles at any time.
Simultaneous Use (SU)

Circulate an unlimited number of copies of a collection of titles from a specific publisher:

**Do Animals Have Feelings Too?**

By David L. Rice  Illustrated by Trudy Calvert

- No holds or waiting lists!
- Available in all media types.
- For annual subscription.
Titles are rented for a 3- or 6-month period, and offered at a less expensive price than a traditional lending model.

Teachers assign a title to specific students. Class set titles are automatically pushed into student accounts on the class set start date, then expire once the class set period ends.
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