Understanding the Employee Tuition Waiver & Tuition Exchange Process

Claudia Wenzel
Director of Financial Assistance

Steve Vitatoe
Assistant Vice President for Undergraduate Admission

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• Per HR eligibility requirements, the tuition benefit for employees of John Carroll University can be utilized in 2 ways:
  – Receiving the benefit for courses taken at John Carroll
  – Receiving the benefit through 1 of 3 tuition exchange programs in which John Carroll participates
Who is Eligible?

- A full-time, benefits-eligible staff or faculty member
- Eligible retirees
- A spouse of a full-time, benefits-eligible staff or faculty member
- A dependent of a full-time, benefits-eligible staff or faculty member
- A part-time faculty member (no spouse or dependents) who has taught for 5 cumulative semesters and is actively teaching (eligible for 1 course every 24 months provided they are actively teaching during the time they are taking the course)
• All full-time staff, faculty, their spouses, and their dependent children are eligible for tuition waiver in the first full term (semester or summer session) following the date employment begins.

• Eligibility for the benefit will cease upon end of employment
Terms of Eligibility for Dependents

Biological or adopted children of eligible staff/faculty who:

• Are 26 years of age or younger and working toward a degree
• Are financially dependent upon their full-time JCU employed parent (or retired parent)
  • Financial dependence is established if the child is claimed as such on the employee’s federal income tax return in the year tuition waiver is sought.
  • If a child is not claimed as a tax-dependent, eligibility for tuition waiver may be requested in writing and established as an exception.
Terms of Eligibility for Spouses

Spouse who:

• Is legally married as recognized under the laws of the State of Ohio

A copy of the marriage certificate or other proof of relationship must be presented for a first-time waiver
Terms of Eligibility for Retired Employees

- Retired employees, their spouses and children (as they meet the earlier definition of dependency) are eligible for tuition waiver if:
  - the JCU employee retired from full-time service at age 62 or older or retired because of total disability
  - the JCU employee completed at least five (5) years of full-time continuous service
Terms of Eligibility for Deceased Employees

• For deceased JCU employees who died while employed by JCU with 3 or more consecutive years of service and for deceased retired full-time employees:
  – Tuition may be waived for an unmarried surviving spouse and dependent children (if they meet the earlier stated definition of dependency) at the discretion of the Divisional Vice President and HR
John Carroll Faculty Staff Tuition Grant
Utilization of Benefit for JCU Coursework

• Any eligible employee, spouse, or dependent seeking to utilize the benefit must meet the established admission criteria and academic requirements of the University.

• Employee: Limited to two (2) courses during any one semester and one (1) course during each summer session.

• Spouses and dependents of eligible employees are eligible for tuition up to a full-time course load (18 credit hours) per semester.
• **Waived fees** for full-time employees and their spouses: 
  – Fees waived include graduation and lab fees

• Fees **NOT waived** for full-time employees and their spouses: 
  – Returned check or library fees

• Fees **NOT waived** for dependent children: 
  – Room and board, **all other fees.**
Exceptions for using the benefit:

• Some Study Abroad programs - refer to the Global Education website for clarification on individual program eligibility

• Distance Learning

• School-based M.Ed.:

  - Courses include: ED 418  ED 425  ED 426A
  ED 434  ED 454  ED 464A
Process for **employees** using the benefit:

- Waiver must be completed each term and requires approval of supervisor.
- Form called **Tuition Waiver/Employees** available on HR website at sites.jcu.edu/hr/pages/hr-forms-and-documentation
Process for **spouses and dependents** using the benefit:

- Employees must first make sure that their spouse or any of their dependents that are looking to utilize the tuition benefit are listed in your personnel record in Banner through HR
  - Accomplished by completing the **Tuition Benefit Application for Spouse and Dependents** form available on HR website at
    - sites.jcu.edu/hr/pages/hr-forms-and-documentation

- Automated process requires one form upon initial use of benefit or new program for each dependent
Process for **spouses and dependents** using the benefit:

- Does not require resubmission each term
- Benefit will automatically renew at full-time tuition for each fall and spring term. **Confirmation to the Office of Financial Aid of registered hours for Graduate and Part-time students is required prior to each term of enrollment**
- Summer enrollment will require a summer aid application available on the financial aid website in March
Financial Aid Considerations:

- Free Application for Federal Student Aid (FAFSA) strongly encouraged
- Faculty Staff Grant replaces all other institutional funding, including scholarships
- Must be reduced by any tuition-specific aid (Ohio College Opportunity Grant)
- Can be combined with federal aid to offset fees and room and board expenses
- Tuition benefits may be taxable income to the employee as provided by federal and state law
Financial Aid Considerations:

- A late fee will be applied and will be the responsibility of the employee if waiver processing is not done in a timely fashion.
- Duplication of tuition waiver for any course must be reimbursed to the University from sources outside the University.
Tuition Exchange Programs
Tuition Exchange Programs

John Carroll participates in three (3) exchange programs:

1. Council of Independent Colleges Tuition Exchange Program (CIC-TEP)
2. FACHEX (consortium of Jesuit colleges and universities)
3. The Tuition Exchange Program (TEP)
• Each participating institution in the network agrees to import a limited number of students on the same admission basis as they accept all other students, without regard to the number of students it exports. The minimal import requirement is three new students a year.

