

A photograph of three graduates in black caps and gowns, smiling and holding rolled-up white diplomas tied with red ribbons. The diplomas are held in front of them, and their hands are visible. The background is a blurred outdoor setting with a building and trees.

We Are **SAGE** Scholars

Students, Families, Private Colleges & Universities Advocates

Bringing Colleges & Students Together

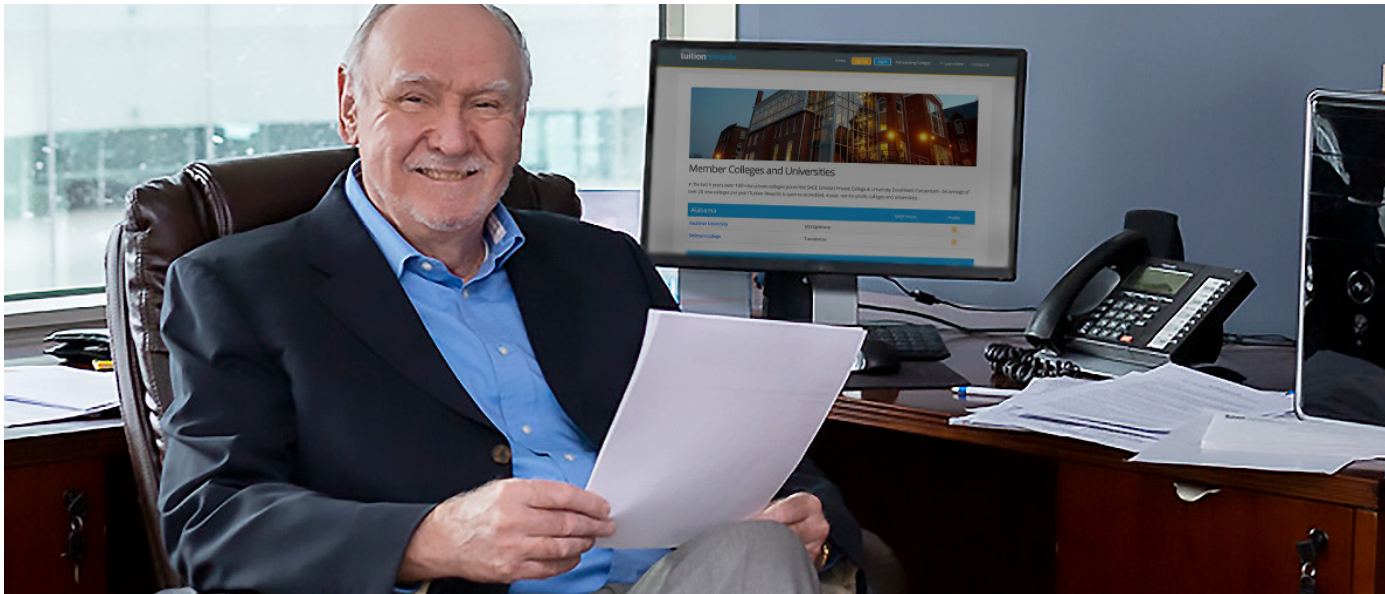
www.tuitionrewards.com



“There are creative solutions to narrow the gap between the aid colleges will provide and what families can afford to pay. That’s the “sweet spot” that SAGE Scholars occupies.”

Message From Our Founder

I have always been interested in how students choose colleges – and how families pay for the education. My father, a Scottish immigrant, worked in the steel mills around Pittsburgh. His annual salary as a foreman, essentially a blue-collar job, was nine times my yearly tuition. Today, if that steel mill foreman position even existed, the job would have to pay about \$450,000 to be equivalent to the same salary to tuition ratio.



The reality is that college has never been more costly than it is now. The list price of many four-year private colleges now exceeds the average cost of a single-family home. In short, it's nuts. However, it is still the most worthwhile investment that a person can make. College graduates make on average one million dollars more in their lifetime than high school graduates.

At the age of 29, I was the youngest Director of Admissions and Financial Aid at the Wharton Graduate School of the University of Pennsylvania. It was there that I learned all the angles for funding a college and graduate school education. Trust me, there's certainly no fun in college funding, but there are creative

solutions to narrow the gap between the aid colleges will provide and what families can afford to pay. That's the "sweet spot" that SAGE Scholars occupies. We are proud to partner with Wellness Advocates (employers, insurers, financial institutions, associations, etc.) that help families by providing college funding support.

My goal in life has been to make high quality, higher education more affordable. This should be, and can be, a reality for working Americans today. I'm proud to say that participating in our SAGE Scholars program has saved millions of dollars in tuition for participating families - and my hope for the future is to grow that number exponentially.

