



The College Tuition Benefit[®]
Plan Sponsor's Administrative Guide

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College Tuition Benefit® Frequently Asked Questions

How do participants become registered?

There are two ways for participants to become registered;

For new Guardian plan sponsors please add email addresses to the excel census enrollment template. This same template can be used by existing Guardian plan sponsors to send the participant information. There is a sample of the template at the end of this document or you can email us at admin@CollegeTuitionBenefit.com and we will send you one. When a participant who has a dependent child under the age 16 on the census template, we will automatically enroll that student in The College Tuition Benefit.

Alternately participants can go to www.Guardian.CollegeTuitionBenefit.com and register. The registration User Name is always your company's Guardian Plan Number and the Password is: Guardian. Please note that if a participant fails to register within the first twelve months we cannot retroactively provide the first year registration Tuition Rewards, and if they put off registration a child may lose eligibility. *Our colleges will make no exception for this situation.*

How do new hires become registered?

If you have a large batch of new hires you can always use the excel census template described above.

What if a participant does not have an email address or does not supply one?

Unfortunately, we cannot register or communicate with any participant without an email address. We cannot provide the benefit to participants without an email address.

Where does the money come from to pay for the Tuition Rewards?

The Tuition Rewards are guaranteed discounts off full tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards. Tuition Rewards never have any "cash value".

Who can I register for my Tuition Rewards?

Sponsored students must be registered before August 24th of the year they enter 11th grade and be in your immediate or extended family – children, grandchildren, nieces, nephews, step children and god children. You cannot sponsor your neighbor's or co-worker's children when there is no family connection. Participants **cannot** use Tuition Rewards for personal use.

Is there any limit to the number of students I can register?

There is **no limit**. We expect and hope you continue to register children as your family commitments grow. To do this you simply log in to your personal account at www.TuitionRewards.com, click on "Add Student" and complete the necessary information.

What is the maximum amount of rewards I can use per child?

Most schools honor up to one year's tuition at the time of entry, looked at another way this is a 25% discount spread over four years. A handful of colleges are still operating under pre-2004 contracts limiting the maximum reward to \$13,800 - 15,600. An updated list is always available online when you log in to your account.

Note that there are Participant Tuition Rewards and Student Tuition Rewards. Participant Tuition Rewards are in the participant's account and can be used in any amount for any registered student. Student Tuition Rewards can only be used by that Student and are non-transferrable.

What are the Participants responsibilities?

In order for you to pledge your Tuition Rewards to a student, the student must be registered before August 24th of the year they enter 11th grade.

Participant Tuition Rewards are in the participant's name until they are pledged to a registered student. Rewards must be pledged to a student before August 24th of the year they enter 12th grade. Participants will receive several emails during 11th grade reminding them they must go into their account and pledge some or all of their Tuition Rewards if they want to use them for that 11th grade Student. The participant must go into their account and do this before August 24th prior to the student entering 12th grade. If the participant does not do this, they cannot use employee or student Tuition Rewards for that 11th grade student.

Also shown in their account is a list of member colleges. Within three days of sending in an application to a member college they must click off the college, on the list, they have applied to. In this way we notify the colleges of the Tuition Rewards they will be honoring.

Student Tuition Rewards can only be used by that student. Student Tuition Rewards are "Activated" by the employee by following the instructions above during 11th grade.

What if I pledge Tuition Rewards and the Student doesn't use them or attends a non-SAGE College?

On June 15th following 12th grade, you can go into your account, retrieve the Tuition Rewards and use them for any other eligible, registered student. If points are not retrieved and remain in a student's account unused for three years after high graduation, the Rewards will be forfeited.

Are Tuition Rewards Taxable?

We are not tax attorneys; however, IRS Publication 970, "Tax Benefits for Education", states clearly, "You do not have to include a qualified tuition reduction in your income". Tuition Rewards® meets the qualified tuition reduction definition.

What happens if a college stops participating before a student can use the Tuition Rewards at that college?

There is a very specific process for a college to stop participating. When a college stops participating in the SAGE Scholar network they are bound to honor Tuition Rewards earned up to the date they terminate. They do not have to honor Tuition Rewards earned after the termination date.

Do the colleges have any obligation to accept students with Tuition Rewards?

Absolutely not, the colleges will observe their normal student acceptance policies.

How do Tuition Rewards affect Financial Aid qualification?

Tuition Rewards are guaranteed minimum financial aid. All students are encouraged to apply for financial aid. Let's say a student's family has 20,000 Tuition Rewards. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$30,000, the second awards \$15,000 and the third awards no financial aid.

The first school is within its rights to say of the \$30,000, \$20,000 will be the Tuition Rewards. The second school will have to increase their award from \$15,000 to \$20,000. The third school will have to provide \$20,000 of financial aid.

What if we have family members who register the same eligible student?

Each participant has their own account and receives their own Tuition Rewards. If the participants want they can pool their Tuition Rewards for the same student so long as the student is registered under both accounts.

What happens if or when I leave my Plan Sponsor?

You will keep the Tuition Rewards you have earned up to the time you leave. You will not earn any new Tuition Rewards.

Who sees the names of my students and what do they do with them?

Our Privacy statement says the only people who see the names of your students are the colleges. Starting in 9th grade the colleges can view the names and may begin sending recruiting materials. The event is similar to what most families experience in 11th grade when students take SAT's and ACT's. Colleges never see the amount of Tuition Rewards an Participant or Student has until the Tuition Rewards are pledged in 11th grade.

Can Tuition Rewards be used for Graduate School?

No, Tuition Rewards can only be used for full-time, undergraduate education beginning with the freshman year.

Can Tuition Rewards be used if a student transfers to a participating college?

