

## Tuition Loan Repayment Program – Exempt Unit

Effective July 1, 2022, a Tuition Loan Repayment Program is available for employees in the Exempt Group to assist in repayment of unsatisfied student loans.

Employees who meet eligibility criteria may apply for a repayment of student loan expenses through the Tuition Loan Repayment Program.

Below, are some of the Frequently Asked Questions regarding the Tuition Loan Repayment Program.

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| 1. | Q. Where should I send the tuition loan repayment application and supporting documentation?  |
|    | A. The tuition loan repayment application and supporting documentation should be submitted to your appointing authority.<br><br>The appointing authority for the Tuition Loan Repayment Program shall be designated by your department.  |
| 2. | Q. What supporting documentation is required to receive payment for my student loan expenses?  |
|    | A. The following documentation is required: <ul style="list-style-type: none"><li>• Proof of a qualifying degree</li><li>• Statement from lender that demonstrates your loan is in good standing (not in default) and that payments have been made for expenses incurred in the fiscal year prior to the current fiscal year. A current student loan statement will satisfy the requirement that the loan is in good standing as long as it indicates your payments are current.</li></ul> |
| 3. | Q. What documentation is acceptable proof of a qualifying degree?  |
|    | A. A copy of the degree <b>OR</b><br>A copy of an official transcript that demonstrates completion of the degree.<br>Proof of degree and or transcripts must be from an accredited college.  |
| 4. | Q. Does the County require proof of loan consolidation?  |
|    | A. No, employee does not have to provide proof of loan consolidation. Determination of loan consolidation will be based on information contained in supporting documentation.  |
| 5. | Q. Can I submit proof of student loan expenses for more than one lender?   |
|    | A. Yes, if you are making student loan payments to more than one lender, you may claim your expenses on one application, but submit supporting documentation for each lender.  |

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| <b>6.</b>  | <p>Q. Are parent loans eligible for the Tuition Loan Repayment Program?</p>   |
|            | <p>A. No, the student loan must be for tuition paid for completion of the employee’s degree, not that of a dependent.</p>   |
| <b>7.</b>  | <p>Q. Can I claim student loan payments under the Tuition Loan Repayment Program if I have received payments or reimbursements from another tuition assistance program?</p>   |
|            | <p>A. You may not claim any expenses for which you have received payment through another tuition assistance program, which includes both other County and non-County tuition assistance programs. <i>Student Loan Forgiveness Programs are not considered tuition assistance programs.</i></p> <p><u>Example:</u> Employee is participating in a Master of Public Administration (MPA) Program and is eligible for up to an annual loan repayment of \$10,000. Employee makes \$9,000 in student loan payments in the eligible year and receives \$9,000 from another Loan Repayment Program. The employee has received repayment of all funds expended for the eligible year so would not be eligible to make a request to the County.</p>   |
| <b>8.</b>  | <p>Q. How is continuous years of service with the County defined?</p>   |
|            | <p>A. Continuous years of service with the County is defined as the total length of service from employee’s most recent hire date in a regular position with no break in service from County employment.</p>  |
| <b>9.</b>  | <p>Q. What is the eligible expense period?</p>  |
|            | <p>A. Expenses incurred in the fiscal year prior to the current fiscal year are eligible for repayment. The County’s fiscal year is the twelve-month accounting period that occurs between July 1<sup>st</sup> and June 30<sup>th</sup> each year.</p> <p>For example, expenses incurred during FY 21/22 (July 1, 2021, through June 30, 2022) would be eligible for repayment during FY 22/23 (July 1, 2022, through June 30, 2023).</p>   |
| <b>10.</b> | <p>Q. Is the payment amount determined by an employee’s years of service with the County?</p>   |
|            | <p>A. The payment amount is set per year with year one beginning the date that an employee has at least two years of continuous County service and claims the first payment. Employees who are in a regular full-time exempt classification and have two or more years of continuous County service are eligible for the first payment of \$1,000.</p> <p><u>Example 1:</u> An employee who has six years of continuous County service and is in a regular full-time exempt classification as of July 1, 2022, is eligible for the first payment of \$1,000 for expenses incurred in FY 21/22. Employee will be eligible for a second payment of \$1,500 after one additional year of continuous County service. All additional payments will require completion of new one-year continuous periods of qualifying service.</p> <p><u>Example 2:</u> An employee has four years of continuous County service and enters the Exempt Group on February 11, 2023. This employee will be eligible and may apply for the first payment of \$1,000 for expenses incurred in FY 21/22. Around February 2024, employee would be eligible to apply for a second payment of \$1,500. All additional payments will require completion of new one-year continuous periods of qualifying service.</p> |

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| <b>11.</b> | <p>Q. Can I apply for the tuition loan repayment this year, if I did not make payments on my loan last year due to the COVID-19 relief for federal student loans?</p>   |
|            | <p>A. No, to qualify for the Tuition Loan Repayment Program this fiscal year, you had to make payments on your loan in the last fiscal year. Additionally, if you made payments on the loan, but it was a lesser amount than what you are entitled to for that year, you will receive the lesser amount.</p> <p>Example: An employee pays \$200 dollars on their loan in FY 21/22, and the payment amount for that year in the Tuition Loan Repayment Program is \$1,000. The employee will be eligible to receive \$200, and not the full \$1,000.</p> |
| <b>12.</b> | <p>Q. When will I receive payment for claimed expenses?</p>   |
|            | <p>A. Payment will be issued within 30 days of the date in which the tuition loan repayment application has been approved by the Human Resources Department - Employee Benefits and Services Division (HRD/EBSD).</p>   |
| <b>13.</b> | <p>Q. How will I receive payment for claimed expenses?</p>  |
|            | <p>A. Payment will be issued through EMACS and will be included on the paycheck you receive one to two pay periods after the date your application was approved.</p>  |
| <b>14.</b> | <p>Q. Will the payments received from the tuition loan repayment program be added to my taxable gross income?</p>   |
|            | <p>A. Yes, any payments you receive during the calendar year will be reported as taxable income on your Form W-2.</p> <p>Example: Payments received during the second half of FY 22/23 (January 1, 2023, through June 30, 2023) and the first half of FY 23/24 (July 1, 2023, through December 31, 2023) will be reported on your 2023 Form W-2.</p>  |
| <b>15.</b> | <p>Q. Will I be notified if my tuition loan repayment application has been approved or denied?</p>  |
|            | <p>A. Yes, the EBSD will send an approval or denial letter by email or mail to address on file in EMACS. Email will be primary method of contact, unless an email address is not on file in EMACS.</p>  |