

Tuition Benefit for JCU Faculty and Staff

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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 full tuition for courses taken at John Carroll.
 - Receiving the benefit through 1 of 3 tuition exchange programs in which John Carroll participates.

- All full-time staff and faculty are eligible for tuition waiver in the first full term (semester or summer session) following the date employment begins. If employed during a semester or summer session, eligibility will begin with the first full semester (or summer session following the beginning of employment).
- An employee who terminates employment during the first half of the semester or first half of summer session will forfeit their full tuition benefit for that semester or session. Employees in this situation are required to inform Human Resources. If employment is terminated during the second half of the term, eligibility will remain in tact for that term.

Dependents:

- A legally married spouse as recognized under the prevailing and enforced laws in the State of Ohio.
- Children of eligible staff and faculty who are:
 - 26 years of age or younger and working toward a degree.
 - Financially dependent upon their full-time JCU employed parent. Financial dependence is established if the child is claimed as such on the employee's federal income tax return.
 - If a child is not claimed as a tax-dependent, eligibility for tuition waiver may be requested in writing and established as an exception.
- Documentation of eligibility will be required to be submitted to the HR

- Retired employees, their spouses and children are eligible for tuition waiver as they meet the earlier definition of dependency along with the following:
 - the JCU employee retired from full-time service at age 62 or older or retired because of total disability
 - Retired from the University under the terms of the 2017 and 2020 Staff Voluntary Early Retirement Program
 - the JCU employee completed at least five (5) years of full-time continuous service
 - Terminated employment because of total disability and completed at least five (5) years of full-time continuous service
 - the child(ren) are
 - 26 years of age or younger, working toward a degree; and
 - financially dependent upon their retired JCU parent
- Deceased JCU Employees (died while employed by JCU with 3 years or more of service): Tuition will be waived for an unmarried surviving spouse and dependent children (if they meet the earlier stated definition of dependency).
- Deceased Retired Full-time Employees: Tuition may be waived for dependent children and unmarried surviving spouses.

- Employees must first make sure that any of their dependants that are looking to utilize tuition benefits are listed in your personnel record in Banner through HR.

Benefit Forms

- ✦ **Commuter Advantage Enrollment** – Pre-tax transportation benefit.
- ✦ **Dental Claim** – Submit claims from the non-network services within the PPO Plan.
- ✦ **Employee Computer Assistance Application** – No interest loan for the purchase of a computer.
- ✦ **Health Saving Account Form** – Add or change the amount being payroll deducted for your Health Savings Account.
- ✦ **Life Insurance Beneficiary** – Add or change a beneficiary to your life insurance.
- ✦ **Salary Reduction Agreement** – Voluntary tax-deferred contributions.
- ✦ **Travel Insurance Beneficiary** – Add or change a beneficiary to your Travel Insurance.
- ✦ **Tuition Exchange Programs Information** – Prior to completing the application you are encouraged to contact Steve Vitatoe at extension 4277 for a more detailed explanation of how the tuition exchange programs work.
- ✦ **CIC-TEP Application**
- ✦ **FACHEX/TEP EZ Online Application**
- ✦ **Tuition Waiver/Employees** – John Carroll Tuition Waiver for Employees.
- ✦ **Tuition Benefit Application for Spouse and Dependents (STEP 1)** – John Carroll Tuition Waiver for Spouse and Dependents.

- Faculty / Staff Tuition Grant
 - Can be utilized by the employee, spouse or dependent children.
 - Employee: Limited to two (2) courses during any one semester and one (1) course during each summer session.
 - Spouses and dependent children 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.
- For Dependent Children:
 - Room and board, **all other fees.**

Exceptions:

- Some Study Abroad Programs (refer to the Global Education Website for clarification on individual program eligibility)
- School-based M.Ed.
 - Courses include: ED 500, ED 505, ED 534

Process for Employees:

- Waiver must be completed each term and requires approval of supervisor.

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Process for spouses and dependent children:

- Automated process requires one form upon initial use of benefit or new program for each dependent.
- Submission of proof of relationship to verify eligibility is required.
- Benefit will automatically renew at full-time tuition for each fall and spring term. ***Confirmation to the Office of Student Enrollment & Financial Services 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 Services website.

Financial Aid Considerations:

- Faculty / Staff Grant replaces all other institutional funding, including Scholarships.
- Must be reduced by any tuition-specific aid (Ohio College Opportunity Grant).
- May limit eligibility for Departmental Scholarships.
- Can be combined with federal aid to offset fees and room and board expenses.
- Free Application for Federal Student Aid (FAFSA) strongly encouraged.

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)

- 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.”
- 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 recertification form every year for TUITION EXCHANGE. As long as you are current with HR requirements for the tuition benefit, your recertification for the next academic year will automatically be sent to the institution each year the student remains in the program.
- Most grants cover eight semesters of undergraduate education. Some schools allow grants to be used for professional and graduate study, summer classes, and/or other programs.

- 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 440 participating institutions.

- 26 of the 27 U.S. Jesuit colleges participate (Georgetown does not).
- The grant covers full tuition only; some schools charge an administrative fee per semester or credit hour for utilizing the grant.

- Some of the schools will only consider incoming freshmen for the grant; a little more than half of the schools will consider transfer students.
- 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 more than 675 (and adding an average of 20 new schools annually) private and public not-for-profit colleges and universities, representing almost every state, the District of Columbia, and several other countries. Some of the nation's most prestigious institutions are among its 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 <https://telo.tuitionexchange.org/search.cfm>.
- Grants cover full tuition, a rate set by The Tuition Exchange, or any amount in between those two. They do not cover special fees, course overloads, or room and board charges.
- For 2020-2021, institutions that charge more than \$38,000 for tuition are permitted to award less than their full tuition, but not less than the set rate of \$38,000.

- Some colleges cover other expenses, such as housing, in their awards.
- Be aware that TE funding may include federal and state grant dollars, as well as any institutional scholarships, co-curricular awards, and institutional grants.

Submit tuition benefit application through HR

September – November of HS senior year

- Apply for admission.
- Review financial aid procedures and deadlines for schools.
- Complete and submit the Tuition Exchange Application form(s) online.

October of HS senior year

- Complete FAFSA; most schools require this for the TE programs.

February – April of HS senior year

- Typically when you learn about TE offers/status.

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- You should feel free to ask questions of each individual school you are considering about:
 - the exchange process in general
 - selection criteria (expressed interest is important for many)
 - 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.

- 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