

Extremely High Interest Rates

Climb Credit



Loans are originated by...
...Florida. Schools do not...
...with any school.
...California...
...1240133, SC...
...consumer, view your rights here. NHT consumers, view your Loan Rates and Fees disclosure here. See our Scores here.

APRs on loans range from 0.26% - 34.68%. The APR includes an up to 5% origination fee. Actual interest rates vary within this range based on a number of factors, including your state of residence, credit history, the school...

"APRs on loans range from 0.26% - 34.68%. The APR includes an up to 5% origination fee."

<https://perma.cc/YJH3-DJA9>

Payment Methods



- 1. Cash, which...
- 2. Master Card...
- 3. ITR's program...
- 4. ITR has had many past students tuition funded by various funding agencies. To find out more about these agencies...

"TFC charges a non-refundable application fee of \$25, a loan fee of \$300 (financeable), and an interest rate of 18% per annum."

<https://perma.cc/B3V5-TFDJ>

FUNDING



Coast 2 Coast Truck Driving School from Michigan Works. We also utilize the TRAFF loan and reimbursement. Students...

NEW! Coast 2 Coast Truck Driving School has partnered with Paramount Capital Group who has loan programs to help students get started in a new career. APR ranges from 13.99% - 18.99% and there is no pre-payment penalty.

[Start Loan Application Now](#)

JOB PLAC

Coast 2 Coast Truck Driving School placement rate... companies will grant you a pre-hire and some also have tuition reimbursement.

"APR ranges from 13.99% - 18.99% . . ."

<https://perma.cc/MHT6-8XHB>

SCHOOL PROGRAMS



REDUCE LEVERAGE

HIGHER RETURN ON INVESTMENTS

MAXIMIZE YOUR RETURN

PROGRAM BENEFITS

...converting your...
...generating low of credit...
...and add debt to your balance sheet. Or you may want to show cash for expansion without incurring additional debt.

...Servicing loans isn't an easy business. It is hard work to get borrowers to repay their debts. Collecting loan payments is our core business and we've spent years refining our collection methods. With Service to Sell, you can maximize your chances of receiving more loan payments which will enable you to sell your...

"INTEREST RATE . . . 18%-19%"

<https://perma.cc/2EL4-G3CX>



Interest Cost Base...
Payoff Amount: \$3,001.00
Maximum Interest Rate: 19.01%
Current Interest Rate: 0.00%
Application Fee: \$0.00
Interest...
Lender N...

"Maximum interest rate: 19.01%"

<https://perma.cc/79XY-MZDD>

Excessive Fees



private lender that will help students credit attend a short term training. Having said that, you need to be a cheaper way of financing your tuition if your credit allows. TFC charges a application fee of \$25, a loan fee of an interest rate of 18% per annum. rates seem very high, it is often the only chance for someone with less than perfect credit to attend IITR. Cosigners are

"TFC charges a non-refundable application fee of \$25, a loan fee of \$300 (financeable), and an interest rate of 18% per annum. Although these fee's [sic] and rates seem very high, it is often the only chance for someone with less than perfect credit to attend IITR."

applied to a student loan. Your loan costs can thus be recovered if you stay with an employer long enough. If you

<https://perma.cc/B3V5-TFDJ>



Visit and tour the Academy
 Provide the Academy with proof of age and education.
 Complete all enrollment paperwork.
 Accept enrollment.

Scholarships

- Rose Rewards Scholarship Program*

Bonnie Joseph Academy Cosmetology & Barbering participates in the following Federal Financial Aid programs:

- Federal Pell Grants
- Federal Stafford Loans
- Stafford Subsidized & Unsubsidized
- PLUS Loan/Parent Loan

"Fees that apply are 10.00 monthly processing fees and interest rates of 9.99-20.00% and also late fees will be assessed."

* The Pell Grant is awarded on a need-based basis.
 Grants factor the cost of education at the school of choice, the student's financial situation and progress toward the completion of the program of study.

