



FEDERAL TRUTH IN LENDING DISCLOSURES, 2023-24

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

TWO PAYMENT PLAN	Annual Percentage Rate	Amount Financed	Finance Charge	Total Payments	Total Cost
	The cost of your credit as an annual rate	The amount of credit provided to you or on your behalf after the July 1 payment and non-refundable enrollment deposit	The dollar amount the credit will cost you	The total amount you will pay during the credit period	The total amount you will pay including July 1 payment
Early Childhood 3 Pre-K & 4 Pre-K	10%	\$8,228.00	\$411.40	\$8,639.40	\$20,981.40
Lower School Kinder - Fourth Grade	10%	\$9,708.00	\$485.40	\$10,193.40	\$24,755.40
Middle School Fifth - Eight Grade	10%	\$11,092.00	\$554.60	\$11,646.60	\$28,284.60

NINE PAYMENT PLAN	Annual Percentage Rate	Amount Financed	Finance Charge	Total Payments	Total Cost
	The cost of your credit as an annual rate	The amount of credit provided to you or on your behalf after the July 1 payment and non-refundable enrollment deposit	The dollar amount the credit will cost you	The total amount you will pay during the credit period	The total amount you will pay including July 1 payment
Early Childhood 3 Pre-K & 4 Pre-K	10%	\$18,147.00	\$1,234.20	\$19,381.20	\$21,804.20
Lower School Kinder - Fourth Grade	10%	\$21,412.00	\$1,456.20	\$22,868.20	\$25,726.20
Middle School Fifth - Eight Grade	10%	\$24,464.00	\$1,663.80	\$26,127.80	\$29,393.80

Amount Financed – Itemization of amount financed may be obtained from the Regis Business Office upon request.

Payment Schedule – The two-payment plan consists of two payments due on July 1 and January 2. The nine-payment plan consists of nine payments due the first of each month, July 1 through March 1.

Prepayment – You may prepay this loan, in whole or in part, at any time without penalty, and you may be entitled to a refund of part of the finance charge.

Late Fee – Fees may be applied to delinquent accounts at the discretion of the Business Office and will align to what is stated in the tuition contract.

See your enrollment contract for additional information.

If you have questions, please contact the Regis Business Office at (713) 682-8383.