

College Tuition Benefit® Frequently Asked Questions

How do employees become registered?

There are three ways for employees to become registered;

For new Guardian customers please add email addresses to the Excel Census enrollment template. This same template can be used by existing Guardian Customers to send the employee 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 an employee who has a dependent a child under the age 16 on the census template, we will automatically enroll that student.

Alternately when we set up the case we will send you a registration card with instructions for online enrollment. You can distribute this card to employees and they can go to www.Guardian.CollegeTuitionBenefit.com and register. If the employees don't have a card or you believe it is easier, the registration User Name is always your company's Guardian Dental Group Plan Number and the Password is: Guardian. Please note that if an employee fails to register we cannot provide retroactive Tuition Rewards, and if they put off registration a child may lose eligibility. *Our colleges will make no exception for this situation.*

Finally employees can complete the form that is sent along with the Administrative Guide and fax it to us at (215) 392-3255, or email to admin@collegetuitionbeneit.com.

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. Alternately employees can register online or use the fax form.

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

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

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

The Tuition Rewards are guaranteed discounts of 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. Employees **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 Employee Tuition Rewards and Student Tuition Rewards. Employee Tuition Rewards are in the employee’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 Employee 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. Our system does not allow registration of children after August 24th of the year a student starts 11th grade.

Employee Tuition Rewards are in the employee’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. Employees 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 employee must go into their account and do this before August 24th prior to the student entering 12th grade. If the employee 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 remain in a student’s account unused for three years after high graduation, the Rewards will be forfeited.

Are Tuition Rewards Taxable?

No, neither the student, nor the student’s family is subject to any taxable consequences.

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 happens if or when I leave my employer?

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 employee 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*. Employee benefit surveys indicate the cost of putting a child through college is the 5th biggest concern of employees. Your employer has chosen to address this concern by providing The College Tuition Benefit®.

What if I have questions about my account?

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