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 total sale amount up to $400
      - $10.00 for total sale amount of $400 or more
    - For stores outside Texas:
      - $5.00 for total sale amount up to $300
      - $10.00 for total sale amount of $300 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, six, or ten (3, 6, 10) equal payments, depending on the amount:

Total Sales Amount	Number of Days To Pay Off Layaway	Number of Scheduled Payments
Up to $300.00	Up to 90 days	3
$300.01 - $600.00	Up to 180 days	6
$600.01 +	Up to 300 days	10

- 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.
- Special layaway promotions with different terms may be available at select times. Visit local store for details.