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Effective January 1, 2011

## Tuition Financing

Course	Tuition Costs
Cosmetology	\$12,500.00
Barbering	\$ 6,750.00
Nail Technology	\$ 2,950.00

### Option #1 Pre-Pay

	Cosmetology	Barbering	Nail Tech
Full Tuition	\$12,500.00	\$6,750.00	\$2,950.00
Pre-Pay Discount (10%)	\$ 1,250.00	\$ 675.00	\$ 295.00
Less Application Fee	<u>\$ 50.00</u>	<u>\$ 50.00</u>	<u>\$ 50.00</u>
Net Pre-Pay Tuition	\$ 11,200.00	\$6,025.00	\$2,605.00

### Option #2 Commercial Financing

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

### Contact Information

Mountain American Credit Union  
 To apply call 800-748-4302 ext. 6574 or log on to www.macu.com

### Option #3 In-House Financing

In the event a student qualify or obtain a student loan through MACU or another commercial lending institution, they can finance directly through the school with the following payment plans:

<u>Cosmetology</u>	<u>Down Pymt</u>	<u>Payments</u>	<u>Amount</u>	<u>Interest</u>	<u>Balloon</u>
Option #1	\$1,500	14	\$782.14	0%	No Balloon
Option #2	\$1,500	14	\$198.05	9%	\$9,370.54
Option #3	\$1,500	14	\$296.10	9%	\$7,928.76
Option #4	\$2,000	14	\$754.93	0%	No Balloon
Option #5	\$2,000	14	\$198.87	9%	\$8,803.28
Option #6	\$2,000	14	\$268.87	9%	\$7,778.78
Option #7	\$3,000	14	\$186.32	9%	\$7,876.12
Option #NS-1	\$1,500	24	\$296.10	9%	\$5,568.82 (night School Students Only)
Option #NS-2	\$2,000	24	\$241.08	9%	\$6,411.72 (night School Students Only)
Option #NS-3	\$3,000	24	\$204.67	9%	\$6,168.67 (night School Students Only)

### Barbering

Option #1	\$1,000	7	\$814.28	0%	No Balloon
Option #2	\$1,000	7	\$268.90	9%	\$4,141.72
Option #3	\$2,000	7	\$195.22	9%	\$3,615.12

### Nail Tech

Option #1	\$650	4	\$575.00	0%	No Balloon
Option #2	\$650	6	\$401.96	9%	No Balloon
Option #3	\$650	9	\$273.73	9%	No Balloon

Capelli Institute carries the financial contract and uses TFC a third party administration company to handle the monthly transactions and credit agency reporting. There is an additional \$8.50 per month that will be added to the monthly payment amounts to cover TFC's fees. In-house contracts carry NO early or pre-pay penalties.