Onward, James B. Johnston, Ed. D.



We help families achieve
a major life goal - **saving
& preparing for college.**

SAGE Scholars

Bringing Colleges & Students Together

SAGE Scholars is proud to be the nation's oldest and largest private college preparation and funding organization. Our goal is to bridge the gap between students who want an affordable private college education with colleges that will guarantee tuition discounts for member families - all at no cost to the student, family or college. Through our Tuition Rewards® program, SAGE Scholars has been helping families secure the best possible private college education for over a quarter of a century.

“Connects colleges & universities to students...”

“I knew that if a college or institution belongs to a rewards program, that they were thinking about what is best for their students and not just what their bottom line is. Getting a quality education is important but equally and maybe more important to me is going to a college that thinks of their students and families first. I am proud of this program because it connects colleges and universities to students in a truly altruistic manner that I admire. Choosing a college is a difficult major life decision and the SAGE Scholars Tuition Rewards Program helped me through this time by helping me find colleges with a purpose.”

Tyler Z | Montclair NJ



The SAGE Scholars Story

SAGE Scholars, Inc. was formed in 1995 with the purpose of promoting the values and affordability of private higher education. SAGE Scholars was started by visionary leaders with higher education experience including the former head of admissions and financial aid at the Wharton School at the University of Pennsylvania. Through SAGE Scholars' unique Tuition Rewards Program, the company brings together families, colleges & universities, and benefit providers to create college funding solutions.

Dr. James B. Johnston, founder and architect of SAGE Scholars, asked, “How can we reward families for saving for college?” His solution - Tuition Rewards®. The idea was that families could, by conscientiously saving, planning and preparing for college, accumulate Tuition Rewards Points - redeemable for guaranteed minimum discounts off the “sticker price” of tuition at a group of private colleges seeking qualified students. For families and participating colleges, SAGE Scholars was a “win-win”: Families could earn guaranteed, non-need based discounts off full tuition of up to 25%, and colleges could recruit quality students.

It took six years to assemble a core group of colleges; in 2001, when 100 private colleges and universities joined the consortium, SAGE Scholars was launched. Today, over 400 private colleges and universities from Maine to Hawaii use Tuition Rewards to help fill their undergraduate freshmen classes. And, those students are good - SAGE Scholars good!



Educational Services

Promoting Access and Affordability of Private Higher Education

At SAGE Scholars, we believe deeply in the value and quality of private higher education. Over the last 25 years we have partnered with over 400 colleges and universities, and have built comprehensive college and career planning tools to help prepare students and families for every step of the college process.

The Tuition Rewards® Program

Tuition Rewards is a unique rewards program, offered by employers, health insurers, financial institutions and non-profits, to address American families' number one financial concern – a college education for their children, grandchildren, nieces and nephews. Tuition Rewards are guaranteed minimum tuition discounts to over 400 SAGE Scholars private colleges and universities and can be used by students of member families. For eligibility requirements visit www.tuitionrewards.com.

Each Tuition Rewards point represents a guaranteed minimum discount equivalent to one dollar, with a maximum discount of up to one year's tuition, spread equally over 4 years of full-time undergraduate education. The number of points earned determine the minimum, guaranteed tuition discount students can receive at any SAGE Scholars member college and university. Students may receive more – but cannot receive less. We have two important program deadlines; Tuition Rewards statements must be submitted electronically to member schools within 10 days of submitting college applications, and students must be enrolled in the program by the beginning of high school senior year to be eligible.

Since our inception, over 100,000 companies have joined SAGE Scholars. Nearly 7 million families have enrolled children, grandchildren or other dependents from birth through senior year in high school; and over 400 SAGE Scholars member colleges and universities accept Tuition Rewards.

Tuition Rewards®

www.tuitionrewards.com

A unique guaranteed tuition discounts program accepted at over 400 private colleges and universities.

Ready Set College®

www.readysetcollege.org

A comprehensive college and career planning website designed for students and parents at every step of the process.

SAGE Prime®

Our continuing education solution, a guaranteed tuition discount for every sponsor in the SAGE Scholars network.

Market Cap & Gown®

A monthly newsletter delivered to SAGE Scholars members to keep them abreast of education news.

SAGE Scholars Educational Foundation®

Offers hundreds of thousands of dollars in annual scholarships to SAGE Scholars students who attend member colleges or universities.



We make private
college education
more affordable.

