

**LOYOLA UNIVERSITY MARYLAND TUITION REMISSION PROGRAM
FREQUENTLY ASKED QUESTIONS**

1. What is Tuition Remission?

Tuition Remission is a waiver of base tuition for eligible undergraduate and graduate courses for eligible employees and their spouses. Tuition remission covers the cost of undergraduate base tuition for their dependent children.

Employees are responsible for all other charges, such as registration, books, fees, special charges, and independent studies.

Graduate tuition may also be taxable to the employee for their own graduate courses or their spouse's graduate courses. See question # 8 for taxable graduate tuition.

2. What Academic Programs are excluded at Loyola University Maryland?

Programs to which this benefit does not apply include but are not limited to Ph.D. programs, Executive MBA program, Emerging Leaders program, Full Time Master of Theological Studies program, Full Time Speech Pathology program, Full Time Montessori program, continuing education units, professional development, conferences, seminars, International Study Tours, courses that have not met minimum enrollment, and courses over maximum enrollment levels are not covered.

Loyola University Maryland reserves the right to determine, without notice, whether other schools or programs are eligible or ineligible for purposes of this benefit. Prior to enrollment, eligible employees should check with Human Resources to confirm that the Tuition Remission benefit is applicable to the school and program in which they plan to enroll.

3. Who is eligible for this benefit?

Full-time, benefits-eligible employees, their spouse, and dependent children are eligible for tuition remission. All regular employees working less than full-time are eligible for pro-rated tuition remission for their own education. To continue in the tuition remission program, employees must remain in an eligible academic and employment status. This benefit is extended to retirees.

4. Is there a waiting period?

- Regular Full-Time Employees: Complete 6 months of continuous employment and successful completion of the provisional period. Tuition remission will begin with the first full semester following the completion of the waiting period.
- Regular Part-Time Employees: Complete 6 months of continuous employment and successful completion of the provisional period. Tuition remission will begin with the first full semester following the completion of the waiting period.
- Regular Full-Time Employee's Spouse: Regular full-time employee must complete 2 full years of continuous employment. Tuition remission will begin with the first full semester following the completion of the stated waiting periods.

- **Regular Full-Time Employee's Dependent Children:** Regular full-time employee must complete 3 full years of continuous employment. Tuition remission will begin at the start of the first full academic year following the completion of their waiting period.
- **New Hire Regular Full-Time Employees:** If an employee has satisfied the 3-year waiting requirement at an accredited four-year institution of higher education immediately preceding their employment at Loyola, they would be eligible for dependent tuition remission immediately.
 - To apply for the Waiver, the employee must complete the [Dependent Tuition Remission Waiver](#) and forward it to their previous employer for verification. The completed Waiver must be emailed to tbean@loyola.edu or faxed to 410-617-5072 to determine eligibility.

5. I am taking graduate courses for an eligible Graduate Degree Program that I started before July 1, 2023, the effective date of the policy update. Do I need to stay for 1 year after the completion of that Graduate Degree Program to avoid repaying the University for that Program?

No. The repayment section of this policy is for eligible employees who begin an eligible Graduate Degree Program that commences on or after July 1, 2023, and applies only if they separate from employment (except due to a layoff) prior to one year after completing the degree program.

6. How many courses can employees enroll in each semester at Loyola University Maryland?

Eligible employees can enroll in up to 2 courses (or 6 credits, whichever is less) each semester (Fall, Summer, Spring). At no time can an employee enroll in 3 courses during any semester.

7. How many courses can eligible spouses and dependent children enroll in each semester at Loyola University Maryland?

Eligible spouses can enroll in a part-time or full-time approved undergraduate or graduate program. Only 1 undergraduate and 1 graduate degree is allowed.

Eligible dependent children can enroll on a part-time or full-time approved undergraduate program. Dependents may have up to 10 semesters to complete 1 undergraduate degree.

8. Is the value of the employee's graduate tuition taxable?

Employees may receive up to \$ 5,250 tax free for their own graduate education each calendar year. The value of graduate tuition that exceeds \$ 5,250 is taxable to the employee unless the course(s) relates to and maintains or improves the skills required in their current job at Loyola. Employees may submit a completed [Request for Determination of Working Condition Fringe Treatment worksheet](#) if they believe the working condition fringe treatment is accurate. Supervisors must also review and certify the form.

9. Is the value of the spouse's graduate tuition taxable?

Yes, all the spouse's graduate tuition is taxable to the employee.

10. How will the employee be taxed?

Each semester, the total taxable graduate tuition determined by SAS (Student Administrative Services) will be pro-rated and added to the employee's paycheck as taxable income. Employees will be notified via email.

