



SAGE Scholars, Inc.

Tuition Rewards™ Overview:

An Introduction to the SAGE Scholars
Tuition Rewards Program

Welcome to the SAGE Scholars Tuition Rewards™ program – America’s first college savings program devoted exclusively to private colleges and universities!



WHAT is the SAGE Scholars Tuition Rewards Program?

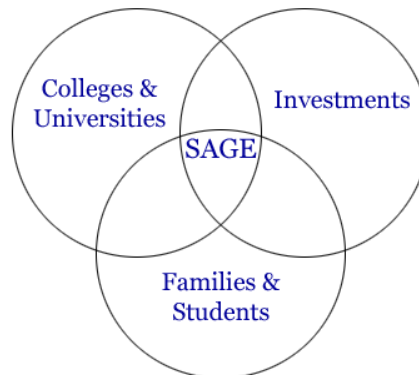
SAGE allows families to receive an extra 5% annual bonus on their eligible assets in the form of private college scholarships. Tuition Rewards equal 5% annually of the NAV of your assets that are listed in SAGE.

SAGE Stands for “Savings And Growth for Education”.

Each beneficiary (child, grandchild, etc) may use Tuition Rewards up to one year’s tuition, \$13,800, \$15,600 or one full year (spread over four years of college), depending upon which participating college the child attends.

Grandparents, in particular, truly appreciate the legacy they’ve created – scholarships for their grandchildren!

SAGE Tuition Rewards™ :



SAGE is a partnership among families, member colleges and universities, and financial institutions.

Families: Earn scholarships (discounts off full tuition) by investing with designated Financial Institutions.

Colleges: Encourage families to sensibly plan and save for education costs by offering Tuition Rewards (scholarships) earned by investing in designated Financial Institutions.

Financial Institutions: Market Tuition Rewards as an incentive to encourage families to prepare for their children’s, grandchildren’s, nieces, and/or nephew’s education.

SAGE is a visionary approach to saving for college education developed by leading educators, including the former Director of Admissions & Financial Aid at the Wharton School of the University of Pennsylvania.

Let's get started

The first thing you should do is become familiar with our website – www.sagescholars.com. Our website can answer most questions you have about SAGE, including what schools participate, and how we work – so add SAGE to your list of favorite web pages!



Activating your Tuition Rewards Account:

After you've completed the enrollment forms, you will immediately be e-mailed your login information. Contained in your conformation e-mail, along with this document, is your “**Activation Link**” – this is sent to you ensure that you entered your e-mail address correctly. To complete the signup process, simply click on the link in the sign up email.

Once you've activated your SAGE account, you'll be awarded your a **Tuition Rewards Bonus!**

You're all set! Now you can begin using the SAGE Scholars Tuition Rewards™ program!



Sponsoring a Student:

Once you've activated your SAGE account, you can sponsor students to use Tuition Rewards. You can sponsor any or all of your children, grandchildren, nieces and nephews, from ages birth to 10th grade. We recommend you sponsor as many children as possible, because the Tuition Rewards are only used if and when one of the sponsored children attends a participating school.

To sponsor a student, first login to www.sagescholars.com, then click on the “[Add a New Student](#)” on the left side of your screen – and complete the enrollment forms.

Children do not have to be enrolled at the same time as a sponsor – just as long as they're enrolled before they complete 10th grade.

SAGE Scholars College Tuition Rewards Program

- SAGE Home
- View/Edit My Profile
- Add A New Student**
- Account Statement
- Participating Schools
- Resources
- Technical Support
- Log Out

All fields marked with an * are required:

You Are Working On Client:	Mark Forsyth
*Student First Name:	
*Student Last Name:	
*Student Mailing Address:	
*City:	
*State:	PA
*Zip Code:	
*Student Phone:	()
*Student Gender:	☒ Male ☐ Female
*Student Social Security Number:	(no spaces or hyphens please)
*Student Date of Birth:	(mm/dd/yyyy)
*Student Date of Graduation:	06/30/xxxx (mm/dd/yyyy)



Viewing your Tuition Rewards Information

Your **Account Statement** screen allows you to view your Tuition Rewards and the students you've sponsored. To access this screen, click on "[Account Statement](#)" on the left side of your screen (you must be logged in).

SAGE Scholars College Tuition Rewards Program

SAGE Scholars Account Statement

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Transactions On Your SAGE Account	Date	Amount
Admin Adjustment	11/25/2002	\$100.00
Admin Adjustment	05/16/2003	\$10,000.00
Total		\$10,100.00

Sponsored students and their current Tuition Rewards				
Student Name	Available Actions	Grad. Date	Rewards	
Joseph Alba	View Student Assign Rewards	09/2004	\$322.69	
Alfred Forsyth	View Student	06/2010	\$0.00	
Ryan Garcia	View Student	01/2017	\$0.00	
Mark Gratea	View Student	06/2017	\$0.00	



Available Actions:

To review or edit a sponsored student's information, simply click on "[View Student](#)"

To review or edit your information, click on "[View/Edit My Profile](#)" on the left side of your screen.

