

ST. ANNE SCHOOL
Federal Truth in Lending Act Tuition Refund Premium Information
 2025-2026 School Year

Kindergarten – Fifth Grade

Disclosures Required Under the Federal Truth in Lending Act

Annual Percentage Rate*	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount The credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your enrollment deposit of \$750.
.58%	\$ 110.00	\$ 18,900	\$ 19,010	\$ 19,760

*APR calculation assumes loan start date of 7/1/2025.

Note that amounts on this form do NOT include any incidental charges.

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
11	\$1,728.18	July 1, 2025
	\$1,728.18	August 1, 2025
	\$1,728.18	September 1, 2025
	\$1,728.18	October 1, 2025
	\$1,728.18	November 1, 2025
	\$1,728.18	December 1, 2025
	\$1,728.18	January 1, 2026
	\$1,728.18	February 1, 2026
	\$1,728.18	March 1, 2026
	\$1,728.18	April 1, 2026
	\$1,728.18	May 1, 2026

Late Charge: Payments not made within a 10-calendar day grace period will be charged a \$40.00 late fee by Tuition Management.

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

Non-Sufficient Funds: Smart Tuition will charge \$30.00 for each check or bank debit transaction returned for non-sufficient funds.