

TAHOE EXPEDITION ACADEMY
FEDERAL TRUTH IN LENDING ACT DISCLOSURE
2024-2025

If you select the nine-month tuition payment plan, the following disclosures apply to your Enrollment Agreement.

Payment Plan	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 ⁽¹⁾	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments ⁽²⁾	TOTAL TUITION The total amount of tuition paid including your deposit ⁽³⁾
9-Month Tuition Payment Plan	0%	\$0	Tuition Balance after 10% deposit	Up to 9	See Enrollment Agreement

You have the right to receive an itemization of the Amount Financed. Please contact the Tahoe Expedition Academy – Business Office at 530-546-5253 or via email at accounting@tahoeexpeditionacademy.org to request a copy or submit a request in writing by sending a copy of this form to the Tahoe Expedition Academy – Business Office 9765 Schaffer Mill Road, Truckee, CA 96161.

- ⁽¹⁾ This amount assumes the deposit is paid when the Enrollment Agreement is signed.
- ⁽²⁾ Certain amounts may be rounded for presentation.
- ⁽³⁾ The annual percentage rate does not take into account your required deposit.

Your payment schedule is set forth below.

Program	Number of Payments	Amount of Payments	When Payments are Due
9-Month Tuition Payment Plan	9 payments for plans prior to July 1, 2024.	1/9 th of the balance after deposit payment	The monthly payment schedule will begin in April 2024 or in the month following the deposit payment and for enrollment agreements executed after April 2024.

Late Payment: A \$50 finance charge will be charged on any balances that are past due. These fees are assessed by Blackbaud, the school's financial services platform.

Prepayment: If you pay early, you will not pay a penalty. The finance charge will not be prorated for early payment.

See the Enrollment Agreement for any additional information, including information about late payment and non-payment.

PLEASE RETAIN A COPY OF THIS DISCLOSURE FOR YOUR RECORDS.