

# Tuition Rewards Facts

- There is no cost for a family to enroll. Tuition Rewards points are provided courtesy of your financial advisor.
- 370+ member colleges\* in 45 states participate in the SAGE Scholars Private College & University Enrollment Consortium. On average, 20 new colleges join each year.
- Only private colleges that give "non-need" financial aid are eligible to join.
- SAGE's 2016 HS seniors submitted rewards points valued at \$74.6 million to member colleges. More than 450,000 students are, or have been, enrolled in Tuition Rewards.
- Active clients earn additional Tuition Reward Points each year. There is no maximum to the amount of Reward Points that your family can earn.
- The Tuition Rewards scholarship has a maximum value of one full year's tuition (spread evenly over 4 years) and represents the minimum aid that our students are guaranteed to receive from member colleges. 1 point = \$1.00
- Children must be enrolled by Aug. 31 of the year that 11th grade begins. You can enroll grandchildren, nieces, nephews, etc.
- Points are awarded to the client's account; you must transfer your points to your student's account by August 31st of the year that 12th grade begins.
- Tuition Rewards Points must be submitted to member colleges at time of application for the freshman year. If the student does not attend a member college, you can transfer points issued to sponsors to other registered students in your family.

See [www.tuitionrewards.com](http://www.tuitionrewards.com)  
for complete information.  
SAGE Scholars, Inc.  
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Making Private College Education More Affordable!



## About the Scholarship Program

SAGE (Savings And Growth for Education) was developed by educational visionaries, including the former director of admissions and financial aid at the Wharton Graduate School of the University of Pennsylvania.

SAGE Tuition Rewards Points represent guaranteed minimum scholarships – discounts on undergraduate tuition starting with the freshman year – provided by member private colleges & universities.

Public (state) colleges & universities give very limited financial aid that is not based on “need” and are thus not eligible to participate in Tuition Rewards.

SAGE has identified private colleges that are generous with financial aid – and willing to guarantee scholarships to applicants affiliated with SAGE. In return, member colleges receive recruiting access to our national database of high school students. The program is a “win” for member colleges – and for you.



## Earn Tuition Rewards® Points

### 500-POINT ENROLLMENT BONUSES

Think of Tuition Rewards Points as Higher Education Frequent Flyer Miles. As a client of a participating Financial Advisor, you will automatically receive 500 Rewards Points (\$500 value) for completing your enrollment at [www.tuitionrewards.com](http://www.tuitionrewards.com). And, each student whom you enroll will also receive 500 Rewards Points (\$500 value). Each point is worth \$1.00 in scholarship discounts from member colleges.

### STUDENTS EARN ANNUAL POINTS

Each client is awarded semi-annual points based on either eligible assets under management with participating financial advisors or purchases of eligible insurance products.

### EARN MORE POINTS

Families can earn more Tuition Rewards Points by:

- Referring a friend to their Financial Advisor (one-time 500-Point Bonus)
- Completing an annual review with your Financial Advisor.

## ACCOUNT HOLDERS & STUDENTS

Account holders can “sponsor” multiple students in the immediate & extended family. Students can receive points from multiple sponsors (parents, grandparents, uncles).

### Deadlines:

- Enrollment** - Students must be enrolled by Aug. 31st of the year 11th grade begins.
- Allocation** - You must transfer your points to a student before Aug. 31st of the year 12th grade begins.
- Submission** - Rewards points must be submitted at time of college application. If a student does not choose to attend a participating college, you can transfer points to other students in the family. The maximum points that one student may use at a member college is either one year of tuition (spread evenly over a projected four years of attendance) or as agreed with the college.

## Questions and Answers

### CAN GRANDPARENTS HELP?

Yes. Grandparents, aunts, uncles or other family members can be account holders.

### IS MY CHILD GUARANTEED ADMISSION AT MEMBER COLLEGES?

No. The normal admissions standards apply.

### CAN WE STILL APPLY FOR FINANCIAL AID?

Yes. Rewards points are not itemized on the FAFSA form. Tuition Rewards represent the minimum scholarship that a member school is obligated to offer. Participating colleges may use Tuition Rewards as part of, or separate from, their normal financial aid packages.

### IS ANY MONEY DEDUCTED FROM MY ASSETS?

No. This is a free program. Reward Points are an extra benefit for being a valued customer. Similar to frequent flyer miles, Reward Points are redeemable as tuition discounts, not cash.

### WHAT IF MY FAVORITE COLLEGE IS NOT ON YOUR LIST?

More private colleges are being added monthly. Your favorite may be on the list by the time your student is a HS senior. Start earning your Tuition Rewards now!

### WHAT ELSE SHOULD I KNOW?

Private colleges are a “better buy” than families realize. A UCLA study showed that the 4-year graduation rate from private universities is 67%; from public universities, it's only 28%! Graduation rates matter. In a 5th and 6th year of college, student loan amounts rise exponentially.

### WHAT'S THE ‘CATCH’?

No “catch”. Our private colleges are looking to recruit more or better students. SAGE helps member colleges reach their enrollment goals – and you to reach your goals!