



## Types of Financial Aid

Admissions Department of Educational Affairs



**TOSI**  
UNIVERSITY

# Scholarships and Grants

Learning to see you in the full light that you are, locating scholarships and grants may just be seeing you in your full light as well-- exploring “all that you are” and the resources that have been set aside for inspiring healthcare professionals just like *you*. There are scholarships for moms, for single parents, for bodyworkers, minorities, veterans, entrepreneurs, and so much more.

## Scholarships

At TOSI University, we take pride in fostering a supportive academic community, and scholarships play a crucial role in recognizing and nurturing exceptional talent. Our scholarships are made possible through the generous contributions of our valued partners, sponsors, and shareholders. These esteemed collaborators share our commitment to education and invest in the future success of our students.

Through their philanthropic efforts, our partners contribute to a diverse range of scholarships that reflect our dedication to merit, diversity, and innovation. These scholarships are designed to recognize academic excellence, leadership, and unique talents, providing financial support to deserving students pursuing their educational goals at TOSI University.

By creating a symbiotic relationship between academia and industry, these scholarships not only ease the financial burden on students but also establish a meaningful connection between our university and the broader professional landscape. We are grateful for the unwavering support of our partners, sponsors, and shareholders, whose commitment to education enriches the TOSI University experience and empowers our students to thrive academically and beyond.

## Partnership Scholarships

### **Felicity’s Glow Annual POI Provider Scholarship**

**\$10,000**

The Felicity's Glow Scholarship, a beacon of opportunity at TOSI University, stands as a testament to our commitment to fostering academic excellence and empowering students to shine bright in their educational journey. This prestigious scholarship, valued at \$10,000, is awarded annually to an outstanding student applicant from New Jersey. Named in honor of Felicity, symbolizing joy and radiant accomplishment, this scholarship not only recognizes academic merit but also celebrates resilience, leadership, and the potential to make a positive change. The

Felicity's Glow Scholarship not only provides significant financial support but also serves as a beacon of encouragement for deserving students, illuminating their path toward a successful and fulfilling future at TOSI University.

**Dollmaker's Society *Dreamers of Tomorrow* Scholarship**

**\$2000**

The Dollmaker's Society Dreamers of Tomorrow Scholarship, valued at \$2000 and awarded to one student each semester, embodies TOSI University's commitment to nurturing the aspirations of our students. This scholarship seeks to support and uplift deserving individuals who embody the spirit of innovation, resilience, and a commitment to shaping a brighter future. The Dollmaker's Society Scholarship not only eases the financial journey for the recipient but also reflects our belief in the transformative power of education, empowering students to become the dreamers and achievers of tomorrow at TOSI University.

External Scholarships

At TOSI University, our Financial Counselors are dedicated to ensuring that our applicants have access to a comprehensive array of resources to support their educational journey. As part of our commitment to financial assistance, our Financial Counselors will readily provide applicants with a curated list of external scholarships that are typically available for students. We believe in empowering our students with information and opportunities, allowing them to explore various avenues for financial support beyond our institution. With this initiative, we aim to assist our applicants in discovering additional resources that align with their educational goals and contribute to a successful academic experience at TOSI University.

## Grants

Helping you explore your options. While we can't apply for grants for you, we surely point you in the right direction.

Resource grants that students are provided with include:

**Government Grants**

**Nonprofit Organization Grants**

**Educational Grants**

**Community Foundation Grants**

**Research Grants**

**Arts and Culture Grants**

**Small Business Grants**

**Environmental Grants**

**Health and Wellness Grants**

**Technology and Innovation Grants**

**Sorority, Fraternity, Society Grants**

**Professional Association Grants**

# In-House Financing

TOSI University offers in-house financing options, complemented by short-term external financing partnerships with esteemed corporate entities. To initiate in-house financing, students contribute a minimum deposit of \$2000 to the TOSI University Finance Department, establishing a *non-credit check payment plan*. While additional payments exceeding \$2000 are accepted to decrease the in-house financed amount, the minimum deposit to commence the plan is \$2000.

## Deposit Financial Constraints

For those unable to afford this initial deposit, a hybrid solution combining in-house financing with external financing options is available, including partners such as:

- Klarna
- Cherry
- AfterPay
- Sezzle
- Future Pay

The remaining balance is then internally financed through TOSI Finance, incurring an 11% interest rate. Payments commence two months after enrollment, and the student may start making payments before the semester begins.

## Next Steps

Depending on the enrolled educational programs, a personalized monthly payment plan estimate is provided, valid for 30 days. Upon acceptance, students finalize their enrollment by making the deposit, signing financing contracts, and receiving comprehensive details such as monthly payment dates, amounts through a TOSI Finance deliverables table, and links to facilitate their monthly payments.

This in-house financing option seamlessly integrates with other TOSI Financial Aid alternatives, encompassing scholarships, grants, internships, external financing, and self-pay options.

# Outside Financing

Outside financing resources present a valuable opportunity for students aspiring to advance their education. These resources offer financial flexibility beyond traditional avenues, empowering students to access the funding needed to pursue their academic goals. Whether through external financial institutions, short term pay-later companies with reputable external financing options, or collaboration with established financial entities, these opportunities ensure that financial constraints do not hinder a student's educational journey.

## Short Term Financing Options

Short-term pay-later external financing opportunities offer a practical solution for students seeking to supplement or cover financial balances for upcoming school semesters at TOSI University. These options, such as Klarna, Cherry, AfterPay, Sezzle, and Future Pay, provide students with the flexibility to manage their educational expenses over a brief period.

