



SAINT MARY'S HALL

Federal Truth and Lending Disclosures 2023-2024 School Year

Plan B: If you select the two installments payment option, you will be required to pay a deferral fee. The following disclosures apply to your enrollment contract.

Two Installments 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	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
HD	6%	\$ 6,683.85	\$ 170.44	\$ 6,854.29	\$ 15,023.44
FD	6%	\$ 7,638.30	\$ 194.78	\$ 7,833.08	\$ 17,168.78
Kinder	6%	\$ 8,765.10	\$ 223.51	\$ 8,988.61	\$ 19,701.51
Form 1	6%	\$ 10,125.00	\$ 258.19	\$ 10,383.19	\$ 22,758.19
Form 2	6%	\$ 11,218.05	\$ 286.06	\$ 11,504.11	\$ 25,215.06
Form 3	6%	\$ 11,587.05	\$ 295.47	\$ 11,882.52	\$ 26,044.47
Forms 4 - 5	6%	\$ 12,146.85	\$ 309.74	\$ 12,456.59	\$ 27,302.74
Form 6	6%	\$ 12,939.75	\$ 329.96	\$ 13,269.71	\$ 29,084.96
Forms 7 - 8	6%	\$ 13,150.35	\$ 335.33	\$ 13,485.68	\$ 29,558.33
Forms 9 - 10	6%	\$ 13,935.15	\$ 355.35	\$ 14,290.50	\$ 31,322.35
Forms 11 - 12	6%	\$ 13,995.45	\$ 356.88	\$ 14,352.33	\$ 31,457.88

Amount Financed - Upon request, itemization of amount financed may be obtained from the Saint Mary's Hall Business Office upon request.

Payment Schedule - The two installment plan consists of two payments with the first being due on July 1st and the second due on December 1st.

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. See your enrollment contract for additional information. If you have any questions, please contact the Business Office.

The Schedule above does not factor in financial aid or merit-based awards. Please contact the Business Office for an individualized Truth in Lending Disclosure statement if your student is the recipient of any type of financial award.

Please refer to the School/Creditor's Enrollment Contract for further information about tuition payment requirements, the consequences of late or non-payment, and the Tuition Refund Plan.