

**CREDITOR: EPISCOPAL SCHOOL OF DALLAS**

**FEDERAL TRUTH IN LENDING ACT DISCLOSURE**

**2018-2019**

If you select the two payment plan or eleven month payment plan, the following disclosure applies to the Enrollment and Tuition Agreement (“Agreement”).

<b>GRADE LEVEL</b>	<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate	<b>FINANCE CHARGE</b> The amount the credit will cost you	<b>AMOUNT FINANCED</b> The amount of credit provided to you or on your behalf (1)	<b>TOTAL OF PAYMENTS</b> The amount you will have paid after you have made all payments	<b>TOTAL TUITION (Total Sale Price)</b> The total amount of tuition paid including your deposit of \$2,000(2)
<b>Two Payment Plan</b>					
Beg	6.57%	\$200	\$6,070	\$17,320	\$17,120
Beg, Full Day	5.57%	\$200	\$7,164	\$22,499	\$22,299
Pre-K	6.11%	\$275	\$8,984	\$24,394	\$24,119
K	5.57%	\$275	\$9,844	\$25,254	\$24,979
Primer	5.55%	\$275	\$9,884	\$25,294	\$25,019
1	5.54%	\$275	\$9,900	\$25,310	\$25,035
2	5.36%	\$275	\$10,233	\$25,643	\$25,368
3	5.36%	\$275	\$10,233	\$25,643	\$25,368
4	5.35%	\$275	\$10,244	\$25,654	\$25,379
5	5.32%	\$350	\$13,119	\$31,949	\$31,599
6	5.23%	\$350	\$13,347	\$32,177	\$31,827
7	5.32%	\$350	\$13,119	\$31,949	\$31,599
8	5.36%	\$350	\$13,023	\$31,853	\$31,503
9	5.48%	\$350	\$12,735	\$31,565	\$31,215
10	5.49%	\$350	\$12,720	\$31,550	\$31,200
11	5.37%	\$350	\$13,008	\$31,838	\$31,488
12	5.34%	\$350	\$13,084	\$31,914	\$31,564

<b>Eleven payment plan</b>					
Beg	7.00%	\$534	\$15,120	\$17,654	\$17,120
Beg, Full Day	7.00%	\$717	\$20,299	\$23,016	\$22,299
Pre-K	7.00%	\$782	\$22,119	\$24,901	\$24,119
K	7.00%	\$812	\$22,979	\$25,791	\$24,979
Primer	7.00%	\$813	\$23,019	\$25,832	\$25,019

1	7.00%	\$814	\$23,035	\$25,849	\$25,035
2	7.00%	\$826	\$23,368	\$26,194	\$25,368
3	7.00%	\$826	\$23,368	\$26,194	\$25,368
4	7.00%	\$826	\$23,379	\$26,205	\$25,379
5	7.00%	\$1,046	\$29,599	\$32,645	\$31,599
6	7.00%	\$1,054	\$29,827	\$32,881	\$31,827
7	7.00%	\$1,046	\$29,599	\$32,645	\$31,599
8	7.00%	\$1,043	\$29,503	\$32,546	\$31,503
9	7.00%	\$1,032	\$29,215	\$32,247	\$31,215
10	7.00%	\$1,032	\$29,200	\$32,232	\$31,200
11	7.00%	\$1,042	\$29,488	\$32,530	\$31,488
12	7.00%	\$1,045	\$29,564	\$32,609	\$31,564

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  and sending a copy of this Disclosure to the Business Office.

<sup>(1)</sup> Assuming \$2,000 deposit is paid when Agreement is signed.

<sup>(2)</sup> Certain amounts have been rounded for presentation.

Your payment schedule will be as indicated in the chart below.

Grade Level	Number of Payments	Amount of Payment 1*	Amount of Payment 2	When Payments Are Due
Beg	2	\$9,250	\$6,070	June 1, 2018 Tuition Plus \$200 Convenience Fee and December 3, 2018 Tuition
Beg Full Day	2	\$13,335	\$7,164	June 1, 2018 Tuition Plus \$200 Convenience Fee and December 3, 2018 Tuition
Pre-K	2	\$13,410	\$8,984	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
K	2	\$13,410	\$9,844	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
Primer	2	\$13,410	\$9,884	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
1	2	\$13,410	\$9,900	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
2	2	\$13,410	\$10,233	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
3	2	\$13,410	\$10,233	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
4	2	\$13,410	\$10,244	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
5	2	\$16,830	\$13,119	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
6	2	\$16,830	\$13,347	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
7	2	\$16,830	\$13,119	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
8	2	\$16,830	\$13,023	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
9	2	\$16,830	\$12,735	June 1, 2018 Tuition Plus \$275 Convenience Fee and December 3, 2018 Tuition
10	2	\$16,830	\$12,720	June 1, 2018 Tuition Plus \$350 Convenience Fee and December 3, 2018 Tuition
11	2	\$16,830	\$13,008	June 1, 2018 Tuition Plus \$350 Convenience Fee and December 3, 2018 Tuition
12	2	\$16,830	\$13,084	June 1, 2018 Tuition Plus \$350 Convenience Fee and December 3, 2018 Tuition
Beg	11	\$ 1,423		Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)

Beg Full Day	11	\$ 1,911	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
Pre-K	11	\$ 2,082	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
K	11	\$ 2,163	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
Primer	11	\$ 2,167	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
1	11	\$ 2,168	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
2	11	\$ 2,199	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
3	11	\$ 2,200	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
4	11	\$ 2,200	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
5	11	\$ 2,786	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
6	11	\$ 2,807	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
7	11	\$ 2,786	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
8	11	\$ 2,777	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
9	11	\$ 2,750	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
10	11	\$ 2,748	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
11	11	\$ 2,775	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)
12	11	\$ 2,783	Monthly beginning June 1, 2018 through April 1, 2019 (Tuition Plus Interest Per Payment)

**\*Assumes \$2,000 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**