

Tuition Remission Policy

May 1, 2019

Tuition remission is a benefit offered to eligible Employees to provide financial assistance for classes taken at the University of Findlay by those Employees and other qualified individuals. Eligibility requirements apply to this benefit. As described below, some tuition remission benefits qualify to be offered on a tax free basis, while other tuition remission benefits must be treated as taxable income to the beneficiary of the Tuition Remission benefit.

Eligible individuals under this Policy may only be recognized in one category which are defined by hierarchal order as follows:

- i. **“Employees”**: Individuals who have worked for the University for a minimum of five consecutive months and who are either: i) regular, full-time; or ii.) benefits-eligible part-time employees.
- ii. **Employee’s Spouse”**: Individual married to eligible Employee defined in (i). A valid marriage certificate must be produced to confirm eligibility.
- iii. **“Child”**: A natural, step, or adopted child of eligible Employee defined in (i), (iv) and (vii), subject to age and enrollment restrictions as set forth below. A birth certificate or legal decree must be produced to confirm eligibility.
- iv. **“Retiree”**: Individual who worked for the University on a full-time basis for a minimum of 25 years and has retired pursuant to University policy.
- v. **“Retiree’s Spouse”**: Individual married to eligible Retiree as defined in (iv). A valid marriage certificate must be produced to confirm eligibility.
- vi. **“Retiree’s Grandchild”**: A natural, step, or adopted grandchild of eligible Retiree as defined in (iv), subject to age and enrollment restrictions as set forth below. Birth certificates or legal decrees establishing the relationship must be produced to confirm eligibility.
- vii. **“Deceased Employee:”** Individual who worked for the University for a minimum of five consecutive months and who dies while classified as an active status, full-time employee.
- viii. **“Deceased Employee’s Spouse”**: Individual married to eligible Deceased Employee at the time of the Deceased Employee’s death and who have not become remarried. A valid marriage certificate and valid death certificate must be produced to confirm eligibility.

Divorced and legally separated Spouses are not eligible to participate in the Tuition Remission Programs.

Individuals who are eligible to participate in the Programs offered in this Policy are permitted to enroll in the first full semester after the Employee’s time in service requirement is fulfilled.

Credit Hour Limitations

Employees are eligible to take a maximum of two classes, not to exceed eight credit hours, per semester. If the Employee seeks to enroll in a class offered during the Employee’s normal working hours, permission to enroll in the course must be obtained from Employee’s supervisor before

enrollment. The supervisor may revise the Employee's work schedule during the semester, and the Employee will be expected to make up the work time.

There is no cap on credit hours during a semester for non-Employee students to whom Tuition Remission Program benefits are granted.

Exclusions

Tuition remission will not be offered to individuals pursuing coursework toward the completion of a non-degree credential (e.g., certificate), continuing education courses, or audited courses.

Tuition remission will not be offered to Employee's children who are participants in College Credit Plus or other dual-enrolled high school students.

Programs with Student Capacity Limits and Cohort Programs

Tuition remission may be available for students pursuing an academic program that has a student capacity limit (including, but not limited to, occupational therapy, physical therapy, physician assistant, pharmacy). Eligibility for tuition remission will be based on availability within these programs in the semester in which the student seeks to enroll.

In cohort programs, if the number of qualified applicants exceed the number of seats available, up to two students who apply and are selected for the program cohort are eligible for tuition remission each year. Consideration will be given to allowing more tuition remission students when applicant demand does not fill the cohort.

Initial Enrollment Process Requirements and Deadlines

Individuals wishing to enroll and participate in Tuition Remission Programs must complete the following requirements:

- Apply for admission to the University or a Program as all other students do and be formally admitted based on the established admission and academic criteria of the College or Program for which they seek to enroll.
- Non-bachelor's degree holders must complete the Free Application for Federal Student Aid (FAFSA) and accept all scholarships, grants, and free government monies for which the applicant qualifies.
 - In general, all Federal and state grant monies and outside scholarships received will be applied to the student account prior to tuition remission. Beneficiaries of the Tuition Remission Policy are not eligible for any University Endowed Scholarships. Beginning Fall 2019, Federal Pell Grant monies may be used to cover on-campus room and board, book vouchers, and regular undergraduate tuition and fees.
- After admission to the University, the Employee or qualified individual must submit a Tuition Remission Application to the Office of Financial Aid. The application is available at <https://www.findlay.edu/offices/business-affairs/human-resources/tuition-remission-application>.

- Newly admitted qualified individuals must submit a Tuition Remission Application after registering for their first semester or 30 days prior to the semester in which the individual seeks to receive such benefits, whichever is earlier.
- The Employee or qualified individual must meet with a representative from the Office of Human Resources to complete a review of the tax treatment of the Tuition Remission Program benefits.

