



SAGE Tuition Rewards Scholarship Program

What are Tuition Rewards Scholarships?

- The scholarships, called **Tuition Rewards**, are discounts -- for up to one full year's tuition (spread over four years) -- provided by 245+ private colleges in 40 states. New colleges and universities are being added regularly (approximately 20-to-30 per year). Employees who participate can receive guaranteed **Tuition Rewards** that can be assigned to their children, grandchildren, step-children, nieces & nephews.
- One Tuition Reward Point equals one dollar (\$1.00) in discounts off of the "list price" of tuition at participating schools. However, Tuition Reward points are not redeemable in cash.

How do I earn Tuition Reward Points?

Points are earned by completing your annual benefits enrollment presentation with one of our counselors. You will receive 1000 Tuition Rewards points for each of your beneficiaries (no purchase required). During subsequent annual benefits enrollments, you will receive an additional 1000 Tuition Rewards points for each of your beneficiaries (again, no purchase required). A valid email address, child's full name and birth date are required for enrollment in the program.

This sounds great. What does it cost to participate?

The Tuition Reward program is free to employees of participating companies who meet with a benefits counselor during open enrollment.

This program sounds too good to be true. What's the 'catch'?

SAGE member colleges and universities participate because they are able to recruit more or better students. Your students will receive some mail from the participating colleges once they begin high school. In return, you gain the opportunity to pay less tuition at 240+ private colleges in 38 states.



Any Limitations to Tuition Rewards?

- Limited to undergraduate tuition at participating colleges. Must be submitted at time of application.
- Remitted solely as a reduction to the participating college's full tuition bill -- NOT awarded in cash.
- Limited to a maximum of up to one year's tuition, spread evenly over four years. (Current range of the maximum Reward: \$10,800 to \$35,600.)
- Colleges reserve the right to use Tuition Rewards as part of, or separate from, any financial aid or scholarship package.
- Good News: With Tuition Rewards, you can only receive MORE financial aid – not less.

Frequently Asked Questions

What if I do not have any children?

You can designate up to 4 nieces, nephews, grandchildren or siblings to receive Tuition Rewards points.

Can my child still apply for financial aid?

Yes. Participating schools reserve the right to use Tuition Reward points as part of, or separate from, their normal financial aid packages.

How does this affect my child's financial aid package?

Tuition Reward Points represent the minimum scholarship that a student will receive from a participating school. Member colleges typically “blend” [mix] Tuition Rewards into a financial aid package but may also elect to “stack” [add] rewards on top of the aid package. Students can only receive more financial aid – or the same amount – by participating in our program, never less. Member colleges have signed a contract agreeing to honor Tuition Rewards – by accepting less than the “list price” of tuition.

Can my child receive a scholarship and use Tuition Reward Points at the same time?

Yes. Tuition Rewards represent the minimum scholarship that a student will receive, spread evenly over four years, if and when he/she attends a participating school. If your student receives another type of scholarship, the member college can choose to “blend” [add in] or “stack” [add on top] the Tuition Rewards with other scholarship funds.

How many students are earning Tuition Rewards?

More than 163,000 students are now earning Tuition Rewards; approximately 40,000 students join the program each year. Tuition Rewards has grown to become the largest private college savings program in the U.S., as measured by the number of students and the assets under management.

Is there a maximum of points I can accumulate?

No. But, the maximum Tuition Reward you can use per student is 25% of a member college's current tuition (or as contractually agreed). Rewards are spread evenly over four years (and are never issued in cash).

How do I find a list of participating colleges?

To see the participating colleges and universities, visit www.tuitionrewards.com and click on “Participating Schools.”

Does the list of participating schools change?

Yes. SAGE Scholars regularly adds new colleges and universities. If the school that interests your family is not participating now, it may join by the time your child is ready to apply to a college.



Tuition Rewards: Our Member Colleges

247 colleges, 40 states (as of 4/6/10)

Alabama

Birmingham Southern College
Huntingdon College
Spring Hill College

Arizona

Embry-Riddle Aeronautical Univ.

