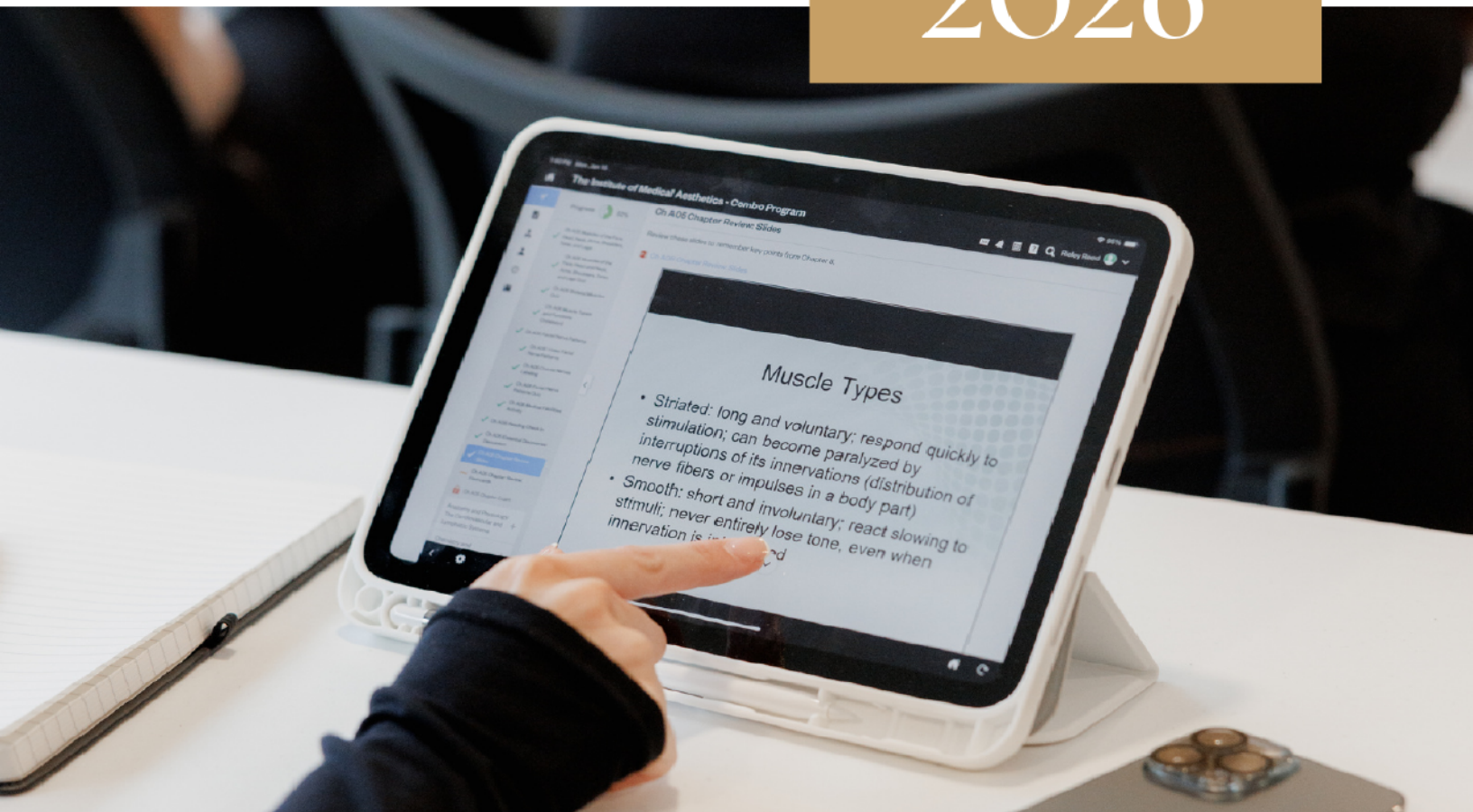




PAYMENT PLANS

2026



223.281.1560
instituteofmedicaesthesia.org
@theiomapa

459 N. Prince St.
Lancaster, PA 17603

Paying for IOMA

FINANCIAL INFORMATION · 2026

Once you have decided to further your education, apply to IOMA! You will need to provide a copy of your licenses, transcripts, or other acceptable credentials. A **\$100 application fee** is required for your application to be submitted.

At IOMA, we believe that education should never be out of reach, especially due to financial reasons. That is why we offer **interest-free payment plans** customized to fit your needs, as well as **student financing through our partner, Climb Credit**.



