



200 East State Road
 Pleasant Grove, UT 84062
 Office: (801) 785-3113
 Fax: (801) 785-7118
 Email: info@capellihair.com
 www.capellihair.com

January 1, 2011

Cosmetology Class Tuition Financing 2011 Special \$4000 Scholarship/Grant

Course	Tuition Costs
Cosmetology	\$12,500.00
Special Scholarship/Grant	\$ 4,000.00
Net Tuition	\$ 8,500.00

Option #1 Pre-Pay

A 5% pre-pay discount is offered to students who wish to pre-pay the entire \$8,500 tuition. Cash, Certified Check or Money Orders only.

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 Capelli In-House Financing

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

Cosmetology Day Students

Day School	Down Pymt	Payments	Mo. Pymt	Interest	Balloon Payment
Option #1	\$1,500	14	\$231.10	9%	\$4,498.98
Option #2	\$2,000	14	\$215.20	9%	\$4,177.62
Option #3	\$2,500	14	\$199.30	9%	\$3,856.27
Option #4	\$3,000	14	\$183.40	9%	\$3,534.91

Cosmetology Night Students

Option #1	\$1,500	24	\$231.10	9%	\$2,545.39
Option #2	\$2,000	24	\$215.20	9%	\$2,363.58
Option #3	\$2,500	24	\$199.30	9%	\$2,181.76
Option #4	\$3,000	24	\$183.40	9%	\$1,999.95

Student loan is held in the students name regardless of age. Capelli Institute outsources the loan administration to a third party administrator (TFC Financial). All payments and financial corresponds are handled by them. An \$8.50 per month TFC administration fee is included in the monthly payment. This fee is paid to TFC to handle the financial transactions, contract documents, collections and credit bureau reporting.