

Frequently Asked Questions

Question

Why do colleges participate?

Answer

Participating colleges use Tuition Rewards as an opportunity to attract qualified students who might not otherwise be familiar with their school. These colleges understand that they need to remain affordable, and they want to reward families who conscientiously save and prepare for their child's education.

Question

Is a child guaranteed admission at participating colleges?

Answer

No. The normal admissions standards for each school still apply.

Question

Can a child still apply for financial aid?

Answer

Yes. Financial aid should be discussed with a financial advisor, high school guidance counselor or intended college when the time is appropriate. Participating colleges reserve the right to use Tuition Rewards as part of or separate from the normal financial package.

Question

Are Tuition Rewards guaranteed?

Answer

Yes. The program is a guarantee of a minimum discount. The colleges may blend the Tuition Rewards into the total financial aid package they can offer your student.

Question

Will public colleges ever be part of the program?

Answer

No. The Tuition Rewards program is for private colleges - not public (state) schools - at the undergraduate level only.

Question

What happens to unused rewards?

Answer

Same as if you don't use your Frequent Flyer Points. There's no financial cost because Tuition Rewards is a free benefit and an incentive to attend participating colleges.



What Parents Are Saying

"The Tuition Rewards program offers my family an innovative and economical way to help our son Alexander enjoy the benefits of a Drexel University education." ~ Nana D.

"We're so thrilled with the program. After our son Ryan enrolled at DePaul University (with a Tuition Rewards scholarship of \$3,475), we enrolled our niece too!" ~ R. Rodriguez

"Our son Brock is now a sophomore and was granted a Tuition Rewards scholarship program. We are still thankful and appreciate all the help that Tuition Rewards provided!" ~ Brenda B.

What Educators Are Saying

"The obvious benefit is that (Tuition Rewards) enables families to plan and save for their future educations. Another primary benefit is that families declaring their intent of a small-private education allows us the opportunity to begin forming a relationship much earlier than in the past. It is a mutually beneficial relationship between the colleges and the families!"

Doug Swartz
VP of Enrollment Management
Wittenberg College

"The Tuition Rewards program has helped Geneva College identify thousands of prospective students since we joined the program. Just during the years 2004-2008, more than 100 students applied for admission at Geneva and nearly 60% of them actually enrolled. What's more, it is our belief that these were students who would likely never have heard about Geneva if we did not participate in the Tuition Rewards program. What makes our connection to the program unique is the \$1,000 grant that is added to each student's Tuition Rewards benefit. So, not only is the program helpful with identifying the 'right students,' the students who enroll at Geneva win too."

David Layton
Dean of Undergraduate Enrollment
Geneva College

To register, go to www.ltcrewards.com

and enter your access code:

(As provided by your representative)

Once registered, you can visit www.tuitionrewards.com
to monitor or update your account.

Tuition Rewards

Private College Funding
Solutions for Families

"We Make Private College
Education More Affordable"



Tuition Rewards



Fund a Loved One's Private College Education

SAGE Scholars Inc., a specialist in college savings and tuition planning, has developed a unique and valuable program called Tuition Rewards.

Tuition Rewards can save thousands of dollars off the cost of tuition at over 200 private colleges in 34 states. It can alleviate some of the financial burden of higher education for the children in your immediate or extended family and broaden the number of colleges within your financial reach. Families with \$200,000 in assets or \$80,000 in income are eligible. Best of all, the program is FREE and entirely optional.

About SAGE Scholars Inc. and Tuition Rewards

- Incorporated in 1995 in Pennsylvania by Dr. James B. Johnston, former Director of Admissions and Financial Aid, Wharton Graduate School and by other educators.

- Participants now include colleges in 34 states and more than 115,000 students in all 50 states. SAGE added over 14,000 student participants in 2007 and is the largest U.S. private college savings program (as measured by students and financial assets).

- For additional information visit:

www.tuitionrewards.com



How Does Tuition Rewards Work?

How Tuition Points Are Earned:

- Each point = \$1 in tuition reduction
- First, 5,000 bonus points are awarded upon enrollment per individual with SAGE. That's 10,000 per couple!
- Then, at the end of the first year and each subsequent year, and additional 2,000 points will be added to each individual account, provided contact information for such account is validated by visiting www.tuitionrewards.com and logging on.
- The maximum points that may be used for tuition reduction varies from college to college, up to as much as one full year of college in some cases. The maximum award amount will be paid out equally over four years. Go to www.tuitionrewards.com for details on participating private colleges and their point maximums.

Individual - Example

Year	Bonus Points	Annual Points	Total Points
1	5,000	2,000	7,000
2		2,000	9,000
3		2,000	11,000
4		2,000	13,000
5		2,000	15,000
6		2,000	17,000
7		2,000	19,000
8		2,000	21,000
9		2,000	23,000
10		2,000	25,000
Totals	5,000	20,000	25,000

For Couples, this amount can be doubled!

Example - Redeeming Rewards

Using the example shown, assume a married couple has accumulated 50,000 points at the time their first child/grandchild is ready for college. Assume one year's tuition is \$27,000 and the maximum award the school allows is 25,000 points. They will be able to use 6,250 points ($25,000 \div 4$) in each of the four years of the child's/grandchild's college education. The remaining balance of 25,000 points plus future credits may be used for other children.



How Are Tuition Rewards Used?

Participating colleges accept Tuition Rewards points as discounts off the "list price" of tuition. Colleges do this because they are looking for more students - or better students - to market to.

Schools count Tuition Rewards as part of their normal institutional and merit scholarships.

For example, if a student has 10,000 Tuition Rewards Points, they will receive a minimum scholarship of \$2,500 over four years at a member school ($\$2,500 \times 4 = \$10,000$)

Tuition Rewards Deadlines

Rewards ENROLLMENT Deadline - Sponsors can enroll children, grandchildren, nieces and nephews in the program online starting at birth, but must enroll students by June 30th following their sophomore year in high school.

Rewards ALLOCATION Deadline - Sponsors must allocate earned Rewards to specific children by August 31st in the year they begin their senior year in high school.

Rewards APPLICATION Deadline - Sponsors must submit Rewards statements to colleges from our website at the time of a student's application to a particular college.

Other Terms & Conditions - Contact information for each Tuition Rewards account must be validated annually for the account to remain active. Please review the Tuition Rewards Member Agreement for all rules, deadlines, disclaimers and responsibilities.

How Do I Get Started?

The online registration process takes only a few minutes. Married couples must register separately. Your representative will provide you with an access code. Simply follow the online instructions and complete the information requested. Remember, this costs you nothing.

Once registered, the account manager (usually a parent) can then check his or her Tuition Rewards balance or add children/grandchildren by visiting www.tuitionrewards.com and logging on. Electronic statements will be sent to the account manager quarterly by SAGE Scholars.

