

The College Tuition Benefit®

RESOURCE GUIDE

Financial Wellness Begins
with Education!

**2024
2025**



PREPARED FOR



CONTENT

- 03** **Employee Handout**
Brief outline of the program to be shared with employees
- 05** **Frequently Asked Questions**
Employees most frequently asked questions
- 06** **Additional Program Benefits**
Higher Education Benefits
Financial Wellness Benefits
- 08** **Terms & Conditions**
To be given to employees during enrollment
- 10** **Additional Information**
Information regarding our sending domains and email content
- 11** **Contact Information**



The College Tuition Benefit®

Did you know that 78% of families with children report their number one financial concern is the cost of their children's education?

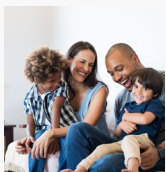
Much like a frequent flyer program, employees earn Tuition Rewards Points that can be redeemed for tuition discounts at more than 455 participating colleges and universities.



"My experience with Tuition Rewards has been great. I love getting extra rewards from my employer each year. I'm looking forward to my daughter being able to use Tuition Rewards to contribute towards her college education. Thank you for all you do for children and families!"

Hillary M. | Gardner, MA

Advantages to your family



- ✓ Help achieve a major life goal of saving for college
- ✓ Help with college planning



- ✓ Tuition Rewards Points never expire
- ✓ Program is available to extended family members*



- ✓ Easy to understand program
- ✓ Large network of colleges and universities to choose from



- ✓ 90% of participating colleges are ranked as "America's Best Colleges" by US News and World Report



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collegetuitionbenefit.com

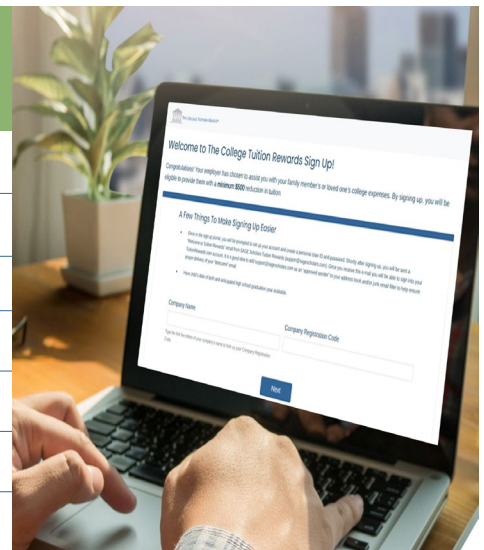


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Here's How the Program Works

- ✓ Employees that are signed up receive 2,000 Tuition Rewards Points annually or a 5% match of their employer sponsored retirement plan
- ✓ 1 Tuition Rewards Point equals \$1 in tuition reduction
- ✓ Employees can give Tuition Rewards Points to their children, grandchildren, nieces, nephews, stepchildren and godchildren
- ✓ **VB Company Name signs up employees in CTB at NO additional cost to the employees**

Age	Retirement Account Balance	2,000 Tuition Rewards Points or 5% Match	Tuition Rewards Points Balance
Tuition Rewards at Sign Up			1,000
12	\$35,000	2,000	3,000
13	\$39,450	2,000	5,000
14	\$44,212	2,221	7,221
15	\$49,307	2,465	9,686
16	\$54,758	2,738	12,424
17	\$60,591	3,030	15,454



In this example the participant receives a 1,000 sign up bonus when they register a 12-year-old child. As your retirement account grows, so do your Tuition Rewards!

How to Sign Up for CTB

Please contact your sales representative for assistance with signing-up for CTB, or contact Dana Gittens, dgittens@collegetuitionbenefit.com.

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Frequently Asked Questions



Q. What are Tuition Rewards® Points?

Tuition Rewards Points which are like frequent flyer miles help bridge the gap between students that want a high-quality private college education, but do not think they can afford one, at over 455 private colleges and universities in forty-six states.

A student's Tuition Rewards Points represent the guaranteed minimum amount of institutional financial aid (scholarships or institutional grants) that a Participating College will award to the student. The student may receive more financial aid than the Tuition Rewards Points represent, but he or she is guaranteed not to receive less! For example, if you redeem 30,000 Tuition Rewards Points for a student, the student is guaranteed to receive at least \$30,000 in financial aid divided equally over a projected four years of undergraduate education (can be over five years if the student is in a co-op program)

Q. How often are Tuition Rewards Points posted to an employee's account?

Tuition Rewards Points are earned on the anniversary of the plan coverage. This date is the same date for all employees, both new and previously signed up employees. The College Tuition Benefit® (CTB) will work with the Benefit Administrator to verify employment of all employees.

Q. Will Tuition Rewards Points ever expire?

No, Tuition Rewards Points do not expire.

Q. Can Tuition Rewards Points be used for fees, room, board, books, etc.?

No, just tuition.

Q. How to sign up for CTB?

Please contact your sales representative for assistance with signing-up for CTB, or contact Dana Gittens, dgittens@collegetuitionbenefit.com.

Q. What are the program deadlines?

1. Students must be registered in the Tuition Rewards Program prior to August 31 of the year the student begins 12th grade
2. Students cannot earn, or receive Tuition Rewards Points after August 31 of the year the student begins 12th grade
3. A student's Tuition Rewards Points must be submitted within ten (10) days of applying to a participating college(s)



Higher Education Benefits for Employees & Students

The College Tuition Benefit® (CTB) program has shown a great success rate in getting students to achieve a bachelor's degree, in the shortest amount of time, and with the least amount of student debt.



