



Financial Wellness Begins with Education

Access to Affordable Higher Education

CTB provides financial support to customers, helping to cover the costs of tuition, fees, and other educational expenses. By reducing the financial burden and providing a pathway, customers and their families can pursue an affordable higher education and obtain financial wellness in retirement.

Tuition Rewards Highlights

- Like frequent flyer miles, earn 2,000 **Tuition Rewards® Points**
- 1 Tuition Reward = \$1 guaranteed tuition discount, reducing tuition up to 25% annually, at over 450 participating colleges & universities
- Tuition Rewards can be gifted to children, grandchildren, nieces, nephews, step and godchildren
- Tuition Rewards are tax free
- Avoid key retirement penalties

Tools & Resources to help families navigate all aspects of higher education



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FastTrak® – students create a profile and are matched with colleges for a personalized admissions process



Ready Set College® – comprehensive college & career planning tools for students and parents



Educational Foundation - offers hundreds of thousands of dollars in annual scholarships to students



Accidental Death - \$5,000 Account Holder Accidental Death Scholarship program



Retirement Tools – Medicare 10% penalty avoidance tool and a personal Social Security Timing report that considers student loans