

Welcome to Tuition Rewards!



Dear Name,

Congratulations and welcome to Tuition Rewards® from SAGE Scholars! This program is an employer based program, and is provided to you at no cost through a partnership among Independence, The College Tuition Benefit, and SAGE Scholars, Inc.

Tuition Rewards is a way to reduce the future college tuition obligations of the people you care about most. As an enrollee in Tuition Rewards, you will be able to earn scholarships of up to one full year's tuition for every one of your children, grandchildren, nieces and/or nephews at over **340** participating private colleges and universities across America.

Your username for www.tuitionrewards.com is shown below:

Your login username is: [ibxtest](#)

For account privacy and security, your password is not shown.

When signing in to your Tuition Rewards account, please note that your password is case sensitive.

Please Note

It may take up to one hour for all students that you registered when signing up online to be imported into your Tuition Rewards account.

If you did not add students during your online registration we urge you to add them when you log into your account. **You can sponsor as many students as you wish** so long as the child is in your immediate or extended family (including great/grand relations), and he or she has **not yet started 11th grade**.

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. Participating high school seniors who graduated in June 2015 submitted Tuition Rewards points valued at \$45.1 million to member colleges and universities in 2014.

There are currently over **340** member colleges and universities (located in **45 states**) in our program. Member colleges include **Cabrini College, Eastern University, Duquesne Univ., DePaul Univ., Drexel Univ., Duquesne Univ., La Salle Univ., Rochester Institute of Technology, RPI, St. Bonaventure, St. Lawrence, Union College, University of San Diego and the University of Tampa**.

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.

Subscriber Self Registration "Welcome" Email

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

Earn Even More Tuition Rewards Points!

Great news! You can earn even more Tuition Rewards Points through the Pennsylvania 529 Investment Plan (IP). PA 529 is a tax-advantaged way to save for college, which is similar to a mutual fund. It offers 13 different options from The Vanguard Group, one of the world's premier mutual fund companies. And if you or your student lives in Pennsylvania, there is another great plan to consider-the Pennsylvania 529 Guaranteed Savings Plan (GSP). The PA 529 GSP is a lower risk plan where your savings keep pace with tuition inflation.

No matter which Pennsylvania plan you choose, you can earn Tuition Rewards Points worth 2.5% of the value of your PA 529 account each quarter, with a minimum of 250 SAGE points per quarter. **Enroll today!** For more information about the PA 529 College Savings Program, [click here](#).

SAGE Scholars, Inc. · 21 S. 12th St. · 9th Floor · Philadelphia, Pa. 19107

Make sure you receive your Tuition Rewards e-mails. Please add support@sagescholars.com to your address book now.

You are receiving this e-mail because at no cost to you, your employer has partnered with The College Tuition Benefit and SAGE Scholars to provide the SAGE Scholars Tuition Rewards program to all employees. Formed in 1997 with the purpose of promoting the values and

Subscriber Self Registration "Welcome" Email

affordability of private higher education, SAGE brings together families, colleges & universities, and investment companies to create college funding solutions.