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	the credit	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 Eleven payment plan	ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE 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)
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.

GRADE LEVEL	Number of Payments	Amount of Payment 1*	Amount of Payment 2	When Payments are Due
Beg	2	\$9,014	\$6,361	June 1, 2020 Tuition Plus \$200 Convenience Fee and December 1, 2020 Tuition
Beg, Full Day	2	\$12,677	\$8,293	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
Pre-K	2	\$13,899	\$8,951	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
К	2	\$14,491	\$9,269	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
Primer	2	\$14,517	\$9,283	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
1	2	\$14,526	\$9,289	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
2	2	\$14,728	\$9,397	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
3	2	\$14,728	\$9,397	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
4	2	\$14,734	\$9,401	June 1, 2020 Tuition Plus \$275 Convenience Fee and December 1, 2020 Tuition
5	2	\$19,025	\$11,670	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
6	2	\$19,041	\$11,679	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
7	2	\$19,025	\$11,670	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
8	2	\$19,177	\$11,753	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
9	2	\$18,898	\$11,602	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
10	2	\$18,898	\$11,602	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
11	2	\$19,073	\$11,697	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition
12	2	\$19,122	\$11,723	June 1, 2020 Tuition Plus \$350 Convenience Fee and December 1, 2020 Tuition

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)
К	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