

Convenient Payment Plans for K-12 Education



Convenient financing for your child's education

Since 2004, Your Tuition Solution[™] is the financing option families have turned to at over 2,400 private schools across the U.S.

Applying online is easy

- Apply anytime quickly
- There's absolutely no cost or obligation
- The application takes only minutes
- You'll receive a decision quickly

Your Tuition Solution at a glance

APR: 3.99% – 24.99%* Fixed

Amount Financed: Select from \$2,000 to \$50,000

Term Length: Options for 24, 36, 48, 60, 72 or 84 months

Fees: No application or prepayment fees

Monthly Payment: Determined by term length, amount

financed and APR



To calculate payments or to apply, visit yourtuitionsolution.com

^{*} Rates range from 3.99% to 24.99% APR. Terms available based on amount financed and credit history. All Extended Plan loans made by NBT Bank, N.A., member FDIC. Please visit yourtuitionsolution.com for current rate information.

Tuition costs just became much more flexible

With a low fixed-rate loan from Your Tuition SolutionsM, paying for your child's private school education is easy.

- Financing options to \$50,000
- Low monthly payments up to 84 months
- Fixed APRs from 3.99%* payments won't increase
- No prepayment penalties maximum flexibility



Your Tuition Solution is offered through:

Springstone Financial, LLC 1700 West Park Drive, Suite 310 Westborough, MA 01581

Call: (800) 920-9777

Email: info@yourtuitionsolution.com Fax: (508) 281-8505

Choose your convenient monthly payment

| | SAMPLE MONTHLY PAYMENTS | | | | | |
|------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|
| Sample Purchase Amount | 24 Months 3.99%-24.99% APR* | 36 Months 5.99%-24.99% APR* | 48 Months 6.99%-24.99% APR* | 60 Months 7.99%-24.99% APR* | 72 Months 8.99%-24.99% APR* | 84 Months 9.99%-24.99% APR* |
| \$6,000 | \$261-\$324 | \$183-\$241 | \$145-\$201 | \$123-\$178 | - | - |
| \$7,000 | \$305-\$378 | \$214-\$282 | \$169-\$235 | \$143-\$208 | - | - |
| \$8,000 | \$348-\$432 | \$244-\$322 | \$193-\$268 | \$163-\$238 | - | - |
| \$9,000 | \$392-\$486 | \$275-\$362 | \$217-\$302 | \$184-\$267 | - | - |
| \$10,000 | \$435-\$540 | \$305-\$402 | \$241-\$335 | \$204-\$297 | \$181-\$273 | - |
| \$11,000 | \$479-\$594 | \$336-\$442 | \$265-\$369 | \$224-\$327 | \$199-\$300 | - |
| \$11,500 | \$501-\$621 | \$351-\$462 | \$277-\$386 | \$234-\$341 | \$209-\$313 | - |
| \$12,000 | \$522-\$648 | \$366-\$482 | \$289-\$402 | \$245-\$356 | \$218-\$327 | - |
| \$12,500 | \$544-\$674 | \$382-\$503 | \$301-\$419 | \$255-\$371 | \$227-\$341 | - |
| \$13,000 | \$566-\$701 | \$397-\$523 | \$313-\$436 | \$265-\$386 | \$236-\$354 | - |
| \$13,500 | \$588-\$728 | \$412-\$543 | \$325-\$453 | \$275-\$401 | \$245-\$368 | - |
| \$14,000 | \$609-\$755 | \$427-\$563 | \$337-\$469 | \$285-\$416 | \$254-\$381 | - |
| \$14,500 | \$631-\$782 | \$443-\$583 | \$349-\$486 | \$295-\$430 | \$263-\$395 | - |
| \$15,000 | \$653-\$809 | \$458-\$603 | \$361-\$503 | \$306-\$445 | \$272-\$409 | - |
| \$16,000 | \$696-\$863 | \$488-\$643 | \$385-\$536 | \$326-\$475 | \$290-\$436 | - |
| \$17,000 | \$740-\$917 | \$519-\$683 | \$409-\$570 | \$346-\$505 | \$308-\$463 | - |
| \$18,000 | \$783-\$971 | \$549-\$723 | \$433-\$603 | \$367-\$534 | \$326-\$490 | - |
| \$19,000 | \$827-\$1025 | \$580-\$764 | \$457-\$637 | \$387-\$564 | \$344-\$517 | - |
| \$20,000 | \$870-\$1079 | \$610-\$804 | \$481-\$670 | \$407-\$593 | \$362-\$545 | \$334-\$512 |
| \$21,000 | \$914-\$1133 | \$641-\$844 | \$505-\$704 | \$428-\$623 | \$380-\$572 | \$350-\$537 |
| \$22,000 | \$957-\$1187 | \$671-\$884 | \$529-\$737 | \$448-\$653 | \$398-\$599 | \$367-\$563 |
| \$23,000 | \$1001-\$1241 | \$702-\$924 | \$553-\$771 | \$468-\$682 | \$417-\$626 | \$384-\$589 |
| \$24,000 | \$1044-\$1295 | \$732-\$964 | \$577-\$804 | \$489-\$712 | \$435-\$654 | \$400-\$614 |
| \$25,000 | \$1088-\$1348 | \$763-\$1005 | \$601-\$838 | \$509-\$742 | \$453-\$681 | \$417-\$640 |
| \$30,000 | \$1305-\$1618 | \$915-\$1205 | \$721-\$1005 | \$611-\$890 | \$543-\$817 | \$500-\$767 |
| \$45,000 | \$1958-\$2427 | \$1373-\$1808 | \$1081-\$1508 | \$916-\$1335 | \$814-\$1225 | \$750-\$1151 |
| \$50,000 | \$2175-\$2696 | \$1525-\$2009 | \$1201-\$1675 | \$1017-\$1483 | \$905-\$1361 | \$834-\$1279 |

Calculate your payment options at yourtuitionsolution.com



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