

St. John's Episcopal School

Tuition and Fee Schedule for Returning Students 2024-2025

Grade Level	A: Tuition ⁽¹⁾	B: Fees ⁽²⁾	Total Annual Tuition Plus Mandatory Fees	Tuition Refund Insurance (TRI) ⁽³⁾	PAYMENT OPTIONS						
					Annual Payment		Semi-Annual Payments ⁽⁴⁾			Ten-Month Payments ⁽⁵⁾	
					Deposit	Payment	Deposit	Payment #1	Payment #2	Deposit	Payments #1-#10
					Due 02/16/24	Due 06/01/24	Due 02/16/24	Due 06/01/24	Due 11/01/24	Due 02/16/24	Begin 06/01/24
Preschool	\$15,986.25	\$142.23	\$16,128.48	\$207.82	\$2,000.00	\$14,128.48	\$2,000.00	\$7,187.86	\$7,187.86	\$2,000.00	\$1,551.30
Pre-Kindergarten	\$17,640.00	\$461.96	\$18,101.96	\$229.32	\$2,000.00	\$16,101.96	\$2,000.00	\$8,191.87	\$8,191.87	\$2,000.00	\$1,767.24
Transitional Kindergarten	\$17,640.00	\$461.96	\$18,101.96	\$229.32	\$2,000.00	\$16,101.96	\$2,000.00	\$8,191.87	\$8,191.87	\$2,000.00	\$1,767.24
Kindergarten	\$23,820.62	\$461.96	\$24,282.58	\$309.67	\$2,000.00	\$22,282.58	\$2,000.00	\$11,336.26	\$11,336.26	\$2,000.00	\$2,444.81
1st Grade	\$23,820.62	\$401.32	\$24,221.94	\$309.67	\$2,000.00	\$22,221.94	\$2,000.00	\$11,305.41	\$11,305.41	\$2,000.00	\$2,438.24
2nd Grade	\$23,820.62	\$401.32	\$24,221.94	\$309.67	\$2,000.00	\$22,221.94	\$2,000.00	\$11,305.41	\$11,305.41	\$2,000.00	\$2,438.24
3rd Grade	\$23,820.62	\$401.32	\$24,221.94	\$309.67	\$2,000.00	\$22,221.94	\$2,000.00	\$11,305.41	\$11,305.41	\$2,000.00	\$2,438.24
4th Grade	\$23,820.62	\$561.18	\$24,381.80	\$309.67	\$2,000.00	\$22,381.80	\$2,000.00	\$11,386.74	\$11,386.74	\$2,000.00	\$2,455.56
5th Grade	\$24,049.94	\$787.19	\$24,837.13	\$312.65	\$2,000.00	\$22,837.13	\$2,000.00	\$11,618.39	\$11,618.39	\$2,000.00	\$2,505.18
6th Grade	\$24,049.94	\$842.32	\$24,892.26	\$312.65	\$2,000.00	\$22,892.26	\$2,000.00	\$11,646.44	\$11,646.44	\$2,000.00	\$2,511.16
7th Grade	\$24,049.94	\$704.51	\$24,754.45	\$312.65	\$2,000.00	\$22,754.45	\$2,000.00	\$11,576.33	\$11,576.33	\$2,000.00	\$2,496.23
8th Grade	\$24,049.94	\$395.81	\$24,445.75	\$312.65	\$2,000.00	\$22,445.75	\$2,000.00	\$11,419.28	\$11,419.28	\$2,000.00	\$2,462.79

¹ The 8th grade science text, which costs approximately \$90, is not included in tuition. Details to purchase the text will be provided to families in June 2024.

² Includes fees for field trips, Parents Association and Booster Club dues, yearbook, athletics fee for Middle School students, snack fee for Preschool - K, and iPad fee for Pre-K - 7th grade. (iPads are not used in Preschool.)

Does not include: iPads for 8th grade which are provided by the family, 8th grade Washington D.C. trip, world language class trips, or the Extended Day Program.

³ Required for those choosing the 10-month tuition payment option, recommended for all others. This amount is included in the ten-month amounts listed above.

⁴ Semi-Annual includes a 3.5% deferral fee.

⁵ Payments due in ten (10) installments beginning June 2024 through April 2025, with no February 2025 installment. Includes a 10% finance charge and Tuition Refund Insurance.

