## **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:
  - o 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 five (3-5) equal payments, depending on the amount:

Total Sales Amount	Number of days to Pay Off Layaway	Number of Scheduled Payments
\$0 - \$250.00	90 days	3
\$251 - \$500.00	120 days	4
\$501 +	150 days	5

- Customers may choose to cancel their layaway at any time and pay a restocking fee of either \$10.00 or 10% (whichever is the greater) of the total sale amount.
- Layaway payment due dates and remaining balance will print on receipt.