<https://perma.cc/H6YX-VEC4>

Excessive Fees

Reckless Underwriting Practices

The screenshot shows a section titled "TFC Tuition Financing" with a red-bordered logo containing the letters "TFC". To the right is the logo for "Central Maryland SCHOOL OF MASSAGE". Text on the page includes "Sallie Mae Student Loan" and "You can plus up to \$1,000 toward tuition expenses".

"Students must first be declined for a Sallie Mae loan or other private bank loan before they can utilize TFC Tuition Financing for tuition amounts."

<https://perma.cc/Y5EN-BE2J>

The screenshot shows a section titled "Financial Options" with a logo for "TUITION OPTIONS". Below it is the "Mount Eagle College Payment Plan" logo, which includes the logos for "MOUNT EAGLE COLLEGE" and "MOUNT EAGLE UNIVERSITY in association with". Text on the page includes "No credit check. Everyone qualifies. While payment is preferred prior to students attending our programs or planning to enroll, you need this for more than one half of the total tuition fee to enroll in a program. The remaining balance is made in 2-3 payments. The first payment is due one week prior to the first day of class and the final payment is due halfway through the program."

"No credit requirements! Get approved with bad credit or no credit. Everyone qualifies."

<https://perma.cc/GN87-W64J>

Reckless Underwriting Practices

Misleading Marketing of Financial Products

Installment Payment Plan

Tuition is divided into 12 monthly payments of \$1,500.00 for a total of \$1,166.66



can be paid in by paying installments of

Refund Policy

VASE, without penalty or obligation, shall refund 100 percent of the amount paid for course charges, less the application fee of one hundred dollars (\$100), if notice of cancellation is made prior to or on the first day of instruction. VASE students on a payment plan who have not attended the first week of class will be dropped from the program. A refund at a prorated scale of the tuition will be provided, except for the non-refundable registration fee. The student may reapply for the next Alternate Route, RVT Program without an additional application fee.

"Additionally, an interest rate will accrue on the unpaid balance. . . . and is not considered to be a form of Financial Aid."

Refunds will be made based on a percentage of the amount paid to the time attended minus non-refundable application fee. This refund policy is for those students who have completed

<https://perma.cc/ME3M-CBPZ>

Equipment, uniforms, and supplies are purchased by the student. The student is responsible for the loss or damage of these items. If the student is responsible for the loss or damage of these items, the student must pay for the replacement. Textbooks, once written in, cannot be refunded. Other charges such as Student Registration Fee, Student Operator Permit and Examination Fee charges imposed by the N. J. State Board of Cosmetology & Hairdressing are the responsibility of the student.



After instruction has begun, the amount for Uniform, textbooks and equipment accepted by the student are not refundable. If cancellation occurs within 3 business days the registration fee will be refunded. A student discontinuing the program, and is receiving financial aid will be held to the government's Return Of Title IV Aid Policy and the school's Cancellation and Settlement Policy. Enrollment time is defined as the time elapsed between the actual startless date and the date of the student's last day of physical attendance. Or the date a student on an approved leave of absence notifies the school that he or she will not be returning. The date of withdrawal shall be the earlier of the date of the expiration of the leave of absence or the date the student notifies the institution he or she will not be returning.



"This is a non-credit based financing option for students who don't qualify for financial aid or who need to finance a portion of their tuition. It is available and pre-approved for all students.

Loan terms can extend up to 7 years for certain programs."

Scholarship criteria for the determination, amount and frequency of its scholarship awards is solely based on each school's enrollment capacity and is re-evaluated regularly at the discretion of the Executive Director.