If you are interested in our programs and learning how to pay for your education, please send us an email and we would be happy to give you resources and build a plan that is right for you.

After you are accepted to the program of your choice at IOMA, you will be directed to our Bursar's Office. During this time, you will sign your enrollment agreement, set up your payment plan or financing, and prepare for the beginning of your term.

Once your enrollment agreement has been signed and payment arrangements are in place, you will receive your welcome box! This box includes your enrollment key, tools to help you be successful throughout your term, and IOMA Merch!

Student Financing Available Through Climb Credit

IOMA is proud to partner with Climb Credit to offer student financing options for qualified applicants. Climb Credit specializes in financing for career-focused education programs. For more information or to apply, please contact our Bursar's Office at Accounts@InstituteOfMedicalAesthetics.org or call 484.788.9043.

Ways to Pay

THREE OPTIONS. ONE GOAL: YOUR EDUCATION.

01 PAY IN FULL

Students may pay their total cost of attendance in full at the time of enrollment. Payment in full is due prior to the first day of the term and may be made by card, check, or bank transfer through the Bursar's Office.

02 INTEREST-FREE PAYMENT PLANS

IOMA offers **100% interest-free payment plans** on every program. There is no interest, and no financing charges — the total cost of attendance is simply divided evenly across the months of your plan.

- Choose a 4-month, 7-month, or 9-month plan
- Equal monthly installments — no interest, ever
- Plans are customizable to fit your needs
- Set up directly with the Bursar's Office at enrollment

03 STUDENT FINANCING THROUGH CLIMB CREDIT

IOMA partners with Climb Credit to offer student financing to qualified applicants. Climb Credit specializes in financing for career-focused education programs and offers a fast online application with a range of repayment options.

- Apply online in minutes with an instant credit decision in most cases
- Co-borrower options available for applicants who do not qualify on their own
- Checking your options does not affect your credit score



SCAN TO APPLY FOR CLIMB CREDIT FINANCING

Or apply online at:

climbcredit.com/apply/ioma

Questions? Contact the Bursar's Office at Accounts@InstituteOfMedicalAesthetics.org or 484.788.9043.

Medical Aesthetics

DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE	Application Fee	\$100.00
	Software Fee	\$260.00
	Tuition	\$6,640.65
	\$7,000.65	

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$1,750.16	\$1,000.09	\$777.85
MONTH 2	\$1,750.16	\$1,000.09	\$777.85
MONTH 3	\$1,750.16	\$1,000.09	\$777.85
MONTH 4	\$1,750.17	\$1,000.09	\$777.85
MONTH 5	—	\$1,000.09	\$777.85
MONTH 6	—	\$1,000.09	\$777.85
MONTH 7	—	\$1,000.11	\$777.85
MONTH 8	—	—	\$777.85
MONTH 9	—	—	\$777.85

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Aesthetic Lasers

DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE \$12,000.65	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$90.00
	Tuition	\$11,550.65

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$3,000.16	\$1,714.37	\$1,333.40
MONTH 2	\$3,000.16	\$1,714.37	\$1,333.40
MONTH 3	\$3,000.16	\$1,714.37	\$1,333.40
MONTH 4	\$3,000.17	\$1,714.37	\$1,333.40
MONTH 5	—	\$1,714.37	\$1,333.40
MONTH 6	—	\$1,714.37	\$1,333.40
MONTH 7	—	\$1,714.43	\$1,333.40
MONTH 8	—	—	\$1,333.40
MONTH 9	—	—	\$1,333.45

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Aesthetic Injectables

DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE		
	\$12,000.00	
	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$175.00
	Tuition	\$11,465.00

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$3,000.00	\$1,714.28	\$1,333.33
MONTH 2	\$3,000.00	\$1,714.28	\$1,333.33
MONTH 3	\$3,000.00	\$1,714.28	\$1,333.33
MONTH 4	\$3,000.00	\$1,714.28	\$1,333.33
MONTH 5	—	\$1,714.28	\$1,333.33
MONTH 6	—	\$1,714.28	\$1,333.33
MONTH 7	—	\$1,714.32	\$1,333.33
MONTH 8	—	—	\$1,333.33
MONTH 9	—	—	\$1,333.36

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Medical Aesthetics & Aesthetic Lasers

COMBINATION DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE \$12,738.50	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$90.00
	Tuition	\$12,288.50

Overlapping coursework (GEN101, SKN101, BUS101, MED101) counted once.

