## CREDITOR: EPISCOPAL SCHOOL OF DALLAS

FEDERAL TRUTH IN LENDING ACT DISCLOSURE
2020-2021
If you select the two payment plan or eleven month payment plan, the following disclosure applies to the Enrollment and Tuition Agreement ("Agreement").

| Grade Level | ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate | FINANCE <br> CHARGE <br> The amount the credit will cost you | AMOUNT FINANCED The amount of credit provided to you or on your behalf (1) | TOTAL OF PAYMENTS The amount you will have paid after you have made all payments | TOTAL TUITION (Total Sale Price) The total amount of tuition paid including your deposit of $\$ 3,000(2)$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Two Payment Plan |  |  |  |  |  |
| Beg | 6.27\% | \$200 | \$6,361 | \$18,375 | \$18,175 |
| Beg, Full Day | 6.61\% | \$275 | \$8,293 | \$23,970 | \$23,695 |
| Pre-K | 6.13\% | \$275 | \$8,951 | \$25,850 | \$25,575 |
| K | 5.92\% | \$275 | \$9,269 | \$26,760 | \$26,485 |
| Primer | 5.91\% | \$275 | \$9,283 | \$26,800 | \$26,525 |
| 1 | 5.90\% | \$275 | \$9,289 | \$26,815 | \$26,540 |
| 2 | 5.84\% | \$275 | \$9,397 | \$27,125 | \$26,850 |
| 3 | 5.84\% | \$275 | \$9,397 | \$27,125 | \$26,850 |
| 4 | 5.83\% | \$275 | \$9,401 | \$27,135 | \$26,860 |
| 5 | 5.98\% | \$350 | \$11,670 | \$33,695 | \$33,345 |
| 6 | 5.98\% | \$350 | \$11,679 | \$33,720 | \$33,370 |
| 7 | 5.98\% | \$350 | \$11,670 | \$33,695 | \$33,345 |
| 8 | 5.94\% | \$350 | \$11,753 | \$33,930 | \$33,580 |
| 9 | 6.02\% | \$350 | \$11,602 | \$33,500 | \$33,150 |
| 10 | 6.02\% | \$350 | \$11,602 | \$33,500 | \$33,150 |
| 11 | 5.97\% | \$350 | \$11,697 | \$33,770 | \$33,420 |
| 12 | 5.95\% | \$350 | \$11,723 | \$33,845 | \$33,495 |


| Grade Level | ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate | FINANCE CHARGE <br> The amount the credit will cost you | AMOUNT FINANCED The amount of credit provided to you or on your behalf (1) | TOTAL OF PAYMENTS The amount you will have paid after you have made all payments | TOTAL TUITION (Total Sale Price) The total amount of tuition paid including your deposit of $\$ 3,000(2)$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eleven payment plan |  |  |  |  |  |
| Beg | 7.00\% | \$536 | \$15,175 | \$18,711 | \$18,175 |
| Beg, Full Day | 7.00\% | \$731 | \$20,695 | \$24,426 | \$23,695 |
| Pre-K | 7.00\% | \$798 | \$22,575 | \$26,373 | \$25,575 |
| K | 7.00\% | \$830 | \$23,485 | \$27,315 | \$26,485 |
| Primer | 7.00\% | \$831 | \$23,525 | \$27,356 | \$26,525 |
| 1 | 7.00\% | \$832 | \$23,540 | \$27,372 | \$26,540 |
| 2 | 7.00\% | \$843 | \$23,850 | \$27,693 | \$26,850 |
| 3 | 7.00\% | \$843 | \$23,850 | \$27,693 | \$26,850 |
| 4 | 7.00\% | \$843 | \$23,860 | \$27,703 | \$26,860 |
| 5 | 7.00\% | \$1,072 | \$30,345 | \$34,417 | \$33,345 |
| 6 | 7.00\% | \$1,073 | \$30,370 | \$34,443 | \$33,370 |
| 7 | 7.00\% | \$1,072 | \$30,345 | \$34,417 | \$33,345 |
| 8 | 7.00\% | \$1,081 | \$30,580 | \$34,661 | \$33,580 |
| 9 | 7.00\% | \$1,065 | \$30,150 | \$34,215 | \$33,150 |
| 10 | 7.00\% | \$1,065 | \$30,150 | \$34,215 | \$33,150 |
| 11 | 7.00\% | \$1,075 | \$30,420 | \$34,495 | \$33,420 |
| 12 | 7.00\% | \$1,078 | \$30,495 | \$34,573 | \$33,495 |

You have the right to receive an itemization of the amount financed as indicated in the chart above. Please contact the Business at (214) 353-5846 to request a copy of that itemization. You may also submit a request in writing to the Business Office by checking this box $\square$ and sending a copy of this Disclosure to the Business Office.
${ }^{(1)}$ Assuming $\$ 3,000$ deposit is paid when Agreement is signed.
${ }^{(2)}$ Certain amounts have been rounded for presentation.

Your payment schedule will be as indicated in the chart below

| GRADE LEVEL | Number <br> of <br> Payments | Amount of <br> Payment $1^{*}$ | Amount of <br> Payment 2 | When Payments are Due |
| :---: | :---: | ---: | ---: | :--- |


| GRADE LEVEL | Number of Payments | Amount of Payments* | When Payments are Due |
| :---: | :---: | :---: | :---: |
| Beg | 11 | \$ 1,428 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| Beg, Full Day | 11 | \$ 1,948 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| Pre-K | 11 | \$ 2,125 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| K | 11 | \$ 2,210 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| Primer | 11 | \$ 2,214 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 1 | 11 | \$ 2,216 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 2 | 11 | \$ 2,245 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 3 | 11 | \$ 2,246 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 4 | 11 | \$ 2,246 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 5 | 11 | \$ 2,856 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 6 | 11 | \$ 2,858 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 7 | 11 | \$ 2,856 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 8 | 11 | \$ 2,878 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 9 | 11 | \$ 2,838 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 10 | 11 | \$ 2,838 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 11 | 11 | \$ 2,863 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |
| 12 | 11 | \$ 2,870 | Monthly beginning June 1, 2020 through April 30, 2020 (Tuition Plus Interest Per Payment) |

## *Assumes \$3,000 deposit has been paid

Prepayment: No prepayment penalties will be applied.

Please see the Agreement for additional information about late payment and non-payment.

PLEASE RETAIN THIS COPY FOR YOUR RECORDS