That is up to the school the student is transferring to. There is no contractual obligation to honor the Tuition Rewards.

Do Tuition Rewards go with me into Retirement? What happens if I pass away?

Tuition Rewards go with you into retirement and you can add grandchildren as they come along. If you pass away your executor can move the Tuition Rewards into the name of a guardian for the students, typically the parents, if you are a grandparent.

What's the Catch?

There is no *Catch*? Recent Gallup Poll results indicate that the cost of a college education is the number one concern of families with children. Your plan sponsor has chosen to address this concern by providing The College Tuition Benefit®.

What if I have questions about my account?

Any participant having difficulty accessing their account, or has questions concerning their account, they can contact College Tuition Benefit® at admin@collegetuitionbenefit.com.

Important Deadlines

There are four very important deadlines that must be met in order to utilize your Tuition Rewards Points for your student scholarship.

1. **Adding Student to Tuition Rewards** - Students must be added to the program by August 24th of the year that the student begins **11th grade**.
2. **Student Rewards** - The last day that you can transfer your earned Rewards to a student is August 24th of the year that the student begins **12th grade**. This is also the last day that a student can earn any directly allocated Tuition Rewards from any source.
3. **Submitting Rewards to Member Schools** – Using the college list in your online account you must submit a Tuition Rewards Statement to any member school(s) that your student is applying to **within 3 days of sending an application to that school**.
4. If pledged, Tuition Rewards can remain unused in a student’s account for three years after high school graduation. After 3 years the Rewards will be forfeited.

Confirmation Email of Registration from College Tuition Benefit®

When a participant registers for College Tuition Benefit, they will receive an automated email confirming their registration.

This email will explain what to expect next, and also provides the College Tuition Benefit Account deadlines.

Example of Confirmation Email



Dear PARTICIPANT,

Congratulations and welcome to Tuition Rewards® from SAGE Scholars! Tuition Rewards is a unique and powerful way to reduce the future college tuition obligations of the people you care about most.

You have been enrolled in Tuition Rewards through a partnership with The Guardian Life Insurance Company of America, The College Tuition Benefit®, and SAGE Scholars, Inc.

Complete your SAGE Scholars Tuition Rewards account registration now:

1. **Click or copy this link** into your browser:

<http://register.tuitionrewards.com/?sageid=148-xxxxxx>

The above link is an example. Each registrant receives a unique SAGE ID.

If the above link is disabled, or if you'd prefer not to click links in e-mail messages:

1. Go to www.tuitionrewards.com and select "**Complete Registration**" in the left menu.
2. **Enter your SAGE ID** (required for registration): **148-xxxxxx**
3. **Complete** the registration form.

About Tuition Rewards

The SAGE Scholars Tuition Rewards program is a nationwide program that has been helping families reduce the cost of college tuition since 1996. In 2013, nearly 1,700 Tuition Rewards families submitted more than 33 million points -- redeemable for **over \$33,000,000** in guaranteed minimum scholarships from member colleges and universities. There are currently over **330** member colleges and universities (located in **46 states**) in our program. Member colleges include **Baldwin Wallace, Butler, DePaul, Duquesne, La Salle, Rochester Institute of Technology, RPI, St. Bonaventure, St. Lawrence, the University of San Diego and the University of Tampa**. There are more than **306,000** students enrolled in Tuition Rewards.

Action may be Required

When you log into your account you must review your list of registered students. Please **make sure all information is accurate** even if we have loaded child dependents from your dental enrollment.

Alternately we may not have any students registered in your account because they were not eligible for dental or you did not elect dependent coverage. If there are no students we urge you to add them. **You can register as many students as**

you wish so long as the child is in your immediate or extended family (including great/grand relations).

Important Points to Remember:

1 - Students must be linked to your Tuition Rewards account by **August 24th of the year that the student begins 11th grade**. There's no cost to add additional students; you do not have to allocate any of your Tuition Rewards to them at this time. Registering them now enables you to allocate unused Tuition Rewards to them at a future date should your primary beneficiaries not attend a participating college.

2 - Your Tuition Rewards will accumulate in your account. You must decide how to allocate your points to your listed students. The last date that points can be allocated to a student is **August 24th of the year that the student starts 12th grade**. After this date a student's account is locked. Points left non-allocated in your account will not be included on the Tuition Rewards statements that you will send to member schools.

3 - You must submit the Tuition Rewards to colleges **at the time of your student's application** to the school. This is easily done from the "Your Students" page after you log in to your account at www.tuitionrewards.com. Failure to submit your student's Tuition Rewards may make your student ineligible to redeem his or her Tuition Rewards.

4 - Your Tuition Rewards Points represent a guaranteed minimum scholarship. They are discounts off the "list price" of tuition; they are never redeemable in hard dollars. Member colleges may blend [include] or stack [add] Tuition Rewards with other financial aid offers.

5 - For detailed information on how the program works, as well as a listing of important dates and deadlines, please see the "**Guide to Tuition Rewards**" page after logging in.

If you have any questions, please contact us via e-mail at support@sagescholars.com.

For a complete list of participating colleges, visit us on the web at www.tuitionrewards.com.

Congratulations on reducing the future tuition costs of the aspiring students in your life. Your hard work and planning will be a benefit to all.

Sincerely,
The SAGE Scholars Tuition Rewards Team
support@sagescholars.com

Example Census Template

Company Name **ABC Company**

**Guardian Group
Number** **098765**

Last Name	First Name	Relationship ¹ (P, S, D)	DOB	Home Address 1	Home Address 2	City	State	Zip	Email Address ²

¹Relationship: **P**=Participant, **S**=Son, **D**=Daughter

²Dependent email address can be that of the Participant or left blank. **Email address is required for Participant.**