Technical School Careers – technical colleges now included in the network with tuition discounts

Employee Prime – employees are guaranteed a minimum 10% discount at a subset of network schools, thus promoting an elite workforce

Ready Set College® - a web-based planning tool for grades 8 thru 12 designed by high school guidance counselors

FastTrak® – students complete a profile for member colleges that respond with a “preliminary admission” letter, bypassing the burdensome and stressful formal application process

Newsroom – access to articles, tips, and advice about every step of the college process, funding, preparation, and career planning

“Thanks to the Tuition Rewards Program, the benefit provided to my mother will help me on my college journey. I have worked hard to get to where I am, and an additional scholarship is life-changing for my family and me.”

Taylor C. | Dieterich, IL



Financial Benefits for Employees

The College Tuition Benefit® (CTB) program helps reduce financial stress by providing essential advice to employees approaching retirement, who may otherwise tie up HR time inquiring about Medicare and Social Security options.



- Student Secure** – no cost \$5,000 Employee Accidental Death Scholarship coverage paid to cover college
- Medicare Reminder System** – reminder system to avoid lifetime penalties for late enrollment, includes Medicare Supplement advice
- Social Security Analyzer Report** – personal report on when to take Social Security and the impact of Student/Parent loans

"Thanks to the Tuition Rewards Program, the benefit provided to my mother will help me on my college journey. I have worked hard to get to where I am, and an additional scholarship is life-changing for my family and me."

Taylor C. | Dieterich, IL

Terms & Conditions



Congratulations! Through your employer or organization, you are taking the first step to enrolling in the SAGE Scholars Tuition Rewards program. Through Tuition Rewards and the College Tuition Benefit, you can earn guaranteed minimum scholarships worth up to 25% of the cost of full tuition at over 455 private colleges and universities across the country!

The Tuition Rewards program is being provided to you by your employer as provided for by your plan of benefits.

You will be earning Tuition Reward points, based on the plan design chosen designed and communicated by your employer. This plan is subject to change.

Tuition Rewards are not a product or service of your employer or program sponsor. SAGE Scholars, Inc. is the ultimate record keeper of your rewards. SAGE CTB, LLC is a separate company responsible for marketing and some administration.

Each Tuition Reward point is equivalent to a \$1.00 guaranteed minimum scholarship at any of the member colleges and universities. A full list of member colleges and universities is always available online at www.tuitionrewards.com.

The maximum amount of Tuition Rewards that any one college will accept is 25% of the current cost of four years of tuition; the current maximum at any member college is approximately \$55,000. Some member colleges accept less than 25%, typically between \$10,800 and \$15,600 - see the college list at www.tuitionrewards.com for a complete listing of how much each school is obligated to accept.

By providing your personal username and password you authorize your employer to provide information to SAGE Scholars, Inc. and SAGE CTB LLC., to the extent necessary to administer College Tuition Benefit. Additionally, you acknowledge you have read this Tuition Rewards Account Holder Acknowledgement form and would like to have the SAGE Scholars Market Cap and Gown newsletter emailed to you (you can easily unsubscribe at any time).

If a member of an organization or purchaser of a product, you authorize the organization or product provider to provide SAGE Scholars, First Benefits LLC and NB&S Co to provide the information necessary to administer the College Tuition Benefit.

Terms & Conditions



An example of how SAGE Rewards works. After 10 years, you have accumulated 25,000 Tuition Reward points, and your student applies and is accepted to a SAGE member school that accepts up to 25,000 points and...

- ✓ The school awards your child a total of \$15,000 in scholarships, grants and other discounts...
- ✓ The school is obligated to increase the total discount to \$25,000 to match the amount in your Tuition Reward account
- ✓ The school awards your child no scholarships, grants or discounts...
- ✓ The school is obligated to provide your child a scholarship or discount of at least \$25,000
- ✓ The school awards your child scholarships, grants or discounts totaling \$25,000 or more...
- ✓ The school has met its obligation to the program by providing a scholarship or discount of at least the value of your Tuition Rewards account

There are three very important deadlines that you must be aware of to use your Tuition Rewards:

1. You must add eligible students (children, grandchildren, nieces, nephews, etc.) to your Tuition Rewards account by August 31st of the year that the student begins 12th grade.
2. Tuition Rewards are earned and reported to your account. You must allocate (transfer) points to students by August 31st of the year that the student begins 12th grade. After this deadline, a student's reward account cannot be increased.
3. You must submit, online through your tuitionrewards.com account, a Tuition Rewards statement to any member school to which your student applies within ten (10) days of the student's application to the school. Statements submitted to member schools late may not be accepted for tuition reduction.

You have read the Privacy agreement at the bottom of tuitionrewards.com and understand this agreement is subject to change.

Please see the tuitionrewards.com web site for complete Terms & Conditions, as well as more detailed information on how it works and an extensive list of frequently asked questions.

Should you have any questions or require any assistance regarding the use of Tuition Rewards, please contact us by emailing support@sagescholars.com.

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Additional Information



Throughout the year, employees that have signed up for The College Tuition Benefit® (CTB) will periodically receive email(s) regarding their account. Email topics include -

- ✓ Annual statements sent to employees
- ✓ Deadline date for registering students
- ✓ Deadline date for transferring Tuition Rewards Points to a student(s) account
- ✓ Deadline date for submitting Tuition Rewards Points to college(s)

The following domains are used for our day-to-day contact with our customers, the employees. Please make sure the following domains are “white-listed” either through work or personal email providers.

- ✓ @sagescholars.com
- ✓ @tuitionrewards.com
- ✓ @collegetuitionbenefit.com

Please note that all emails containing PHI will be encrypted using Zix.



The College Tuition Benefit®

Contact Information

The College Tuition Benefit®
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dgittens@collegetuitionbenefit.com