St. John's Episcopal School

Federal Truth in Lending Disclosures - Returning Student

2024-2025

School Year

Finance Charges:

If you select the Semi-annual payment option, you will be required to pay a 3.5% deferral fee. If you select the ten-month tuition payment option, there is a 10% finance charge and you are required to purchase Tuition Refund Insurance. Deferral fees, finance charges, and tuition refund insurance are considered finance charges under the Truth in Lending Act.

Right to Itemization:

You have the right to receive an itemization of the amount financed at any time.

Late Charge:

If a payment is late, the past due balance will be subject to a late charge of 3% per month.

PrePayment:

The deferral fee and finance charge will not be prorated for early payment.

Please see the complete Enrollment Contract for additional information about nonpayments or default.

Grade Level:

Preschool

PK4

TK

K

1st

2nd

3rd

4th

5th

6th

7th

8th

Semi-Annual Tuition Payment Option				
	Annual Percentage Rate	Deferral Fee	Amount Financed	Total of Payments
	The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount you will have paid after you have made the November 2024 payment.
Preschool	8.36%	\$247.25	\$7,064.24	\$14,375.73
PK4	8.36%	\$281.78	\$8,050.98	\$16,383.74
TK	8.36%	\$281.78	\$8,050.98	\$16,383.74
K	8.36%	\$389.95	\$11,141.29	\$22,672.53
1st	8.36%	\$388.88	\$11,110.97	\$22,610.82
2nd	8.36%	\$388.88	\$11,110.97	\$22,610.82
3rd	8.36%	\$388.88	\$11,110.97	\$22,610.82
4th	8.36%	\$391.68	\$11,190.90	\$22,773.48
5th	8.36%	\$399.65	\$11,418.57	\$23,236.78
6th	8.36%	\$400.61	\$11,446.13	\$23,292.87
7th	8.36%	\$398.20	\$11,377.23	\$23,152.65
8th	8.36%	\$392.80	\$11,222.88	\$22,838.55

Semi-Annual Payment Schedule				
Number of Payments	Deposit	Payment #1	Payment #2	
		Due 02/16/24	Due 06/01/24	Due 11/01/24
3	\$2,000.00	\$7,187.86	\$7,187.86	
3	\$2,000.00	\$8,191.87	\$8,191.87	
3	\$2,000.00	\$8,191.87	\$8,191.87	
3	\$2,000.00	\$11,336.26	\$11,336.26	
3	\$2,000.00	\$11,305.41	\$11,305.41	
3	\$2,000.00	\$11,305.41	\$11,305.41	
3	\$2,000.00	\$11,305.41	\$11,305.41	
3	\$2,000.00	\$11,386.74	\$11,386.74	
3	\$2,000.00	\$11,618.39	\$11,618.39	
3	\$2,000.00	\$11,646.44	\$11,646.44	
3	\$2,000.00	\$11,576.33	\$11,576.33	
3	\$2,000.00	\$11,419.28	\$11,419.28	

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Finance Charges:

If you select the Semi-annual payment option, you will be required to pay a 3.5% deferral fee. If you select the ten-month tuition payment option, there is a 10% finance charge and you are required to purchase Tuition Refund Insurance. Deferral fees, finance charges, and tuition refund insurance are considered finance charges under the Truth in Lending Act.

Right to Itemization:

You have the right to receive an itemization of the amount financed at any time.

Late Charge:

If a payment is late, the past due balance will be subject to a late charge of 3% per month.

PrePayment:

The deferral fee and finance charge will not be prorated for early payment.

Please see the complete Enrollment Contract for additional information about nonpayments or default.

Ten-Month Tuition Payment Option

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount you will have paid after you have made the April 2025 payment.
11.77%	\$1,384.55	\$14,128.48	\$15,513.03
11.72%	\$1,570.41	\$16,101.96	\$17,672.37
11.72%	\$1,570.41	\$16,101.96	\$17,672.37
11.68%	\$2,165.53	\$22,282.58	\$24,448.11
11.68%	\$2,160.48	\$22,221.94	\$24,382.42
11.68%	\$2,160.48	\$22,221.94	\$24,382.42
11.68%	\$2,160.48	\$22,221.94	\$24,382.42
11.67%	\$2,173.80	\$22,381.80	\$24,555.60
11.65%	\$2,214.70	\$22,837.13	\$25,051.83
11.65%	\$2,219.29	\$22,892.26	\$25,111.55
11.66%	\$2,207.82	\$22,754.45	\$24,962.27
11.68%	\$2,182.10	\$22,445.75	\$24,627.85

Ten-Month Payment Schedule