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Effective January 1, 2008

## Tuition Financing

Course	Tuition Costs
Cosmetology	\$10,500.00
Barbering	\$ 4,750.00
Nail Technology	\$ 2,950.00

### Option #1 Pre-Pay

	Cosmetology	Barbering	Nail Tech
Full Tuition	\$10,500.00	\$4,750.00	\$2,950.00
Pre-Pay Discount (7%)	\$ 735.00	\$ 332.50	\$ 206.50
Less Application Fee	\$ 75.00	\$ 75.00	\$ 75.00
Net Pre-Pay Tuition	\$ 9,690.00	\$4,342.50	\$2,668.50

### Option #2 Commercial Financing

Students can apply for a fully funded student loan through Mountain America Credit Union or SLM Financial (or any commercial lending institution). Upon approved credit, students can choose to defer payments until graduation or interest only while in school.

#### Contact Information

SLM Financial is a division of Sallie Mae. Simply log on to [www.slmfinancial.com](http://www.slmfinancial.com) when prompted, select Capelli from the member school drop down menu.

Mountain American Credit Union

To apply call 800-748-4302 ext. 6574 or log on to [www.macu.com](http://www.macu.com)

### Option #3 In-House Financing

In the event a student fails to qualify for a student loan through SLM or MACU, they can finance directly through the school with the following payment plans:

<u>Cosmetology</u>	Down Pymt	Payments	Amount	Interest	Balloon
Option #1	\$1,500	14	\$642.85	0%	No Balloon
Option #2	\$1,500	14	\$286.20	9%	\$5,784.36
Option #3	\$1,500	14	\$396.15	9%	\$4,167.73
Option #4	\$2,000	14	\$607.14	0%	\$No Balloon
Option #5	\$2,000	14	\$299.76	9%	\$5,029.84
Option #6	\$2,000	14	\$388.32	9%	\$3,727.71
Option #NS	\$1,500	24	\$286.20	9%	\$3,272.58 (night School Students Only)
Option #NS	\$2,000	24	\$299.76	9%	\$2,319.25 (night School Students Only)

#### Barbering

Option #1	\$1,000	6	\$635.00	0%	No Balloon
Option #2	\$1,000	6	\$223.49	9%	2,555.62
Option #3	\$1,000	12	\$223.49	9%	\$1,306.47 (night School Students Only)

#### Nail Tech

Option #1	\$650	4	\$575.00	0%	No Balloon
Option #2	\$650	6	\$393.46	9%	No Balloon
Option #3	\$650	9	\$265.23	9%	No Balloon