

Higher Ed Points' Frequently Asked Questions

Q. How does *HigherEdPoints* work for students/parents and donors?

A. It's a simple three-step process:

- 1) A student/parent/donor redeems their [Aeroplan Miles](#) or [TD Points](#) for the *HigherEdPoints* reward (the same process used to redeem for trips and toasters). A Confirmation Code is emailed to the 'redeemer' by Aeroplan or TD.
- 2) The student/parent/donor returns to (or sets up) their [HigherEdPoints.com](#) member account (it's free).
- 3) The student/parent/donor then enters the redemption Confirmation Code and the student information, and selects the [Participating Institution](#) where the funds will to be sent from the list provided.

HigherEdPoints transfers the funds to the institution the next business day. A summary of the process can be found on our [How It Works](#) page.

Q. What are the redemption rates for each loyalty Program?

A. Aeroplan Miles: 35,000 miles = \$250 TD Points: 62,500 points = \$250

Q. Who sets the redemption rates for points to credits?

A. The loyalty programs set the redemption rate for each item in their loyalty catalogue.

Q. Can anyone make a fee or student loan payment on behalf of a student or a grad?

A. Yes! That's the beauty of the way *HigherEdPoints* was set up. Students and grads can ask anyone for help paying for school. Either the student or the donor can transfer the rewards after redeeming Aeroplan Miles or TD Points. There are few rewards that provide a greater return on a person's investment.

Q. How long does it take for the money to get into a student account?

A. It can take as little as 2 business days from the time of an Aeroplan or TD Points *HigherEdPoints* redemption, until the funds are deposited in a Participating Institution's account (no redemptions or transfers are processed on weekends or holidays).

We send the associated student information the same day as the transfer, so the time the funds are allocated to a student account depends on when the institution posts the funds to the student account. All of our communications say “please allow your institution up to 7 business days to complete the fund transfer” which provides some leeway to institutions. Most are posting the funds within 2 business days.

Q. Are there any refunds on loyalty program redemptions? Can people get their points back?

A. Once redemption at Aeroplan or TD Points is completed, there are no refunds on the points.

Q. In cases where someone has made a transfer from *HigherEdPoints* into an institution’s account, and the student withdraws their enrolment, is a refund given to the student?

A. Once funds have been transferred to a Participating Institution, those funds are treated the same as any other funds deposited into a student account. Whatever the institution’s policy is relating to refunds (and to whom they are paid) is what will also apply to those funds.

Q. Can *HigherEdPoints* credits be used for anything else in addition to tuition?

A. Yes! Student loans held by OSAP in Ontario and Student Aid Alberta in Alberta can also be paid using HigherEdPoints. Also, at many Participating Institutions, transferred funds can be applied to residence fees, meal plans and other campus fees.

Q. Students likely won’t have Aeroplan Miles or TD Points, how will they take advantage of *HigherEdPoints*?

A. Indeed most students won’t have the loyalty points themselves, but there are literally billions of loyalty points floating around that they can tap into. Students’ parents, grandparents, bosses, neighbours, etc. may have plenty of points they would donate to a student if asked. So, we’ve set up an editable “Get More Points” email template at HigherEdPoints.com which students can use to request point donations from family, friends and any “nice people” they know.

In addition, Aeroplan has graciously extended their [Beyond Miles](#) charitable pooling’ program to students, so they (or their parents) can set up an Education pooling account at Aeroplan’s [Beyond Miles](#) page in the student’s name. This allows the student to pool donations of Aeroplan miles in increments as low as 1,000 miles. Once they reach 35,000 points they can redeem the *HigherEdPoints* reward for \$250 following the 3-step process outlined on our website.

Q. How does the process work for Participating Institutions?

A. All Participating Institutions complete an enrollment form (email info@HigherEdPoints.com to get an enrollment form) and provide information on where *HigherEdPoints* fund transfers are to be sent, and the contact information for the person/group who will manage the corresponding student information.



Once the institution is onboard, any transfers are deposited in a lump sum to the designated account, and the corresponding student information is immediately sent to the designated individual or department at the Institution electronically.

Our feedback from over 80 Participating Institutions is that it's often easier to manage *HigherEdPoints'* transfers than regular bank payments (because the student name, DOB and student ID always accompany the fund transfers).

Q. How else can Institutions use the *HigherEdPoints'* Program?

A. In addition to individual students using the Program to pay their fees, *HigherEdPoints* can be used by Participating Institutions for fundraising purposes. As a *HigherEdPoints'* Participating Institution, you can "crowdsource" donations of Aeroplan Miles from alumni, staff and other donors using Aeroplan's [Beyond Miles](#) Program. Donated points can be collected and subsequently redeemed as a reward, generating funds for scholarships, bursaries or any other campus funding priorities. Once you're onboard with us just visit Aeroplan's [Beyond Miles](#) page and start the application process through the **Apply Now** tab on the left hand side of the page. Mention you heard about the Program from *HigherEdPoints* in your application.

Q. Is there a downside? I can't actually see one for my Institution. Our students have a new way to pay and we can use it as a recruitment tool. We can raise funds for Financial Aid, co-op students, as well as our Foundation.

A. Great question-and thank you! We designed the program so that it's a safe and simple for funding source for Institutions to manage. *HigherEdPoints* assumes all the administration and there is no participation fee for the school. This is why over 88 schools have already joined coast-to-coast with more coming onboard every day. It's clearly a win-win situation for the Institution and student!

Q. Can we view your Privacy Policy and Terms of Service?

A. An updated version of *Higher Ed Points'* Privacy Policy and our Terms of Service can be viewed here:

<http://www.higheredpoints.com/privacy-policy/> <http://www.higheredpoints.com/terms-of-service/>

Q. How can I get more information about this program?

A. If you have additional questions about the *HigherEdPoints* program, please contact Suzanne Tyson directly at 416-551-8941 or info@higheredpoints.com