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$3,184.62	\$1,819.78	\$1,415.38
MONTH 2	\$3,184.62	\$1,819.78	\$1,415.38
MONTH 3	\$3,184.62	\$1,819.78	\$1,415.38
MONTH 4	\$3,184.64	\$1,819.78	\$1,415.38
MONTH 5	—	\$1,819.78	\$1,415.38
MONTH 6	—	\$1,819.78	\$1,415.38
MONTH 7	—	\$1,819.82	\$1,415.38
MONTH 8	—	—	\$1,415.38
MONTH 9	—	—	\$1,415.46

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Medical Aesthetics & Aesthetic Injectables

COMBINATION DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$175.00
	Tuition	\$13,629.36
	\$14,164.36	

Overlapping coursework (GEN101, SKN101, BUS101) counted once.

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$3,541.09	\$2,023.48	\$1,573.81
MONTH 2	\$3,541.09	\$2,023.48	\$1,573.81
MONTH 3	\$3,541.09	\$2,023.48	\$1,573.81
MONTH 4	\$3,541.09	\$2,023.48	\$1,573.81
MONTH 5	—	\$2,023.48	\$1,573.81
MONTH 6	—	\$2,023.48	\$1,573.81
MONTH 7	—	\$2,023.48	\$1,573.81
MONTH 8	—	—	\$1,573.81
MONTH 9	—	—	\$1,573.88

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Aesthetic Lasers & Aesthetic Injectables

COMBINATION DIPLOMA PROGRAM

TOTAL COST OF ATTENDANCE \$19,164.36	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$265.00
	Tuition	\$18,539.36

Overlapping coursework (GEN101, SKN101, BUS101) counted once.

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$4,791.09	\$2,737.76	\$2,129.37
MONTH 2	\$4,791.09	\$2,737.76	\$2,129.37
MONTH 3	\$4,791.09	\$2,737.76	\$2,129.37
MONTH 4	\$4,791.09	\$2,737.76	\$2,129.37
MONTH 5	—	\$2,737.76	\$2,129.37
MONTH 6	—	\$2,737.76	\$2,129.37
MONTH 7	—	\$2,737.80	\$2,129.37
MONTH 8	—	—	\$2,129.37
MONTH 9	—	—	\$2,129.40

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

All Three Diploma Programs

MEDICAL AESTHETICS, AESTHETIC LASERS & AESTHETIC INJECTABLES

TOTAL COST OF ATTENDANCE		
	\$19,902.21	
	Application Fee	\$100.00
	Software Fee	\$260.00
	Textbook Fee	\$265.00
	Tuition	\$19,277.21

Overlapping coursework (GEN101, SKN101, BUS101, MED101) counted once.

INTEREST-FREE PAYMENT PLANS

	4-MONTH PLAN	7-MONTH PLAN	9-MONTH PLAN
MONTH 1	\$4,975.55	\$2,843.17	\$2,211.35
MONTH 2	\$4,975.55	\$2,843.17	\$2,211.35
MONTH 3	\$4,975.55	\$2,843.17	\$2,211.35
MONTH 4	\$4,975.56	\$2,843.17	\$2,211.35
MONTH 5	—	\$2,843.17	\$2,211.35
MONTH 6	—	\$2,843.17	\$2,211.35
MONTH 7	—	\$2,843.19	\$2,211.35
MONTH 8	—	—	\$2,211.35
MONTH 9	—	—	\$2,211.41

All payment plans are 100% interest-free. Payments are calculated without the \$100 application fee, which applies to diploma programs and is due separately at the time of application. Tuition is divided evenly across all months of the selected plan. Student financing is also available through Climb Credit — contact the Bursar's Office to learn more.

Permanent Makeup

CERTIFICATE PROGRAM

INDIVIDUAL PROGRAMS

PROGRAM	PMU-101 ONLINE	CLINICAL LAB	TOTAL TUITION
Microblading Certificate	\$500	\$2,300	\$2,800
Machine Brows Certificate	\$500	\$2,700	\$3,200
Lip Blushing Certificate	\$500	\$2,500	\$3,000

PACKAGE OPTIONS

PROGRAM	ONLINE PORTION	CLINICAL LABS	TOTAL TUITION
All Brow Techniques	\$500	\$5,000	\$5,500
Complete Permanent Makeup Program	\$500	\$7,500	\$8,000

Students enrolled in multiple techniques complete PMU-101 only once.

