

Dear Student:

State and federal laws require colleges and universities to be authorized to offer online degree programs in states other than their own. Sage has been pursuing this approval on a systematic basis, but please be aware this is a long and complicated process. The impact of this requirement is that you will not be eligible for federal financial aid if you reside in a state where Sage is not registered. As financial aid consists of guaranteed loans, the effect is that you will need to seek private loans.

The federal requirement has been indefinitely postponed as a result of legal challenges, but state requirements remain. Each state has its own requirements, and these vary in intensity and cost. In most states, Sage does not have a "physical presence," and so does not need to register. In other states, a program requiring a clinical experience constitutes physical presence, and so Sage must seek registration. It is also possible that Sage will ultimately choose, because of the difficulty or cost of registering, to not seek approval in every state. In that case, Sage will no longer accept students from those states.

Please know that Sage is doing all it can to resolve this issue. This is a national concern involving all colleges and universities that offer online courses and which affects thousands upon thousands of students. While Sage hopes that a national effort to require states to recognize one another's accredited academic programs -- known as reciprocity -- will be successful, this has not yet occurred. We recommend that you contact your state officials to urge them to support this effort.

If you are interested in an online Sage program, we urge you to speak with a Sage representative of the discipline, who will be able to tell you if Sage is accepting students from your state.