the galloway school

2025-2026 School Year

Federal Truth in Lending Act Tuition Information

Disclosures Required Under the Federal Truth in Lending Act - Semi-Annual Plan					
Grade	**Annual Percentage Rate** The cost of your credit as a yearly rate	**Finance Charge** The dollar amount the credit will cost you	**Amount Financed** The amount of credit provided to you or on your behalf	**Total of payments** The amount you will have paid after you have made all payments as scheduled	**Total Sale Price** The total cost of your purchase on credit, including your down payment of $2,500 plus $22 SMART Annual Fee
Pre-Kindergarten	0%	$60	$0	$20,060	$22,582
Kindergarten - 4	0%	$60	$0	$28,560	$31,082
Grades 5-8	0%	$60	$0	$31,260	$33,782
Grades 9-12	0%	$60	$0	$33,260	$35,782

Your payment schedule according to your child's grade will be:

Semi-Annual Plan	Number of Payments	Amount of Payments	When Payments are Due
Pre-Kindergarten	1	$10,060.00	May 2025
	1	$10,000.00	September 2025
Kindergarten - 4	1	$14,310.00	May 2025
	1	$14,250.00	September 2025
Grades 5-8	1	$15,660.00	May 2025
	1	$15,600.00	September 2025
Grades 9-12	1	$16,660.00	May 2025
	1	$16,600.00	September 2025

Late Charge: Payments not made by the payment due date will be charged a $40 fee which is a Smart Tuition Follow-up Fee.

Prepayment: If you pay any amount of this debt earlier than the due date, no penalty will be assessed.

Non-sufficient Funds: A charge of $30 shall be added for each check or bank debit transaction returned for non-sufficient funds.

Plans administered by Blackbaud Tuition Management

the galloway school

2025-2026 School Year

Federal Truth in Lending Act Tuition Information

Disclosures Required Under the Federal Truth in Lending Act - 4 month plan					
Grade	**Annual Percentage Rate** The cost of your credit as a yearly rate	**Finance Charge** The dollar amount the credit will cost you	**Amount Financed** The amount of credit provided to you or on your behalf	**Total of payments** The amount you will have paid after you have made all payments as scheduled	**Total Sale Price** The total cost of your purchase on credit, including your down payment of $2,500 plus $56 SMART Annual Fee
Pre-Kindergarten	0%	$120	$0	$20,120	$22,676
Kindergarten - 4	0%	$120	$0	$28,620	$31,176
Grades 5-8	0%	$120	$0	$31,320	$33,876
Grades 9-12	0%	$120	$0	$33,320	$35,876

Your payment schedule according to your child's grade will be:

4 Month Plan	Number of Payments	Amount of Payments	When Payments are Due
Pre-Kindergarten	1	$5,120.00	May 2025
	3	$5,000.00	July , September, and November 2025
Kindergarten - 4	1	$7,245.00	May 2025
	3	$7,125.00	July , September, and November 2025
Grades 5-8	1	$7,920.00	May 2025
	3	$7,800.00	July , September, and November 2025
Grades 9-12	1	$8,420.00	May 2025
	3	$8,300.00	July , September, and November 2025

Late Charge: Payments not made by the payment due date will be charged a $40 fee which is a Smart Tuition Follow-up Fee.

Prepayment: If you pay any amount of this debt earlier than the due date, no penalty will be assessed.

Non-sufficient Funds: A charge of $30 shall be added for each check or bank debit transaction returned for non-sufficient funds.

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the galloway school

2025-2026 School Year

Federal Truth in Lending Act Tuition Information

Disclosures Required Under the Federal Truth in Lending Act - 10 month plan					
Grade	**Annual Percentage Rate** The cost of your credit as a yearly rate	**Finance Charge** The dollar amount the credit will cost you	**Amount Financed** The amount of credit provided to you or on your behalf	**Total of payments** The amount you will have paid after you have made all payments as scheduled	**Total Sale Price** The total cost of your purchase on credit, including your down payment of $2,500 plus $56 SMART Annual Fee
Pre-Kindergarten	0%	$300	$0	$20,300	$22,856
Kindergarten - 4	0%	$300	$0	$28,800	$31,356
Grades 5-8	0%	$300	$0	$31,500	$34,056
Grades 9-12	0%	$300	$0	$33,500	$36,056

Your payment schedule according to your child's grade will be:

10 Month Plan	Number of Payments	Amount of Payments	When Payments are Due
Pre-Kindergarten	1	$2,300.00	May 2025
	9	$2,000.00	Monthly June 2025 through February 2026
Kindergarten - 4	1	$3,150.00	May 2025
	9	$2,850.00	Monthly June 2025 through February 2026
Grades 5-8	1	$3,420.00	May 2025
	9	$3,120.00	Monthly June 2025 through February 2026
Grades 9-12	1	$3,620.00	May 2025
	9	$3,320.00	Monthly June 2025 through February 2026

Late Charge: Payments not made by the payment due date will be charged a $40 fee which is a Smart Tuition Follow-up Fee.

Prepayment: If you pay any amount of this debt earlier than the due date, no penalty will be assessed.

Non-sufficient Funds: A charge of $30 shall be added for each check or bank debit transaction returned for non-sufficient funds.

Plans administered by Blackbaud Tuition Management