

A Thousand Moms sponsors a unique solution to college planning



SAGE Scholars Tuition Rewards

Helping to make private college
education more affordable



Earn guaranteed scholarships - up to one full year's tuition - at nearly 400 participating private colleges and universities through the SAGE Scholars Tuition Rewards® Program.

Each Tuition Reward point is equal to a \$1.00 guaranteed minimum discount off of tuition at any of our member colleges. The maximum scholarship varies by college, but currently is over \$50,000!

About SAGE Scholars

SAGE was developed by educational visionaries, including the former Director of Admissions and Financial Aid at the Wharton Graduate School of the University of Pennsylvania.

SAGE Tuition Reward Points represent guaranteed minimum scholarships – discounts on undergraduate tuition starting with the freshman year – provided by member private colleges and universities. Public (state) colleges and universities give very limited amounts of financial aid that is not based on “need” and are thus not eligible to participate in Tuition Rewards.

It's never too early
to start thinking
about the future
of your children
and grandchildren





Tuition Rewards: Family FAQs

SAGE Scholars
**tuition
rewards**[®]

Q: *What are Tuition Rewards?*

“Tuition Rewards” is a unique customer Reward program! You can earn **Tuition Rewards Points** (similar to “frequent flyer miles”) and use them to reduce tuition obligations at 378+ participating four-year **private** colleges and universities in 45 states.

One Tuition Rewards Point equals one dollar (\$1.00) in discounts off the “list price” of tuition at participating schools for undergraduate study beginning with the freshman year. For the current freshman class, the maximum possible reward per student is **\$53,505** in discounts, spread evenly over four years of projected attendance. As with Frequent Flyer miles, Tuition Rewards Points are not redeemable in cash.

Q: *How do I earn Tuition Rewards Points?*

Tuition Rewards Points are earned by saving and investing with the financial partners of SAGE Scholars, Inc. Other partners include the Pennsylvania and Wisconsin state 529 college savings programs; well-known insurance carriers; banks and credit unions; a mutual

fund; financial planners, other financial providers; and, employees of various participating companies.

The Tuition Rewards program was created by SAGE Scholars, a Philadelphia firm founded in 1995 by the former director of admissions and financial aid at the Wharton Graduate School, University of Pennsylvania.

Q: *How many students are earning Tuition Rewards?*

Over **450,000** students are now earning Tuition Rewards; which is the largest U.S. private college savings program – as measured by participating students and assets under management.

Q: *This sounds great. What does it cost to participate?*

The Tuition Rewards program is **FREE** to families and employees. There is no membership cost for participating colleges. All fees are paid by the financial partners of SAGE, who are seeking investors, clients or employees. This is an added benefit that differentiates the company from competitors.



Questions and Answers

Can grandparents help?

Yes. Grandparents, aunts, uncles, or other family members can be account holders.

Is my child guaranteed admission at participating colleges?

No. Each college's normal standards apply.

Can we still apply for financial aid?

Yes. Participating colleges may use Tuition Rewards as part of, or separate from, their normal financial aid packages. Tuition Rewards represent the *minimum scholarship* that a member school will offer.

—What if my favorite college is not on your list?

More colleges are being added all the time. Your favorite may be on the list by the time you select a school. Start earning your Tuition Rewards now!

Is any money deducted from my assets?

NO! These scholarships are not cash; they are tuition discounts similar to frequent flyer miles – an extra benefit for being a valued customer!

What else should I know?

