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Effective March 1, 2009

Special Cosmetology Class Tuition Financing

| Course | Tuition Costs |
|---------------------|---------------|
| Cosmetology | \$10,500.00 |
| Special Scholarship | \$ 5,000.00 |
| Net Tuition | \$ 5,500.00 |

Option #1 Pre-Pay

A 5% pre-pay discount is offered to students who wish to pre-pay the entire \$5,500 tuition. Cash, Certified Check or Money Orders only. A special handling fee of \$195 will be added to those paying with Credit Card.

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 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

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:

Cosmetology Day Students

| Down Pymt | Payments | Amount | Interest | Balloon |
|-----------|----------|-----------------|----------|------------|
| \$2,500 | 14 | \$226.53 | 9% | No Balloon |

Cosmetology Evening Students

| Down Pymt | Payments | Amount | Interest | Balloon |
|-----------|----------|-----------------|----------|------------|
| \$2,500 | 18 | \$178.79 | 9% | No Balloon |