Federal Truth in Lending Disclosures 2020-21 School Year

If you select the monthly payment option, you will be required to pay a deferral fee. The following disclosures apply to your enrollment contract.

Monthly Payment Plan - 10 payments	Annual Percentage Rate	Amount Financed	Finance Charge Plus Related Fee	Total Payments During Credit Period	Total Cost
	The cost of your credit as an annual rate	The amount of credit provided to you on your behalf	The amount the credit will cost you	The total amount you will pay during credit period	The total amount you will pay including the June payment
PK3 (3 years old by 9/1/20)					
Five Days (8:30- 12:15)	15%	\$7,517	\$639	\$7,780	\$9,033
Five Days (8:30- 3:20, aft. nap & play)	15%	\$10,837	\$931	\$11,220	\$13,033
Three Days (8:30- 12:15)	15%	\$5,118	\$443	\$5,297	\$6,159
Three Days (8:30- 3:20, aft. nap & play)	15%	\$7,056	\$607	\$7,303	\$8,487
PK4 (4 years old by 9/01/20)					
PK Five Days (8:30-12:15)	15%	\$8,717	\$741	\$9,022	\$10,475
PK Five Days (8:30-3:20, aft. nap & play)	15%	\$11,943	\$1,031	\$12,362	\$14,369
Elementary					
Kindergarten (8:30-3:20)	15%	\$13,927	\$1,204	\$14,415	\$16,758
First – Fourth Grade (8:20-3:20)	15%	\$14,389	\$1,226	\$14,893	\$17,294
Middle					
Fifth Grade (8:00- 3:30)	15%	\$14,987	\$1,297	\$15,512	\$18,035
Sixth-Eighth Grade (8:00-3:30)	15%	\$16,832	\$1,452	\$17,422	\$20,250