

## Layaway Policy

We now offer two layaway options:

- (1) Everyday Layaway
  - 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
  - All 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.
  - 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

- (2) 10/10/10 Layaway
  - Only available for layaways with a total purchase price of \$300 or more
  - 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: \$10
  - The balance of the layaway can be paid over ten (10) equal payments
  - (For layaways entered into on or after January 27, 2025) All 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.
- All Layaway payment due dates and remaining balance will print on receipt.
- “Total Sales Amount” for layaways includes the cost of the item(s) placed in layaway, plus any Product Protection Plans (PPP) or JVIP purchased.