NATIONAL EDUCATION

SAGE Tuition Advantage Bulletin



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sage **tuitionadvantage**™

More Schools Offering SAGE Tuition Advantage

National Education has signed contracts with three schools in 2012!

"As an extended payment plan, this is a very attractive option for many of our families", says Senior Vice President and CFO Bill Kurtz of Olivet College. John Brandt, Financial Aid Director at Southern Virginia University called SAGE Tuition Advantage "an innovative college financing option that will benefit students and our university."

Oklahoma Wesleyan University also added SAGE Tuition Advantage to their financial aid toolbox recently and we are currently in negotiations with several other schools. Interest in our Advantage continues to grow! Learn more at: www.SageTuitionAdvantage.com

SHARING INNOVATION AND SOLUTIONS

NATIONAL EDUCATION SELECTED TO SPEAK AT EACUBO

Matt Scotty, President of National Education, and Stephen Storck, Sr. Associate Vice President of Finance and Administration at Kent State University, will speak at the EACUBO 2012 Annual Meeting in Boston. The presentation will focus on tuition discounting and net tuition revenue.

"We are excited to attend the conference and appreciate the opportunity to lead a discussion on tuition discounting. At many private schools tuition continues to rise while net tuition does not. This is because institutional aid is increasing at a pace that cannot be sustained. Our goal in bringing this topic to the foreground is to have schools evaluate and change their tuition discounting policies in an effort to recapture revenue that they're currently giving away," Matt Scotty says.

In addition to addressing tuition discounting models, the EACUBO presentation will follow the path of SAGE Scholars and National Education as they developed the SAGE Tuition Advantage program: a 0% APR financing option that lowers the tuition discount rate, promotes retention and recruitment.

Years of research and many conversations with leaders in higher education spurred the development of the SAGE Tuition Advantage product. "We developed this solution in response to requests from schools. Many asked us: 'How can we reverse the trend of ever-increasing discounts?' Through numerous focus groups, meetings and individual conversations with private schools across the country, we crafted a product that provides schools with a tool to begin reversing the trend."

"SAGE Tuition Advantage was created with schools and students in mind. This is a product that allows schools to manage their discount rate and still provide students with a means to attend their university", Steve Storck says.

Join the discussion at EACUBO on Tuesday, October 16th at 11:15 or sign up to attend a free webinar to learn more about SAGE Tuition Advantage.

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sage tuitionadvantage[™]

To Achieve Your Recruitment, Retention, and Revenue Goals

SAGE Tuition Advantage <u>increases net tuition</u> <u>revenue</u> by providing financing options in place of unfunded institutional aid.

KEY FEATURES:

- 25% Principal Forgiveness
 - 10% Graduation
 - 15% Timely Payments
- ZERO Interest While In-School
- 6 Month Grace Period
- Low Fixed Rate
- 0% APR With Earned Benefits
- · Easy On-Line Application
- Up to 10 Years to Repay
- · Use for Past-Due Balances
- Use to Cover Aid Gaps

Free informational web events at http://nationaled.webex.com

EASE THE BURDEN

FILL THE GAP CREATED BY LOWER GOVERNMENT GRANTS

Federal and state governments are reducing the funds going towards institutions of higher education. This new economic reality requires innovation to keep the dream of higher education within reach of as many people as possible. National Education can help.

Our SAGE Tuition Advantage program can help you offset this reduction by providing your students a low-cost extended tuition payment plan that features 25% principal forgiveness. You can't afford to give away more money, but you *can* ease the burden on your students and their families.

National Education, established in 1988, is a financial solutions company sharply focused on providing quality products for higher education. NE has received the "Exceptional Performer" designation from the U.S. Department of Education.

For more information, contact:

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