To assign Tuition Rewards to a student, click on "[Assign Rewards](#)". Note: **Tuition Rewards must be assigned to students prior to November 1st of a student's senior year of high school.**



[Submitting Tuition Rewards to members Colleges & Universities](#)

As students become seniors in high school, they and their sponsors are expected to be responsible for submitting Tuition Rewards to member colleges.

You can allocate Tuition Rewards to students for use up until November 1st of a student's senior year of high school. If you neglect or forget to give a student Tuition Rewards, that student will not be eligible to use the Tuition Rewards that you earned.

Once Tuition Rewards have been issued to a sponsored student, you can, up to July 30th after the student's senior year, submit those Tuition Rewards member schools. This is done by going to your "[Account Statement](#)" page on sagescholars.com.

You'll be brought to a screen that lists all participating colleges and universities – here you will "check off" each college that the student is applying to, and then click the "submit" at the bottom. This will send a statement of Tuition Rewards to each "checked" school.



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SAGE Scholars - College Tuition Rewards Submission

To submit Tuition Rewards to a member school:

1. Check the box next to the appropriate school(s)
2. Click the "SUBMIT" button at the bottom of the screen.

Once you've clicked "SUBMIT" a statement including the student's name, contact information, and size of their allotted Tuition Reward will be sent to each school that you have "checked". Please allow 24-hours for the schools to receive the electronic statement.

- | | |
|---|---|
| ☐ Adrian College, MI | ☐ Albright College, PA |
| ☐ Alderson Broaddus College, WV | ☐ Alfred University, NY |
| ☐ Alliant International University, CA | ☒ Allegheny College, PA |
| ☐ Alverno College, WI | ☐ Alma College, MI |
| ☐ Aquinas College, MI | ☐ Antioch University, OH |
| ☒ Ashland University, OH | ☐ Arcadia University, PA |

Note: Tuition Rewards must be submitted to participating colleges and universities within 30 days of submitting an application to each school. Submitting Tuition Rewards does not constitute an application to a member school. Students must still apply to each school through their regular process.

?General Questions?



How are the Tuition Rewards entered into the SAGE database?

- **A onetime Tuition Rewards Bonus** is given to SAGE Account Holders when they activate their accounts. Each Sponsor will only receive one Tuition Rewards registration bonus.
- **The 5% Tuition Reward** comes to SAGE from the various member financial partners. Typically, every June 30th and December 31st, SAGE's financial partners download the Tuition Rewards information to SAGE (2.5% credit twice a year or 1.25% quarterly).



How do colleges treat Tuition Rewards?

Tuition Rewards are discounts off full, undergraduate, tuition at member schools, and indicate the minimum size scholarship that the students you sponsor will receive (max of \$15,600, \$13,800 or one full year off tuition, depending on the school), if and when they attend a participating college or university – SAGE Tuition Rewards are spread evenly over four years and may be blended with any other institutional scholarship.

Member schools are solely responsible for providing the Tuition Rewards, and may include Tuition Rewards as part of, or separate from, any other financial aid or scholarship offering: i.e., if a sponsored student also receives a “merit” or “academic” award of \$20,000 from a SAGE school, and that same student has \$10,000 in Tuition Rewards, the school can include the \$10,000 Tuition Reward in the \$20,000 merit/academic award. However, if the student received no financial aid or scholarship from the school, then they would still have the \$10,000 Tuition Reward.



Important points and dates for Tuition Rewards™ use:

- Students must be sponsored in SAGE prior to their completion of 10th grade.
- Tuition Rewards™ can be allocated to students up until November 1st of a student's senior year of high school.
- **August 1st through July of following year:** Families can submit Tuition Rewards information to member colleges and universities. Note: Tuition Rewards must be submitted to member colleges within 30 days of application to each school.



Answers to the 5 Most Frequently Asked Questions:

- SAGE is for private colleges, NOT public colleges (state schools)
- SAGE is about financing undergraduate, not graduate, education
- SAGE does not limit your choice of majors or your fields of study
- Colleges can issue Tuition Rewards as part of or separate from any other award/financial aid package
- Participation in SAGE neither helps nor hurts college admissions decisions

More Questions?

To have a question answered try our [FAQ](#) (Frequently Asked Questions) section on our website www.sagescholars.com or e-mail us at info@sagescholars.com.