All of the above requirements must be timely completed before any Tuition Remission Program benefits will be approved by the University. Failure to timely complete these initial enrollment process requirements may result in denial of Tuition Remission Program benefits.

Continuing Enrollment Requirements and Deadlines

After the initial approval of Tuition Remission Program benefits, qualified individuals seeking tuition remission benefits in future semesters are required to submit the Tuition Remission Application to the Office of Financial Aid at least thirty days before the semester begins, for every semester in which they seek such benefits. The FAFSA application and tax treatment review by Human Resources must be completed annually. Failure to timely complete these continuing enrollment requirements may result in denial of Tuition Remission Program benefits.

Loss of Eligibility and Payment Requirements

If an Employee's employment ceases for any reason during the course of a given semester, term, or session, the tuition remission eligibility for all parties available as a result of that employment ceases at the end of that given semester, term, or session in which the eligible individual is enrolled.

TUITION REMISSION PROGRAMS - UNDERGRADUATE LEVEL

Undergraduate Tuition Remission Benefits and Limitations

Tuition remission will cover UF undergraduate tuition costs up to 150% of the published program length measured by the attempted credit hours. Costs for textbooks, materials, additional fees, room and board, miscellaneous fees, and any non-tuition fees are not covered by the Tuition Remission Program. Any direct-billed, non-tuition charges must be paid in full prior to the student being eligible for additional tuition remission benefits.

The Tuition Remission benefit for undergraduate programs will not exceed the tuition charges of a regular academic program, as set forth in the University of Findlay tuition and fee schedule: <http://catalog.findlay.edu/en/current/Undergraduate-Catalog/Expenses/Undergraduate-Charges-and-Fees>. Students enrolling in academic programs that require additional tuition expenses will be responsible for paying the difference in the tuition costs.

Only Employees and Retirees and their Spouses, Deceased Employees' Spouses, and eligible dependent children qualify for the Tuition Remission benefit to be excluded from income. Human Resources will review the tax treatment of tuition remission benefits prior to the first semester of enrollment in which the individuals receive such benefits and annually thereafter.

Eligibility for 100% Undergraduate Tuition Remission

So long as the individual seeking the benefit has not earned an associate or bachelor's degree from the University of Findlay or any other institution, the following individuals are eligible to receive full tuition up to the amounts set forth in the tuition and fee schedule:

- Employees
- Employee's Spouse
- Employee's Dependent Child
- Retirees
- Retiree's Spouse
- Deceased Employee's Spouse
- Deceased Employee's Dependent Child

Eligibility for 90% Undergraduate Tuition Remission

So long as the individual seeking the benefit has not earned an associate or bachelor's degree from the University of Findlay or any other institution, the following individuals are eligible to receive 90% tuition up to the amounts set forth in the tuition and fee schedule:

- Employee's Non-dependent Child
- Deceased Employee's Non-dependent Child

Eligibility for 50% Undergraduate Tuition Remission

So long as the individual seeking the benefit has not earned an associate or bachelor's degree from the University of Findlay or any other institution, and the individual is admitted and enrolled by the end of the calendar year during which the individual attains the age of 26, the following individuals are eligible to receive up to 50% of full tuition amounts set forth in the tuition and fee schedule:

- Retiree's Child
- Retiree's Grandchild

TUITION REMISSION PROGRAMS - GRADUATE LEVEL

The University of Findlay offers tuition remission to eligible individuals for graduate coursework. Graduate program tuition remission benefits are based on a percentage of annual tuition costs as noted below and are reviewed on an annual basis. The tuition remission offered to individuals eligible for such benefits will vary based on the Program. Current tuition information can be found at <http://catalog.findlay.edu/current/Graduate-Catalog/General-University-Policies/Expenses/Graduate-Charges-and-Fees>.

Graduate Tuition Remission Limitations

Tuition remission will cover UF graduate tuition costs up to 120% of the published program length measured by the attempted credit hours. Costs for textbooks, materials, additional fees, room and board, miscellaneous fees, and any non-tuition fees are not covered by the Tuition Remission

Program. Any direct-billed, non-tuition charges must be paid in full prior to the student being eligible for additional tuition remission benefits.

Eligibility for Tuition Remission for First Graduate Degree

So long as the individual seeking the benefit has not earned a graduate-level degree at the University of Findlay or any other institution, the following individuals are eligible to receive a tuition reduction for graduate-level coursework towards a first graduate degree as set forth below:

- Employees
- Employee's Spouse
- Employee's Child (only if admitted and enrolled by end of calendar year during which Child attains the age of 26 and completes degree without interruption in enrollment)

Only Employees are eligible for tax free graduate education benefits up to the IRS limit.

Graduate Tuition Remission Benefits and Limitations – First Graduate Degree

Non-Cohort Graduate Programs

Eligible individuals who are admitted to and enroll in non-cohort based graduate programs will receive a tuition reduction of up to 90% per credit hour. Contact the Office of Financial Aid for identification of non-cohort based graduate programs.

