

## Financial Arrangement Options

We understand that orthodontic treatment is a considerable investment of time, effort and money to have the smile you have always wanted for your child or yourself. We strive to help the folks we serve fit treatment into their schedule and budget by having flexible before and after school hours as well as flexible financial arrangements.

The financial arrangement options we offer include:

1. Pay in Full at the start of treatment and receive a 5% accounting reduction on the fee (since there will be no billing associated with treatment).
2. Down-payment at the start of treatment and the rest of the fee to be made in payments (interest free) spread over the course of the treatment time.

You can choose how much you put toward your down payment and how much the monthly payments we be. Your account balance is to be paid off before completion of treatment (usually 18-24months) and delivery of retainers as needed.

3. Down-payment at the start of treatment and the rest of the fee to be made in payments that extend *beyond* the treatment time (Up to 48 months) with a nominal interest rate (12% APR). This allows for a smaller down-payment and monthly payments to fit nearly any budget.

We will also help you maximize any dental insurance coverage, Flex Spending Plan, and/or Health Savings Plan you may have.

Whichever treatment option you choose, know that you can always pay off your treatment sooner, and that we will work with you to fit your child's/your treatment into life for you.

Thank you for choosing *UPWard Orthodontics* for your care and for allowing us to serve you!

Sincerely yours,

Dr. Darin and the *UPWard Orthodontics Team*