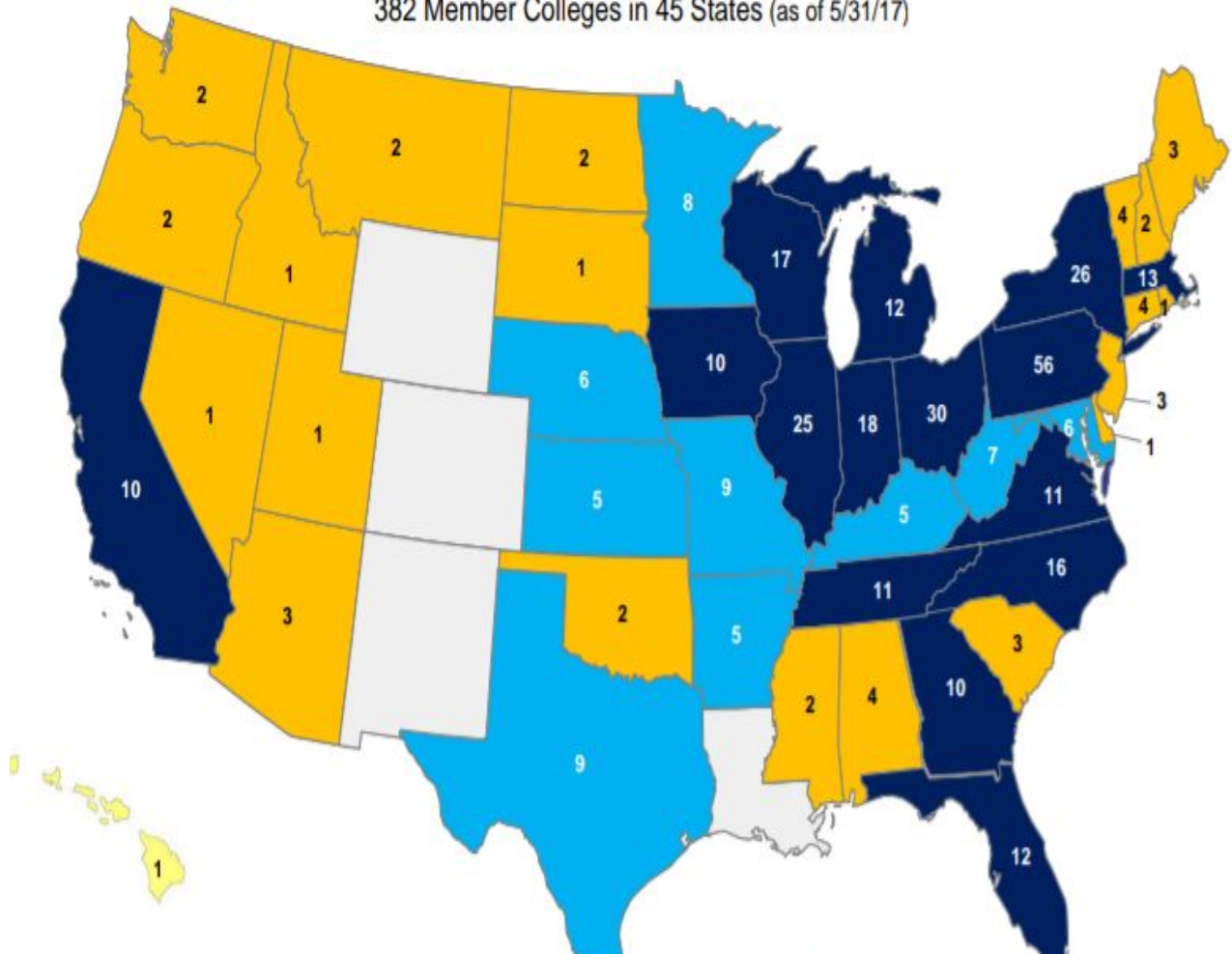
The enrollment deadline is *June 30th* of the year the student begins 12th grade; Tuition Reward Points must be allocated to students before *August 31st* of the year that 12th grade begins.

What's the 'catch'?

The 'catch' is that our private colleges and universities are looking to recruit more or better students. This program helps colleges reach their enrollment goals – and you to reach yours!



382 Member Colleges in 45 States (as of 5/31/17)



Alabama

Birmingham Southern College
 Faulkner University
 Huntingdon College
 Spring Hill College

Arizona

Benedictine University at Mesa
 Embry-Riddle Aeronautical Univ.
 Prescott College

Arkansas

Harding University
 John Brown University
 Lyon College
 Ouachita Baptist University
 University of the Ozarks

California

Alliant International University
 California College of the Arts
 Concordia University
 Dominican University of California
 Mount St. Mary's University
 Simpson University
 University of LaVerne
 University of Redlands
 University of San Diego
 Whittier College

Connecticut

Mitchell College
 Post University
 University of Bridgeport
 University of Saint Joseph

