

How It Started.

In 1995, Dr. James Johnston, a former Director of Admissions & Financial Aid at The Wharton School at the University of Pennsylvania, had been wondering...

"How can we reward families for saving for college?"

Merit aid - discounts - became the answer.

Dr. Johnston's idea was that in addition to conscientiously saving, planning and preparing for college, families could also accumulate Tuition Rewards Points. Similar to airline frequent flyer miles, Tuition Rewards Points are redeemable for guaranteed minimum discounts off the "sticker price" of tuition within a network of private colleges. As a result, Dr. Johnston created SAGE Scholars and launched "The Tuition Rewards Points Program." For families and participating colleges, this was a "win-win" scenario: Families could earn guaranteed, non-need based discounts of up to 25% off the full tuition rate, and colleges could increase their pool of quality students to recruit.

# WHAT ARE TUITION REWARDS POINTS?

Tuition Rewards are discounts off of tuition at participating private colleges and universities. The Tuition Rewards Points represent the minimum scholarship that an eligible student will receive, if and when, he or she attends a member school.

For example, if a family redeems 30,000 Tuition Rewards Points for a student, the student is guaranteed to receive a minimum of \$30,000\* in financial aid (scholarships or institutional grants). The family may receive more, but they are guaranteed not to receive less. The maximum discount from Tuition Rewards that a student can receive is 25% of the cost of tuition at a member college or university. That's up to one full year's worth of tuition.

\*The Tuition Reward must be applied evenly over the years of undergraduate education (typically 4-years, but may be 5 if student is in a co-op program).



If the student completes undergraduate education in other than four years, it is up to the participating college to determine how the tuition reduction will be applied per year. Student-athletes are eligible to be added to the Tuition Rewards Program from birth until the beginning of their junior year in high school (August 31st between the sophomore and junior years in high school is the cut-off date).

The use of Tuition Rewards is limited to full-time, undergraduate tuition at participating colleges. Tuition Rewards are remitted solely as a reduction to the participating college's full tuition bill -- and NOT awarded in cash. They are not backed by any fund or investment, and are not qualified based on athletics, academics, or a family's financial situation. Colleges reserve the right to use the tuition reduction as part of, or separate from, any financial aid packages.

Throughout 45 states, there are now nearly 400 colleges that participate in the program, and the number of schools continues to grow annually. In the past 5 years over 100 new schools, an average of over 20 per year, have joined the network!

Note: Seniors in high school CANNOT receive rewards points AFTER August 31st entering their SENIOR YEAR. In effect, most seniors do not receive points.

#### THE SDC SCHOLARSHIP CAMP PHILOSOPHY

In the beginning, Dr. Johnston wanted to reward families for saving for college, now through our partnership with ACES Nation, SDC Scholarship Camps can reward players for their desire to be better student-athletes, and reward the parents for their commitment and sacrifice to make it happen.

For every SDC Scholarship Camp that a player attends, they will receive 1,000 Tuition Rewards Points. \$1,000 in GUARANTEED Tuition Reduction.

Just as people accrue rewards points every day for shopping at their favorite retailer, flying on their preferred airline or staying in a luxurious hotel, youth basketball players will now earn Tuition Rewards Points while improving their basketball skills at an SDC Scholarship Camp.

# **HOW POINTS ARE EARNED IN SDC SCHOLARSHIP CAMPS**

The Tuition Rewards Points are assigned to the player(s), but provided to parents for their student's participation in SDC Scholarship Camps. Once a player attends any SDC Scholarship Camp, they will receive 1,000 Tuition Rewards Points.

The maximum annual amount of Tuition Rewards Points that any student-athlete can receive is 4,000 per calendar year, excluding bonuses. This equates to a guaranteed \$24,000 off of college tuition at nearly 400 colleges throughout the country!

Note: If the student-athlete does receive a Division II or NAIA athletic scholarship, their scholarships may be able to be STACKED on top of that athletic scholarship. (But this is up to each college and athletic department).

Youth basketball players could earn up to 21,000 Tuition Rewards Point before high school, but the total amount of points that a player could possibly earn by attending SDC Scholarship Camps is 24,000, including bonuses.

#### **HOW TUITION REWARDS ARE MANAGED**

The process is super easy! After each SDC Scholarship Camp, parents are sent a SDC SCHOLARSHIP CAMPS ONLINE REDEMPTION BROCHURE via email, along with a "Tuition Rewards Certificate Code" for all of their kids in attendance. Each code has a value of 1,000 Tuition Rewards Points.

- 1. A "Sponsor" must set up their online account This takes 5 minutes and only needs to be completed one time!
- 2. The Sponsor simply logs in and inputs the code provided in the "Redeem Tuition Rewards Certificate" in the student's section. Once this is completed, the student's account balance will be updated immediately This takes about 30 seconds and gets completed after each SDC Scholarship Camp!

Note: A Sponsor is usually the parent, grandparent, aunt or uncle who is the owner of the Tuition Rewards account. Sponsors are required to register on our website to be able to track and utilize the Tuition Rewards Points. Sponsors are responsible for adding students to their Tuition Rewards account, assigning Tuition Rewards Points to students, and submitting Tuition Rewards Points to member colleges and universities.

# **HOW TUITION REWARDS POINTS ARE REDEEMED**

When a Tuition Rewards student submits a college application to any of the participating school(s), the student's Sponsor must submit the student's Tuition Rewards statement to that school. The statement(s) are submitted online from the Sponsor's account – It takes 2 minutes!

Remember- 1 Tuition Rewards Points has the value of \$1.00!

All Tuition Rewards Points in a student's account will expire three years past the listed date of high school graduation unless redeemed or refunded to the Sponsor's account. Points in a Sponsor's account never expire.

If a student does not use his/her Tuition Reduction Reward -- for example, if the student selects a non-participating college or receives a full-ride athletic scholarship -- most rewards can be refunded back into the Sponsor's Tuition Rewards account and then transferred to a younger eligible student, including any other member of their family - even cousins, step-children, and God-children.

- \* Some schools may accept less than 30,000 points. This is an example only. The current maximum that any one school will accept is 53,019 points. For most schools the maximum obligation is based on the current published freshman year tuition.
- \*\* Some schools have a limit that may be less than 25% of the cost of tuition. You can view a complete list of member schools, along with the maximum amount each school will accept, from the Participating Schools page after logging in to your account.

