



# 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](http://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  
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  
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 Intermon 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