SAGE Scholars

Member Colleges & Universities

SAGE Scholars is proud of the caliber of colleges and universities we have worked with over the last 25 years. These institutions attract top students from all over the country, and it is our privilege to partner with them through our Tuition Rewards Program. There are over [400 private colleges and universities](#) that accept Tuition Rewards, and 90% of Consortium colleges and universities have received an “America’s Best” ranking by U.S. News and World Report.

“I am very thankful for the doors that SAGE Scholars Tuition Rewards opened for me...

“The SAGE Scholars Tuition Rewards Program secured that I didn’t have to settle for second best, but instead gave me the opportunity to choose a college that I wanted to go to, and one where I will thrive. I am very thankful for the doors that SAGE Scholars Tuition Rewards opened for me and the excitement that surrounds me because I am going to attend the college of my dreams.”

Denali S. | Bozeman, MT

Why Private Colleges and Universities?

Did you know that a private college may cost less than you think? Many families end their research at the published list price, and never factor in the “true cost” of a college.

Private Colleges & Universities:

- ✓ Better Graduation Rates
 - Private college students, on average, graduate more than a year sooner than public college students.
 - According to a UCLA study, 28% of students at public colleges graduated in 4 years – versus 67% of students at private institutions.
- ✓ Emphasis upon career counseling, job placement and graduate school assistance.
- ✓ Smaller classes, flexible curriculum, and more individualized attention.
- ✓ Closely knit academic community (students, faculty, staff) and classroom instruction by faculty rather than graduate assistants.
- ✓ Affordability
 - Graduates earn, on average, over \$1 million more than high school graduates.
 - Average undergraduate student loans are less than the average new car loan.
 - The average monthly repayment for a private college student is only \$22.20 more per month than the average public student’s loan (\$2000/10 years/6%).

SAGE Scholars

Partners With Wellness Advocates

Research shows that college completion directly corresponds to improved wellness outcomes: longer, healthier and more financially stable lives. Employers, health insurers, financial institutions and other advocates have partnered with SAGE Scholars to help employees, members, clients and consumers obtain college preparation, selection and funding for children, grandchildren or other loved ones of all ages. For a list of participating advocates please go to: www.tuitionrewards.com/sp



25 Years of Experience

SAGE Scholars was formed in 1995 by Dr. James B. Johnston, former Director of Admissions & Financial Aid at the Wharton Graduate School, to promote access and affordability of private higher education.



Growing College Consortium

There are over 400 private colleges and universities that accept Tuition Rewards, and 90% of member colleges and universities have received an "America's Best" ranking by U.S. News and World Report.



Passionate Mission

We believe in helping families achieve a major life goal – saving and preparing for college.

Some of SAGE Scholars Wellness Advocates Partners

- The Guardian Life Insurance Company of America
- Independence Blue Cross
- United Concordia
- AmeriHealth
- The Pennsylvania 529 College Savings Program
- Colonial Life & Accident Insurance Company
- SilverSneakers
- Davis Vision
- NY State Employees' Federal Credit Union

Here's What They're Saying About Us...

"The Tuition Rewards my son earned allowed him to attend the school of this choice..."

“SAGE Scholars Tuition Rewards has been very beneficial to our family. My son only applied to participating schools. The Tuition Rewards my son earned allowed him to attend the school of this choice, which would have been financially difficult otherwise. This is a great program!”

Beth-Anne H. | Coatesville, PA

"The number, quality and diversity of schools that have partnered with this program is really impressive..."

"What a terrific perk from my employer! The ability to earn future discounts on my kids' college tuition makes the prospects for funding their education that much easier. Every dollar counts, and the number, quality and diversity of schools that have partnered with this program is really impressive."

Paul D. | Westlake, OH

"I love how my daughter can update her academic information and earn points..."

"My experience with SAGE Scholars has been wonderful! Signing up was quick and painless and the website is easy to navigate. I love how my daughter can update her academic information and earn points. The list of schools that participate in the program is very impressive. It helps knowing the program will offset the cost of college."

Cheryl P. | Schuylkill Haven, PA

"I could not believe that this program was available to me..."

"I was introduced to this program when I started my new job and signed up for benefits and I could not believe that this program was available to me. I immediately signed my daughter up and I am thrilled with the points system and the ability to add other family members friends. This is a fabulous program! I am extremely pleased and the registration was simple. Thank you!"

Christal G. | Harvest, AL

"This program helps to level the playing field..."

"The SAGE Scholars Tuition Rewards program can help students to choose a school based on the best fit rather than cost. This program helps to level the playing field and provides the opportunity for students to attend schools that may otherwise be unaffordable."

Nicholas V. | New Castle, PA





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instagram.com/SAGE_Scholars