

## Layaway Policy

- Minimum down payment: 10% of the total sale amount plus layaway fee
- The Layaway fee is collected at the time of the down payment.
- Layaway Fee:
  - For stores in Texas: \$5.00
  - For stores outside Texas:
    - \$5.00 for total sale amount up to \$99.99
    - \$10.00 for total sale amount of \$100.00 or more
- The balance of the layaway can be paid in three to six (3-6) equal payments, depending on the amount:

Total Sales Amount	Number of days to pay off Layaway	Number of Scheduled Payments
Up to \$249.99	Up to 90 days	3
\$250.00 - \$499.99	Up to 120 days	4
\$500.00 - \$1,499.99	Up to 150 days	5
\$1,500.00 +	Up to 180 days	6

- Cancelled layaways are subject to a restocking fee of \$10 or 10% of the purchase price (whichever is greater). No cash refunds. A credit slip will be issued on all cancelled layaway sales. Credit slip expires after 6 months from the date issued. Please see a Team Member for additional details.
- Layaway payment due dates and remaining balance will print on receipt.