By deferring payments and structuring a pay-later arrangement, students can navigate immediate financial constraints without compromising their academic pursuits. This approach ensures that students have the means to enroll in their desired programs, fostering a more inclusive educational environment. TOSI University's strategic partnerships with these external financing providers reflect a commitment to supporting students in managing their financial obligations and pursuing their educational aspirations.

## Long Term Educational Financing Programs (Credit Based)

In addition to short-term pay-later options, TOSI University collaborates with reputable external financing entities to provide a comprehensive array of financial opportunities for students. Partnerships with established financial institutions, including banks and private investors, offer students diverse financing choices.

Institutions like FlexxBuy contribute to the flexibility by tailoring financing plans to meet individual needs. Private lenders also play a crucial role, offering personalized financial solutions to students based on their unique circumstances. TOSI University's commitment to collaboration with such reputable entities ensures that students have a wide range of external financing options at their disposal. This approach reflects a dedication to making quality education accessible and manageable for all students, fostering financial inclusivity within the educational journey.

# Internships at TOSI

Our internship opportunities are designed to empower students through practical learning experiences. Whether through the work-study program, allowing students to offset financial aid commitments while gaining valuable skills, or the TOSI University Collegiate Partners Internship Program, connecting students with industry leaders, we are dedicated to fostering a seamless transition from academia to the professional world. These internships provide a platform for students to apply theoretical knowledge in real-world settings, fostering a deeper understanding of their chosen field and enhancing their employability upon graduation. Through mentorship and practical exposure, our internships at TOSI University aim to cultivate the next generation of dynamic and skilled professionals.

## **Amber Turner Business Academy Internships**

- I. ATBA Research Internship
- II. ATBA Journalist Internship
- III. ATBA Media Relations Internship
- IV. ABTA Publicist Internship
- V. ABTA Ambassador Partnership Program

**Each internship is 4 months long. Students will either use it towards their work/study programs, or through enrollment in the Collegiate Partners Internship Program. Upon successful completion of the internship, participants will receive a comprehensive and powerful recommendation, meticulously crafted to highlight their valuable contributions and skills, serving as a powerful asset for corporate interviews within the Body Altering Aesthetics industry or beyond.**

## **ATBA Research Internship**

***4 months***

As part of the Mediscope initiative, a pioneering medical journal established by TOSI University, interns will actively contribute to conducting and collecting research from stakeholders within the Body Altering Aesthetics industry. This hands-on experience allows interns to immerse themselves in the latest developments, emerging trends, and innovative practices in the field. In collaborating with experts and engaging in the research process, interns play an essential role in advancing knowledge within the Body Altering Aesthetics domain. This internship provides a valuable platform for those aspiring to make a meaningful difference in a rapidly evolving sector, combining academic rigor with practical insights.

## **ATBA Journalist Internship**

***4 months***

The ATBA Journalist Internship offers a dynamic opportunity for individuals with a passion for communication and a keen interest in the Body Altering Aesthetics field. As part of the Mediscope initiative, the official medical journal founded by TOSI University, interns actively contribute to the creation of insightful and engaging journal entries. This hands-on experience allows interns to develop their journalistic skills, writing compelling pieces that highlight emerging research, industry trends, and innovative practices within the Body Altering Aesthetics domain. By collaborating with experts, attending events, and staying abreast of the latest developments, interns play a pivotal role in bringing valuable information to the forefront.

This internship provides a platform for aspiring journalists to immerse themselves in a specialized field, combining academic knowledge with the art of effective storytelling.

## **ATBA Media Relations Internship**

***4 months***

The ATBA Media Relations Internship, with a focus on Social Media Management, is a dynamic opportunity for individuals with a flair for digital communication in the realm of Body Altering Aesthetics. No experience needed, but is preferred. This opportunity is for content editors who seek to take their digital communing skills to the next level. As an integral part of the Mediscope initiative, the official medical journal founded by TOSI University, interns in this role spearhead the curation and dissemination of captivating content across various social platforms. From engaging with stakeholders to shaping



the online presence of Mediscope, interns gain hands-on experience in media relations, fostering connections, and amplifying the reach of impactful narratives within the dynamic landscape of Body Altering Aesthetics. This internship not only hones social media management skills but also provides a unique chance to navigate the intersection of healthcare and aesthetics in the digital realm, making it an enriching experience for those seeking to carve a niche in media relations within the evolving industry.

### **ABTA Publicist Internship**

***4 months***

The ABTA Publicist Internship provides an engaging opportunity for individuals enthusiastic about amplifying the outcomes of Mediscope publications within the Body Altering Aesthetics field. Interns in this role spearhead the dissemination of Mediscope journals, articles, and publications through diverse external journalist platforms, including Yahoo News, Forbes, LinkedIn, Medium, and various smaller publicist outlets curated by Journal Interns, TOSI Researchers, student Capstone projects, and more. This immersive experience empowers interns to navigate the intricate landscape of media relations, strategically positioning TOSI University's research on influential platforms. In amplifying the reach of groundbreaking work in Body Altering Aesthetics, interns contribute to shaping the narrative and fostering broader awareness within both industry and public domains.

### **ABTA Ambassador Partnership Program**

***4 months***

The ABTA Ambassador Partnership Program presents an exciting opportunity for interns with a knack for building connections and promoting innovative offerings within the Body Altering Aesthetics landscape. In this role, interns actively seek out companies to forge ambassador partnerships, strategically promoting their products and services through TOSI University platforms. Through leveraging the reach and influence of TOSI University, interns play a meaningful role in creating synergistic collaborations that benefit both the companies and the university community.

This dynamic experience not only hones ambassadorial and partnership-building skills but also fosters a deeper understanding of the intricate intersections between academia and industry within the realm of Body Altering Aesthetics.