

**TRUTH IN LENDING DISCLOSURE**  
**2023-2024 KINGSWOOD OXFORD SCHOOL MIDDLE SCHOOL TUITION**  
**FOR STUDENTS ON SEMIANNUAL AND MONTHLY PAYMENT PLANS**

If you select the **Two Payment + Deposit Option**, your payment schedule will be:

| <b>ANNUAL PERCENTAGE RATE</b>                       | <b>FINANCE CHARGE</b>                     | <b>AMOUNT FINANCED</b>                                  | <b>TOTAL OF PAYMENTS</b>                                   | <b>TOTAL COST</b>   |
|---|---|---|--|---|
| The cost of your credit as a yearly<br><b>0.00%</b> | The dollar amount the credit will<br>\$ - | The amount of credit provided to<br>\$ <b>42,550.00</b> | The amount you will have paid after<br>\$ <b>42,550.00</b> | The total cost of your purchase on<br>\$ <b>42,550.00</b> |

If you select the **Two Payment + Deposit Option**, your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments Are Due                  |
|--------------------|--------------------|--|
| 1                  | \$ 4,255.00        | Upon Enrollment 10% of Tuition & Fees  |
| 1                  | \$ 22,977.00       | 6/1/2023 60% Due of Remaining Balance  |
| 1                  | \$ 15,318.00       | 11/1/2023 40% Due of Remaining Balance |

The Amount Financed includes: \$ **41,800.00** for Tuition, and \$ **750.00** Activity Fee

If you select the **Ten Payment + Deposit Option**, your payment schedule will be:

| <b>ANNUAL PERCENTAGE RATE</b>                       | <b>FINANCE CHARGE</b>                                | <b>AMOUNT FINANCED</b>                                  | <b>TOTAL OF PAYMENTS</b>                                   | <b>TOTAL COST</b>   |
|---|--|---|--|---|
| The cost of your credit as a yearly<br><b>0.12%</b> | The dollar amount the credit will<br>\$ <b>50.00</b> | The amount of credit provided to<br>\$ <b>42,550.00</b> | The amount you will have paid after<br>\$ <b>42,600.00</b> | The total cost of your purchase on<br>\$ <b>42,600.00</b> |

If you select the **Ten Payment + Deposit Option**, your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments Are Due                    |
|--------------------|--------------------|--|
| 1                  | \$ 4,255.00        | Upon Enrollment 10% of Tuition & Fees    |
| 10                 | \$ 3,834.50        | 05/01/2023 -02/01/2024 Remaining Balance |

The Amount Financed includes: \$ **41,800.00** for Tuition, and \$ **50.00** Admin Fee for Smart Tuition  
 \$ **750.00** Activity Fee

**Prepayment:** If you pay off early, you will not have to pay a penalty.

**Late Charge:** If a payment is late, you will be charged 1.00% of the overdue balance, compounding monthly.

Charges incurred during the school year will be billed monthly. Payment will be due:  
 On the 1st day of the month following the month in which the charge was incurred, if the charge was billed 20 or more days prior to the 1st of the following month; or  
 On the 1st day of the month, two months following the month in which the charge was incurred, if said charge is billed less than 20 days prior to the 1st of the following month  
 vi. Charges incurred during the school year will be billed monthly. Payment will be due:  
 On the 1st day of the month following the month in which the charge was incurred, if the charge was billed 20 or more days prior to the 1st of the following month; or

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**2023-2024 KINGSWOOD OXFORD SCHOOL UPPER SCHOOL TUITION**  
**FOR STUDENTS ON SEMIANNUAL AND MONTHLY PAYMENT PLANS**

If you select the **Two Payment + Deposit Option**, your payment schedule will be:

| <b>ANNUAL PERCENTAGE RATE</b>                       | <b>FINANCE CHARGE</b>                     | <b>AMOUNT FINANCED</b>                                  | <b>TOTAL OF PAYMENTS</b>                                   | <b>TOTAL COST</b>   |
|---|---|---|--|---|
| The cost of your credit as a yearly<br><b>0.00%</b> | The dollar amount the credit will<br>\$ - | The amount of credit provided to<br>\$ <b>46,750.00</b> | The amount you will have paid after<br>\$ <b>46,750.00</b> | The total cost of your purchase on<br>\$ <b>46,750.00</b> |

The Amount Financed includes: \$ **46,000.00** for Tuition, and \$ **750.00** Activity Fee

If you select the **Two Payment + Deposit Option**, your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments Are Due                   |
|--------------------|--------------------|---|
| 1                  | \$ 4,675.00        | Upon Enrollment 10% of Tuition and Fees |
| 1                  | \$ 25,245.00       | 6/1/2023 60% Due of Remaining Balance   |
| 1                  | \$ 16,830.00       | 11/1/2023 40% Due of Remaining Balance  |

If you select the **Ten Payment + Deposit Option**, your payment schedule will be:

| <b>ANNUAL PERCENTAGE RATE</b>                       | <b>FINANCE CHARGE</b>                                | <b>AMOUNT FINANCED</b>                                  | <b>TOTAL OF PAYMENTS</b>                                   | <b>TOTAL COST</b>   |
|---|--|---|--|---|
| The cost of your credit as a yearly<br><b>0.11%</b> | The dollar amount the credit will<br>\$ <b>50.00</b> | The amount of credit provided to<br>\$ <b>46,750.00</b> | The amount you will have paid after<br>\$ <b>46,800.00</b> | The total cost of your purchase on<br>\$ <b>46,800.00</b> |

If you select the **Ten Payment + Deposit Option**, your payment schedule will be:

| Number of Payments | Amount of Payments | When Payments Are Due                    |
|--------------------|--------------------|--|
| 1                  | \$ 4,675.00        | Upon Enrollment 10% of Tuition & Fees    |
| 10                 | \$ 4,212.50        | 05/01/2023 -02/01/2024 Remaining Balance |

The Amount Financed includes: \$ **46,000.00** for Tuition, and \$ **50.00** Admin Fee for Smart Tuition  
 \$ **750.00** Activity Fee

**Prepayment:** If you pay off early, you will not have to pay a penalty.

**Late Charge:** If a payment is late, you will be charged 1.00% of the overdue balance, compounding monthly.

Charges incurred during the school year will be billed monthly. Payment will be due:  
 On the 1st day of the month following the month in which the charge was incurred, if the charge was billed 20 or more days prior to the 1st of the following month; or  
 On the 1st day of the month, two months following the month in which the charge was incurred, if said charge is billed less than 20 days prior to the 1st of the following month  
 vii. Charges incurred during the school year will be billed monthly. Payment will be due:  
 On the 1st day of the month following the month in which the charge was incurred, if the charge was billed 20 or more days prior to the 1st of the following month; or