Use charges on the hourly rate of \$100.00 in advance. If ROBERT FIANCE BEAUTY SCHOOLS for some reason must permanently close and no longer has offer instruction after a

<https://perma.cc/BJU2-ABN7>

Misleading Marketing of Financial Products

Aggressive Debt Collection Practices



"If, following graduation, a student falls into delinquency, **additional copies of their diploma and/or transcript will be withheld.**"

<https://perma.cc/V3D2-YGVD>

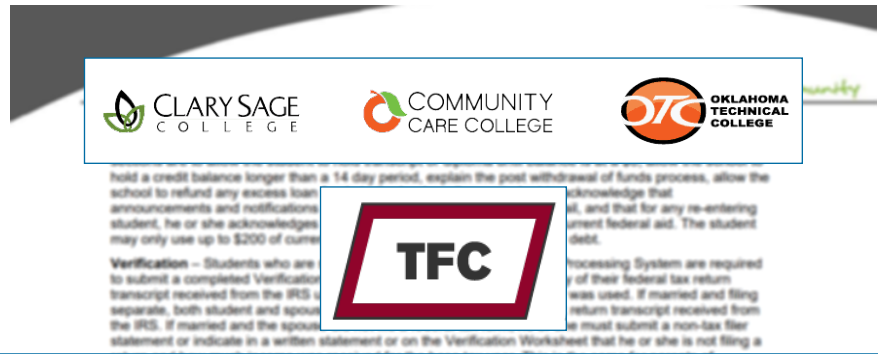


Aggressive Debt Collection Practices

"AMCA will also allow your financial team to **suspend a student's certification** if they default on their loan payments."

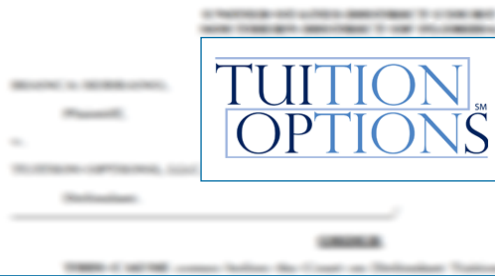
<https://perma.cc/RSZ3-WK45>

Aggressive Debt Collection Practices



"A student may not be permitted to attend class until delinquent payments are brought current The authorization sections are to allow the student to hold transcript or diploma until balance is at a \$0; . . . [and] **allow the school to refund any excess loan funds to the lender. . . .**"

<https://perma.cc/XTJ3-4K9R>



"Defendant placed **more than 100 'robocalls'** to her cellphone in an attempt to collect money she purportedly owed under her student loan."

"Defendant argues that all of the claims brought by Plaintiff are **covered by the Arbitration Agreement.**"

<https://perma.cc/HZ4G-R2LW>

Aggressive Debt Collection Practices

Evading Consumer Protection Law



It requires some research. Remember that if you have questions at any time during the process, we can be reached at 607-255-9024 or email your Financial Aid questions to financialaid@fingertech.edu.

Federal Financial assistance is available to those who complete the Federal Free Application for Federal Student Aid (FAFSA). If you are a dependent student, you must also provide information on your parents' income and assets. (Submitted or unsubsidized) you may or may not be eligible for a grace period on your loan. For more information, visit www.fafsa.gov.

Before filing out the FAFSA, you will need to create an FSA ID, which you will use to log in to the FAFSA system. For more information, visit www.fsa.gov.

Use the following federal school codes when filing out your FAFSA:
 West Campus: 018276
 Mount Kisco Campus: 028668



"Automatic payments (checking account or credit card) are required, there are limits to amounts that can be financed, and a co-signer is required."

<https://perma.cc/4PRY-4BPU>

Education Loan Source Offers New Flexible Repayment Solution

Education Loan Source

ELN's TuitionFlex

standard repayment

same day each month

program to be paid in smaller increments, weekly or biweekly, and can coordinate those payments with the student's payroll cycle. When the payment is withdrawn automatically through ACH, the school is essentially first in line to be paid before the student's other monthly expenses.

FlexPay encourages responsible borrowing and eases the loan repayment burden for both the student and the school. According to Claire Hicks, Director of Information Technology at ELS, "The school benefits greatly because they know that the funds are available when the money is collected. In addition, students are learning from a very early stage, while still in school, that their student loan debt is real, and the obligation to repay is serious." FlexPay allows students to match the timing of their payroll funds with their student loan payments. For the

students by exploring their own options for increasing savings and decreasing expenses in student and campus life, we can help minimize dropouts and student loan defaults through flexible repayment options."



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Evading Consumer Protection Law

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<https://perma.cc/NF6J-P4AS>