Delaware

Wesley College

Florida

Ave Maria University
 Eckerd College
 Embry-Riddle Aeronautical Univ.
 Florida Institute of Technology
 Florida Southern College
 Johnson University (Florida)
 Lynn University
 Rollins College
 Saint Leo University
 St. Thomas University
 Stetson University
 University of Tampa

Georgia

Berry College
 Brenau University
 Clark Atlanta University
 Emmanuel College
 Morris Brown
 Oglethorpe University
 Point University
 Savannah College of Art & Design
 Shorter University
 Wesleyan College

Hawaii

Chaminade University of Honolulu

Idaho

Northwest Nazarene University

Illinois

Benedictine University
 Bradley University
 Concordia University Chicago
 DePaul University
 Dominican University
 Elmhurst College
 Greenville College
 Illinois Institute of Technology
 Judson University
 Lake Forest College
 Lewis University
 Lincoln College
 MacMurray College
 McKendree University
 Millikin University
 North Central College
 Olivet Nazarene University
 Quincy University
 Robert Morris University
 Rockford University
 Roosevelt University
 St. Xavier University
 Trinity Christian College
 Trinity International University
 University of St. Francis

Indiana

Bethel College
 Calumet College of St. Joseph
 Franklin College
 Goshen College
 Grace College
 Holy Cross College
 Huntington University
 Indiana Wesleyan University
 Manchester University
 Marian College
 Oakland City University
 Saint Mary's College
 Taylor University
 Trine University
 University of Evansville
 University of Indianapolis
 Valparaiso University
 Wabash College

Iowa

Briar Cliff University
 Clarke University
 Coe College
 Cornell College
 Grand View University
 Iowa Wesleyan College
 Loras College
 Mount Mercy University
 Morningside College
 University of Dubuque

Kansas

Bethany College
 Benedictine College
 Newman University
 Southwestern College
 Tabor College
Kentucky
 Asbury University
 Campbellsville University
 Georgetown College
 Lindsey Wilson College
 University of the Cumberlands

Maine

College of the Atlantic
 Thomas College
 Unity College

Maryland

Capitol Technology University
 Goucher College
 Hood College
 Maryland Institute College of Art
 Mount St. Mary's University
 Stevenson University

Massachusetts

Anna Maria College
 Clark University
 Eastern Nazarene College
 Endicott College
 Gordon College
 Lasell University
 Lesley University
 Nichols College
 Springfield College
 Suffolk University
 Wentworth Institute of Technology
 Western New England University
 Worcester Polytechnic Institute

Michigan

Adrian College
 Albion College
 Alma College
 Aquinas College
 College for Creative Studies
 Hillsdale College
 Lawrence Tech University
 Madonna University
 Marygrove College
 Olivet College
 Siena Heights University
 University of Detroit Mercy

Minnesota

Augsburg College
 College of St. Scholastica
 Concordia University-St. Paul
 Hamline University
 Minneapolis College of Art & Design
 North Central University
 Saint Mary's University
 University of St. Thomas

Mississippi

Millsaps College
 William Carey University

Missouri

Avila University
 Culver-Stockton College
 Fontbonne University
 Hannibal-LaGrange University
 Kansas City Art Institute
 Lindenwood University
 Missouri Baptist University
 Missouri Valley College
 William Jewell College

Montana

Carroll College
 Rocky Mountain College

Nebraska

Concordia University Nebraska
 Creighton University
 Hastings College
 Midland Lutheran College
 Nebraska Wesleyan University
 York College

Nevada

Sierra Nevada College

New Hampshire

Colby-Sawyer College
 New England College

New Jersey

Berkeley College
 Fairleigh Dickinson University
 Felician University

New York

Alfred University
 Berkeley College
 Canisius College
 College of New Rochelle
 Clarkson University
 Daemen College
 Elmira College
 Hartwick College
 Hilbert College
 Houghton College
 Manhattanville College
 Marist College
 Paul Smith's College
 Pratt Institute
 Rensselaer Polytechnic Institute
 Roberts Wesleyan College
 Rochester Institute of Technology
 Russell Sage College
 The Sage College of Albany
 St. Bonaventure University
 St. Lawrence University
 St. Thomas University
 Union College
 Wagner College
 Wells College



