



## NIMA Financial Assistance Step By Step

### Option 1: Credit Union Loan

NIMA partners with Mountain America Credit Union to provide education loans to our students. It is a simple process and we have great success getting our students approved.

#### Steps to Apply:

1. Online: Go To: [MACU.com/student-loans](http://MACU.com/student-loans)
  - Click Apply Now
2. On The Phone: Call 1-800-748-4302
  - Select Option 2
  - Select Option 1
3. You will want to have the following information ready:
  - Social security number
  - Drivers license
  - MACU account info if you already have an account
4. What you will need to know to complete your application:
  - Select “I don’t know” when asked how you qualify for a MACU loan
  - Your “Academic Year” starts from the date of your course and extends 1 calendar year
  - School information:
    - National Institute of Medical Aesthetics
    - 10714 S. River Front Parkway
    - South Jordan, UT 84095
    - 844.899.6462
  - When asked if you’ve completed the Fed Stafford Loan process select “no”.
  - List “Taking Continuing Ed Courses” as the reason why
5. Final Step: Let your NIMA Enrollment Specialist know that you have completed the application

## Option 2: In-House Financing

NIMA offers in-house financing for those students who are unable to qualify for a MACU education loan. Please note that students cannot receive their Certificate of Completion, CME/CEU credits, or any graduate discounts until all tuition is paid to NIMA in full.

### In-House Financing Qualification Guidelines:

- 20% of course tuition is required as a down payment.
- A minimum payment of \$250/month is required.
- A maximum of 12 months is allowed to repay the loan balance, the first payment is due 30 days after your down payment is made, regardless of the course start date.
- All monthly payments must be made through automatic draft handled through TFC credit.
- Your credit report will be affected if payments are late or go unpaid.
- Applicants with a credit score of <700 will require a co-signer.

### Steps to Apply:

1. Completely fill out the TFC Borrower Application\*
2. Complete the TFC Credit Card AutoDraft or ACH AutoDraft form\*
3. A copy of your social security card and drivers license will be required

\* Forms are provided by your NIMA Enrollment Specialist