11. How to apply for tuition remission for courses and programs at Loyola University Maryland?

- Eligible Employee (Undergraduate Program): After the 6-month waiting period is completed and the employee is accepted into the University by the admissions office, the employee registers for a course(s) and then immediately completes the tuition remission [eform](#). Once the eform is submitted, the employee must email the fringe benefit worksheet, and or flexible work schedule form, if applicable to the Benefits and Wellness unit at tbean@loyola.edu or fax 410-617-5072.

Eligible Employee (Graduate Program)

After the 6-month waiting period is completed, employee should review and sign the [Graduate Tuition Repayment Acknowledgement](#) form before they apply for admissions. Please note, the repayment provision does not impact the admissions decision or the admissions application process. The repayment acknowledgement is required if the employee intends to use the tuition remission benefit.

- Spouse of Eligible Full-Time Employee (Undergraduate and Graduate Program): After the 2-year waiting period is completed and the spouse is accepted into the University by the admissions office, the spouse registers for a course(s) and then immediately completes the tuition remission [eform](#).
- Dependent Children of Eligible Full-Time Employee (Undergraduate Program): After the 3 year waiting period is completed and the dependent is accepted into the University by the admissions office, the employee must complete the tuition remission [eform](#) on or before March 1st. Immediately after submitting the eform, the employee must email their most recent Form 1040 to the Benefits and Wellness unit at tbean@loyola.edu or fax 410-617-5072.

12. What is the deadline for applying for tuition remission at Loyola University Maryland?

- Eligible Employee (Undergraduate and Graduate Program): Complete the tuition remission [eform](#) immediately after registering for a course(s).
- Spouse of Eligible Full-Time Employee (Undergraduate and Graduate Program): Complete the tuition remission [eform](#) immediately after registering for a course(s).
- Dependent Children of Eligible Full-Time Employee (Undergraduate Program): Complete the tuition remission [eform](#) on or by March 1st before the start of the Fall Semester. Please note, this deadline is not for the admissions decision. This deadline is only to determine which incoming students are eligible for tuition remission.

The tuition remission application process is separate from the admissions and financial aid application process. To apply for admission or for more information go to [Admissions and Aid](#).

13. What happens if the employee leaves the university after obtaining a graduate degree?

Effective July 1, 2023, employees entering an eligible graduate degree program at Loyola University Maryland that begins on or after July 1, 2023, will be required to repay the University

for tuition costs, if their employment terminates (except in the case of layoff) prior to or less than one year after completion of the program.

Employees must review and sign the [Graduate Tuition Repayment Acknowledgement](#) form before enrolling in an eligible graduate program. The acknowledgement must be emailed to tbean@loyola.edu or faxed to 410-617-5072.

14. Does Tuition Remission cover tuition at schools other than Loyola University Maryland?

Yes, but only for dependent children of eligible full-time employees. Eligible dependent children may apply to participating colleges and universities in the [Tuition Exchange and FACHEX Programs](#). Tuition remission in these programs is considered a competitive scholarship therefore it is not a guaranteed benefit. Scholarship awards are determined by the receiving schools in the Tuition Exchange and FACHEX Programs.

15. How to apply for tuition remission at Tuition Exchange and FACHEX Programs?

Dependents of eligible full-time employees should review the list of [participating colleges and universities](#). There is a link to the online certification form in each participating school's summary detail. The online certification form must be submitted before the participating school's deadline. The dependent must also be accepted for admission before they can be considered for the scholarship. Submitting the online certification form does not automatically qualify the dependent for admission, nor does an offer of admission mean that the scholarship is approved. Immediately after submitting the certification form, the employee must email their most recent Form 1040 (federal tax return) to tbean@loyola.edu or fax to 410-617-5072.

16. Is there a deadline to apply for tuition remission in Tuition Exchange and FACHEX Programs?

Yes, the participating schools set their own deadlines. In most cases, their tuition remission deadline is different from their admissions deadline. Search the participating schools [detailed summary](#) for dates and other important information.

17. How to start the college search?

High school guidance counselors should assist dependents in the college search process. Dependents should contact their high school.

18. Who should employees call if they have questions?

- Tuition Remission Benefit: Benefits and Wellness Unit at 410-617-1365.
- Applying to Loyola
 - Undergraduate Admissions: 410-617-5012 or admission@loyola.edu
 - Graduate Admissions: 410-617-5020 or graduate@loyola.edu

19. Is July 1, 2023, the date for everyone as far as starting a Graduate Program?

Yes, if they have completed the employee 6-month tuition benefit waiting period, AND, they have successfully completed their provisional period, AND they are otherwise eligible for the benefit.

5/1/2023