

Baldwin Whitehall School District The College Tuition Benefit (CTB)

Group ID #0927

Members now have an added incentive to participate in the 401(k). They earn Tuition Rewards that can be used to pay for up to one year of tuition at over 300 private Colleges and Universities across the Nation, that's about 25% of all private Colleges and Universities.

Highlights of the College Tuition Benefit, www.CollegeTuitionBenefit.com



- **Each member is registered for 500 SAGE Scholarship Tuition Awards.**
- Members in the Retirement Plan receive an annual **5% Tuition Awards match** of their 401(k) account balance.
- The security of **Voluntary Benefits** are made available to members as they are enrolled in the SAGE Scholarship Program.

To illustrate how the program helps pay for a child or grandchild's college education; assume a 12-year old in a family where the member has \$50,000 in the Retirement plan, assume an annual contribution of \$2,000 into the Plan and a hypothetical 7% investment return.

(Note: Monies in most Retirement Plans do not have a guaranteed rate of return and may actually lose value).

Age	Retirement Plan Account Balance	5% Award	CTB Scholarship Balance <i>Balance does not accrue interest</i>
Award for registering a child			500
12	\$50,000	2,500	3,000
13	\$55,500	2,775	5,775
14	\$61,385	3,069	8,844
15	\$67,682	3,384	12,228
16	\$74,420	3,721	15,949
17	\$81,629	4,081	20,030

In this example, if the child attends a participating SAGE school, the tuition will be reduced by 20,030, with each point being equal to \$1.

How to Register

To register for the College Tuition Benefit, complete the following steps:

1. Visit www.CollegeTuitionBenefit.com
2. Click on "Register" at left side of screen
3. Use the following information and complete the registration:

Employee Information	Spouse Information
Employer Name: Baldwin Whitehall SD	Employer Name: Baldwin Whitehall SD Spouse
Password: Scholarship	Password: Scholarship

More information will be provided but you should know:

- To earn credits you must register a child who has not completed 10th grade.
- You can register as many children, grandchildren, nieces or nephews as you would like.
- The maximum awards you can use, per registered student, cannot exceed one year's tuition at a participating School.
- The Scholarship credits are held in your account until you pledge them to a registered child - You do not have to select a college ahead of time.
- Currently over 25% of the nation's private colleges participate and the list is growing.
- 60% of the colleges are ranked as "America's Best Colleges" by the 2007 US News and World Report.
- You do not have to purchase Workplace benefits to participate in The College Tuition Benefit.
- Your annual match date for the College Tuition Benefit is June 30th.