SAGE Tuition Rewards®: Member Colleges

North Carolina

Barton College
Bennett College
Brevard College
Catawba College
Chowan University
Gardner-Webb University
Guilford College
Lees-McRae College
Mars Hill University
Meredith College
Pfeiffer University
Queens University of Charlotte
St. Andrews Presbyterian University
University of Mount Olive
William Peace University
Wingate University

North Dakota

University of Jamestown
University of Mary

Ohio

Antioch College
Ashland University
Baldwin Wallace University
Capital University
Cleveland Institute of Art
Cincinnati Christian University
Defiance College
Heidelberg University
Hiram College
John Carroll University
Lake Erie College
Lourdes College
Malone University
Mount Vernon Nazarene University
Muskingum University
Ohio Dominican University
Ohio Northern University
Ohio Wesleyan University
Otterbein University
The College of Wooster
Tiffin University
University of Dayton
University of Findlay
University of Mount Union
University of Rio Grande
Ursuline College
Walsh University
Wilberforce University
Wilmington College
Wittenberg University

Oklahoma

Oklahoma Christian University
St. Gregory's University

Oregon

Corban University
Linfield College

Pennsylvania

Albright College
Allegheny College
Alvernia University
Arcadia University
Bryn Athyn College
Cabrin University
Cairn University

Pennsylvania (continued)

Carlow University
Cedar Crest College
Chatham University
Chestnut Hill College
Delaware Valley University
Drexel University
Duquesne University
Eastern University
Elizabethtown College
Gannon University
Geneva College
Gwynedd-Mercy University
Harrisburg University of Science & Technology
Holy Family University
Immaculata University
Keystone College
Kings College
Lancaster Bible College
LaRoche College
La Salle University
Lebanon Valley College
Lycoming College
Manor College
Marywood University
Mercyhurst University
Messiah College
Misericordia University
Moore College of Art and Design
Moravian College
Mount Aloysius College
Neumann University
Point Park University
Robert Morris University
Rosemont College
Saint Francis University
Saint Vincent College
Seton Hill University
Susquehanna University
The Restaurant School at Walnut Hill College
Thiel College
University of Valley Forge
Ursinus College
Washington & Jefferson College
Waynesburg University
Westminster College
Widener University
Wilkes University
Wilson College
York College of Pennsylvania

Rhode Island

Salve Regina University

South Carolina

Coker College
Converse College
Limestone College

South Dakota

Augustana University

Tennessee

Bryan College
Cumberland University
Fisk University
Johnson University
Lincoln Memorial University
Milligan College

Tennessee (continued)

Tennessee Wesleyan College
Trevecca Nazarene University
Tusculum College
Union University
Watkins College of Art, Design & Film

Texas

Austin College
Houston Baptist University
Huston-Tillotson University
McMurry University
Schreiner University
Southwestern University
Texas Wesleyan University
University of Saint Thomas
University of the Incarnate Word

Utah

Westminster College

Vermont

Green Mountain College
Norwich University
Saint Michael's College
Southern Vermont College

Virginia

Bluefield College
Bridgewater College
Eastern Mennonite University
Emory & Henry College
Ferrum College
Hampden-Sydney College
Hollins University
Randolph College
Randolph-Macon College
Roanoke College
Virginia Wesleyan College

Washington

Pacific Lutheran University
Saint Martin's University

West Virginia

Alderson Broaddus College
Bethany College
Davis & Elkins College
Salem International University
University of Charleston
West Virginia Wesleyan College
Wheeling Jesuit University

Wisconsin

Alverno College
Beloit College
Cardinal Stritch University
Carroll University
Carthage College
Concordia University of Wisconsin
Edgewood College
Lakeland University
Lawrence University
Marian University
Milwaukee Institute of Art & Design
Milwaukee School of Engineering
Mount Mary University
Northland College
Ripon College
Silver Lake College
St. Norbert College

382 Member Colleges



Learn more!

Attend a phone conference call...

RSVP athousandmomsg@yahoo.com

Sign up for a workshop...

Request a one-on-one meeting...

Contact Dave Balog, program coordinator
at athousandmoms@yahoo.com

Phone/text 646 667-4254