• Current membership of nearly 435 colleges and universities from 48 states and 5 countries

www.cic.edu/programs-and-services/tuition-exchange-program/pages/about-tep.aspx
• 27 of the 28 U.S. Jesuit colleges participate (Georgetown does not)

• The grant covers full tuition only; a few schools charge an administrative fee per semester for utilizing the grant:
  Creighton University
  Loyola University of Chicago
  Regis University
  Rockhurst University
  Saint Louis University
  Xavier University
• Some of the schools will only consider incoming freshmen for the grant; a little more than half of the schools will consider transfer students. Many of the schools have deadlines.

• Number of grants offered per school completely varies school-by-school and year-by-year; each school is different, and you are encouraged to contact individual schools of interest for more details on their process and how many students they accept.
Chartered in 1954, started with the support of TIAA/CREF and launched with funding from the Ford Foundation for the Advancement of Higher Education, The Tuition Exchange is the oldest and largest program of its kind in the U.S.

Membership consists of 630 (and adding an average of 20 new schools annually) private and public not-for-profit colleges and universities, representing 47 states, the District of Columbia, and several other countries. Some of the nation’s most prestigious institutions are among our members.
• You’ll increase your odds of receiving a grant if you apply to one or two schools that offer awards to a large percentage of applicants. To find out the award percentage for a particular school, visit www.tuitionexchange.org.

• Grants cover full tuition, one-half tuition for a non-resident at a public institution, or a minimum rate set by The Tuition Exchange each year. They do not cover special fees, course overloads, or room and board charges.

• For 2016-2017, private institutions that charge more than $34,000 for tuition are permitted to award less than their full tuition, but not less than the set rate of $34,000.
• Some colleges cover other expenses, such as housing, in their awards.

• Some member schools reduce their grants by the amount of federal and state grants awarded, whether or not these awards are based on financial need.
Exchange programs are predominantly for dependents of faculty and staff who are seeking their bachelor’s degree:
- There have been staff members who have used the exchange to obtain their own bachelor’s degree (special procedure)
- A spouse of an employee would technically be eligible to pursue their bachelor’s degree through the exchange

Receiving the benefit through one of the exchange programs IS NOT GUARANTEED! It is a competitive process at each school, and each school has its own criteria for selecting recipients as well as a certain number of awards to grant.
• If you are applying as a new student for the first time, your certifications for any of the programs should be received by any schools you are considering no later than December 1 if you plan to start the following fall semester.

• As these programs are competitive, and the chances of being awarded this benefit will vary school to school, it is recommended that you not “put all of your eggs in one basket” with very selective schools.

• Many institutions are in multiple exchange programs, as are we. So, if you are looking at a school in more than one of the programs, be sure to send your certification to that school through each of the programs in which they participate.
• Please keep John Carroll’s tuition exchange liaison informed of your individual process and plans. This information is very important for John Carroll’s accurate standing in the programs in terms of balance.

• Those receiving the benefit do not need to submit a certification form every year. With all necessary information included in your HR Banner employee record, your recertification for the next academic year will automatically be sent each spring to the institution each year the student remains in the program.

• Most grants cover eight semesters of undergraduate education; summers typically excluded. Some schools consider transfers. Some schools allow grants to be used for professional and graduate study, but it is rare.
Submit the Tuition Benefit Application for Spouse and Dependents form on HR website

Spring of HS junior year into fall of senior year
- Research colleges for “fit.”

September – December of senior year
- Apply for admission.
- Review financial aid procedures for schools.
- Complete and submit the Tuition Exchange Programs Application form online; certification will be sent to prospective institutions.

January of senior year
- Complete Federal Aid forms (FAFSA); some schools require this for the TE programs.

February of senior year
- Financial aid award packaging begins.
- Possible to hear about TE offers.

March of senior year
- Typical time you may hear about TE offers.

May of senior year
- May 1 – National Candidate’s Reply Date
1. Complete and submit the Tuition Exchange Programs Application form online at the HR website.

2. Sue Geyman, coordinator of enrollment operations, then sends your certification as a candidate electronically to the liaison officers at the schools to which you’re applying.

3. The student applies for admission directly to the institution(s) of his or her choice (meeting any school deadlines) and submits all required financial aid information for each school.

4. For new applicants, the office of admission of the host/importing institution informs the student of her/his acceptance to attend the institution.
5. For renewal applicants, the host/importing institution determines whether the enrolled student is maintaining good academic standing and satisfactory academic progress.

6. The liaison officer of the host/importing institution informs the student of his/her acceptance into/renewal of the grant.

7. Review the award notification carefully. It will specify the amount, duration and conditions of your grant, along with details about the institution’s charges. Be sure you understand any charges you’re responsible for and any requirements you must meet to continue receiving the grant in the future.
• Employees of John Carroll are always welcome to utilize the expertise of JCU’s enrollment staff for help and advice during their own college search process:

  – how best to conduct a college search
  – what colleges look for in applications
  – writing a college essay
  – the financial aid process
  – completing the FAFSA
  – anything else you may need
You should feel free to ask questions of each individual school you are considering:

– the exchange process in general
– selection criteria (make sure they know your interest!)
– timeline
– number of awards granted

Although the exchange liaisons at each school vary in title, admission representatives at each school should be able to answer the basic questions about their exchange programs.