Arkansas

Lyon College
University of the Ozarks

California

Alliant International University
California College of the Arts
Concordia University
University of LaVerne
University of San Diego
Whittier College

Connecticut

University of Bridgeport
Mitchell College
Post University

Delaware

Wesley College

Florida

Eckerd College
Embry-Riddle Aeronautical Univ.
Florida Institute of Technology
Florida Southern College

Georgia

Morris Brown College
Shorter College

Hawaii

Chaminade University of Honolulu

Illinois

Concordia University Chicago
DePaul University
Dominican University
Greenville College
Illinois Institute of Technology
Judson University
Lake Forest College
Lewis University
Lincoln College
McKendree University
Millikin University
North Central College
Quincy University
Robert Morris University
Rockford College
St. Xavier University
Trinity Christian College
University of St. Francis

Indiana

Bethel College
Calumet College of St. Joseph
Franklin College
Manchester College
Marian College
Oakland City University
Saint Mary's College
Taylor University
Trine University
University of Evansville
Valparaiso University

Iowa

Briar Cliff University
Coe College
Iowa Wesleyan College
Loras College
Morningside College

Kansas

Benedictine College
Southwestern College

Kentucky

Campbellsville University
Georgetown College
Lindsey Wilson College
University of the Cumberlands

Louisiana

William Carey University

Maine

College of the Atlantic

Maryland

Capital Bible Seminary
Washington Bible College

Massachusetts

Anna Maria College
Becker College
Clark University
Endicott College
Gordon College
Nichols College
Springfield College
Western New England
Worcester Polytechnic Institute

Michigan

Adrian College
Albion College
Alma College
Aquinas College
Hillsdale College
Olivet College
University of Detroit Mercy

Minnesota

Augsburg College
College of St. Scholastica
Concordia College-Moorhead
Concordia University-St. Paul
Hamline University
Saint Mary's University
Millsaps College
William Carey University

Missouri

Avila University
Culver-Stockton College
Fontbonne University
Kansas City Art Institute
Lindenwood University
Missouri Baptist University
Missouri Valley College
William Jewell College

Nevada

Sierra Nevada College

Nebraska

Creighton University
Hastings College
Midland Lutheran College
Nebraska Wesleyan University
York College

New Hampshire

Colby-Sawyer College
New England College

New Jersey

Berkeley College
Fairleigh Dickinson University
Felician College
Georgian Court University

New York

Alfred University
Berkeley College
College of New Rochelle
Elmira College
Hartwick College
Hilbert College
Houghton College
Iona College

New York (cont.)

Manhattanville College
Pratt Institute
Rensselaer Polytechnic Institute
Roberts Wesleyan College
St. Lawrence University
St. Thomas Aquinas College
Wagner College
Wells College
North Carolina
Barton College
Bennett College
Catawba College
Chowan University
Lees-McRae College
Montreat College
Mount Olive College
Pfeiffer University
St. Andrews Presbyterian College

Ohio

Antioch University
Ashland University
Capital University
Heidelberg University
Hiram College
John Carroll University
Lake Erie College
Malone College
Ohio Northern University
Ohio Wesleyan University
Otterbein College
The College of Wooster
Tiffin University
University of Dayton
University of Findlay
Ursuline College
Walsh University
Wilberforce University
Wilmington College
Wittenberg University

Pennsylvania

Albright College
Allegheny College
Alvernia University
Arcadia University
Bryn Athyn College
Cabrin College
Cedar Crest College
Chatham University
Chestnut Hill College
Delaware Valley College
Drexel University
Duquesne University
Eastern University
Gannon University
Geneva College
Gwynedd-Mercy College
Harrisburg University of
Science & Technology
Holy Family University
Immaculata University
Keystone College
Kings College
Lancaster Bible College
LaRoche College
Lebanon Valley College
Lycoming College
Marywood University
Mercyhurst College
Messiah College
Misericordia University
Moore College of Art
Mount Aloysius College
Philadelphia Biblical University
Point Park University

Pennsylvania (cont.)

Robert Morris University
Rosemont College
Saint Francis University
Saint Vincent College
Seton Hill University
Susquehanna University
Thiel College
Walnut Hill College
Washington & Jefferson College
Westminster College
Widener University
Wilkes University
Wilson College
York College of Pennsylvania

South Carolina

Coker College
Converse College
Limestone College

South Dakota

Augustana College

Tennessee

Cumberland University
Lambuth University
Lincoln Memorial University
Tusculum College
Union University
Texas
Austin College
Houston Baptist University
Schreiner University
University of Saint Thomas
University of the Incarnate Word

Utah

Westminster College

Vermont

Green Mountain College
Southern Vermont College

Virginia

Bridgewater College
Eastern Mennonite University
Emory & Henry College
Ferrum College
Randolph-Macon College
Virginia Interment College

Washington

Pacific Lutheran University

West Virginia

Alderson Broaddus College
Bethany College
Davis & Elkins College
Salem International University
West Virginia Wesleyan College
Wheeling Jesuit University

Wisconsin

Alverno College
Beloit College
Cardinal Stritch University
Carroll University
Concordia Univ. of Wisconsin
Edgewood College
Lawrence University
Lakeland College
Marian University
Milwaukee Inst. of Art & Design
Milwaukee School of Engineering
Mount Mary College
Ripon College
Silver Lake College
St. Norbert College