Cohort Graduate Programs

Eligible individuals who are admitted to and enroll in cohort based graduate programs (as identified by the Office of Financial Aid and subject to the capacity limitations described above) will receive a tuition reduction of up to 80% per credit hour.

Doctor of Pharmacy

Eligible individuals who are admitted to and enroll in the Doctor of Pharmacy program (years P1 to P6) will receive a tuition reduction of up to 77% per credit hour.

Doctor of Education

Eligible individuals who are admitted to and enroll in the Doctor of Education program will receive a tuition reduction of up to 20% per credit hour.

Eligibility for Tuition Remission for Second Graduate Degree—Non-Cohort Only

Whether the individual seeking the benefit has earned a first graduate-level degree at the University of Findlay or any other institution, the following individuals are eligible to receive a tuition reduction for graduate-level coursework towards a second graduate degree as set forth below:

- Employees
- Employee's Spouse

Graduate Tuition Remission Benefits and Limitations – Second Graduate Degree

Tuition Remission for a second graduate degree will be available for non-cohort programs only. If the individual seeking admission and enrollment in a non-cohort graduate program in pursuit of a second graduate degree is an Employee, the Employee must first receive authorization from his/her direct supervisor or, if Employee does not have a direct supervisor, a Cabinet Member.

Eligible individuals will receive a tuition reduction of up to 45% per credit hour.

TUITION REMISSION PROGRAMS – DUAL DEGREES

This Section applies in the event an individual eligible for tuition remission is pursuing two degrees simultaneously. If an eligible individual is pursuing a program which awards both an undergraduate and graduate degree, the applicable Tuition Remission Program will be based on the program level of his/her coursework during the semester. For example, an individual taking undergraduate courses during a semester in which she seeks tuition remission will receive such benefits under the Undergraduate-Level programs. A student pursuing multiple graduate degrees must so indicate on the Tuition Remission Application submitted each semester to determine which graduate-level Tuition Remission Program benefits shall apply. In the event an eligible individual is simultaneously pursuing a Doctor of Pharmacy and another graduate degree, the Doctor of Pharmacy degree shall be considered the first graduate degree.

Tax Treatment of Tuition Remission Program Benefits

Under IRS Guidelines, whether the Tuition Remission Program benefits sought are taxable depends upon the University program in which qualified individuals seek to enroll.

Undergraduate Tuition Remission

100 % Undergraduate Tuition Remission	Beneficiary	Tax Treatment
	Employee	Tax Free
	Employee's Spouse	Tax Free
	Employee's Child	<p>Dependents Only – Tax Free</p> <ul style="list-style-type: none"> • Younger than taxpayer • Has not attained age 19 at the close of the calendar year, or • Is a student and has not attained age 24 at the close of calendar year. <p>A dependent child of divorced or legally separated parents shall be treated as the dependent of both parents.</p>
	Retiree (<i>Individuals who worked for the University on a full-time basis for a minimum of 25 years and have retired pursuant to University policy.</i>)	Tax Free
	Retiree's Spouse	Tax Free
	Deceased Employee's Spouse	Tax Free
	Deceased Employee's Child	<p>Dependents Only – Tax Free</p> <ul style="list-style-type: none"> • Younger than taxpayer • Has not attained age 19 at the close of the calendar year, or • Is a student and has not attained age 24 at the close of calendar year. <p>Non-Dependents - Taxable Benefit becomes taxable in year student turns 24 – UNLESS: both parents are deceased, in which case the</p>

		benefits do not become taxable until the year the student turns 25.
90% Undergraduate Tuition Remission	Beneficiary	Tax Treatment
	Employee's Non-Dependent Child	Tax Free becomes taxable in year student turns 24
	Deceased Employee's Non-Dependent Child	Tax Free becomes taxable in year student turns 24 UNLESS: both parents are deceased, in which case the benefits do not become taxable until the year the student turns 25.
50% Undergraduate Tuition Remission	Beneficiary	Tax Treatment
	Retiree's Child	<p>Dependents Only – Tax Free</p> <ul style="list-style-type: none"> • Younger than taxpayer • Has not attained age 19 at the close of the calendar year, or • Is a student and has not attained age 24 at the close of calendar year. <p>Non-Dependents - Taxable Benefit becomes taxable in year student turns 24.</p>
	Retiree's Grandchild	Taxable

Graduate Tuition Remission

Tuition Remission – First Graduate Program	Beneficiary	Tax Treatment
	Employee	Tax Free up to the permitted IRS limit
	Employee's Spouse	Taxable Income to Employee
	Employee's Child	Taxable Income to Employee
Tuition Remission – Second Graduate Program	Beneficiary	Tax Treatment
	Employee	Tax Free up to the permitted IRS limit
	Employee's Spouse	Taxable Income to Employee

