

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:

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

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:

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

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
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

TRUTH IN LENDING DISCLOSURE
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:

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

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:

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

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