PAYMENT TERMS

There is no application fee for certificate programs — students enroll directly through the LearnWorlds platform. A **50% deposit** is due at enrollment to reserve a clinical laboratory seat, with the remaining balance due **14 calendar days prior** to the scheduled lab. Interest-free payment arrangements are available and can be customized with the Bursar's Office. Bloodborne Pathogens Training is completed independently by the student and is not included in tuition or program fees.

CERTIFICATE PROGRAM

PAYMENT TERMS

223.281.1560 · INSTITUTEOFMEDICALAESTHETICS.ORG

Application Fee

A \$100.00 application fee applies to all diploma programs and is due at the time your application is submitted, collected separately from your payment plan. The application or registration fee is refundable only as provided by applicable Pennsylvania regulations and the Institute of Medical Aesthetics refund policy. All payment plan amounts in this document are calculated without the application fee.

Payment Plans

All IOMA payment plans are interest-free. The total cost of attendance, less the application fee, is divided evenly across the months of the selected plan (4, 7, or 9 months). Payment plans are established with the Bursar's Office at the time of enrollment, and monthly installments are due on the scheduled date each month. Students are responsible for keeping their payment method current and their account in good standing. Accounts must be paid in full in order for the student to receive their diploma or certificate and official transcripts.

Student Financing

Student financing is available through IOMA's partner, Climb Credit, for qualified applicants. Financing terms, rates, and approval are determined by Climb Credit and are subject to its credit criteria. Approval is not guaranteed. Apply online at climbcredit.com/apply/ioma or scan the QR code on the Ways to Pay page. Students interested in financing should contact the Bursar's Office at Accounts@InstituteOfMedicalAesthetics.org or 484.788.9043.

Tuition Refund Policy

The Enrollment Agreement separately identifies tuition attributable to online (nonresident) instruction and, where applicable, resident laboratory instruction, as well as the Technology/Learning Management System (LMS) Fee, in accordance with applicable Pennsylvania regulations.

TECHNOLOGY/LEARNING MANAGEMENT SYSTEM (LMS) FEE

The Technology/Learning Management System (LMS) Fee covers access to the Institute of Medical Aesthetics online learning platform, electronic examinations, student portal, digital educational resources, and student records. The LMS Fee becomes non-refundable once access credentials have been issued and access to the online learning platform has been granted.

ONLINE INSTRUCTION (NONRESIDENT)

The online instruction portion of the program is refundable in accordance with the Pennsylvania State Board of Private Licensed Schools refund requirements applicable to nonresident instruction. Refunds are calculated based upon the percentage of the online program completed. If a student withdraws before access to the online program has been granted, tuition paid shall be refunded less any allowable non-refundable application or registration fee. Once access has been granted, refunds for the online portion shall be calculated as follows:

ONLINE PORTION COMPLETED	REFUND OF ONLINE TUITION
Up to and including 10%	90%
More than 10% through 25%	75%
More than 25% through 50%	50%
More than 50%	No Refund

Completion shall be determined by completed online lessons, assignments, quizzes, modules, and other required coursework.

RESIDENT LABORATORY INSTRUCTION

For programs that include supervised, hands-on resident laboratory instruction, refunds for the laboratory portion shall be calculated separately according to completed laboratory clock hours, as follows:

LABORATORY HOURS COMPLETED	REFUND OF LABORATORY TUITION
Up to and including 10%	90%
More than 10% through 25%	55%
More than 25% through 50%	30%
More than 50%	No Refund

REFUND CALCULATIONS

Refund calculations apply only to the tuition components of the program. The Technology/Learning Management System (LMS) Fee is non-refundable after access to the LMS has been granted, as outlined above.

Withdrawal

Failure to complete the required online coursework or failure to attend a scheduled laboratory does not automatically entitle the student to a refund. The student's termination date shall be determined in accordance with applicable Pennsylvania regulations and Institute of Medical Aesthetics policies. Refunds shall be issued within the timeframe required by law.

Questions?

Our Bursar's Office is happy to walk you through your options, answer questions about payment plans or financing, and build a plan that is right for you.

Bursar's Office

Accounts@InstituteOfMedicalAesthetics.org

484.788.9043

Institute of Medical Aesthetics

459 N. Prince St., Lancaster, PA 17603

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