



## **EDUCATIONAL BENEFITS**

### **TUITION REMISSION**

#### **Requirements**

To qualify for tuition remission benefits, an employee must be actively employed and meet the service requirements specified under each benefit. For the purpose of eligibility for this Plan:

#### **Undergraduate Tuition Remission**

Full Time Faculty, Staff, Administrators, and retirees with 10 or more years of service.	50% tuition reduction for the employee and up to 3 eligible dependents after 3 months of employment. 100% tuition remission for the employee and up to 3 eligible dependents after one year of employment.
Part-Time (Adjunct) Faculty and Seasonal Employees	100% tuition remission for the employee after working 4 full semesters, 50% tuition reduction for their eligible dependents after working 4 full semesters. Maximum of 3 dependents.
Part-Time Staff and Administrators	Receive a share of the full-time benefit as stated above, prorated as a function of hours worked per week for the employee and up to 3 eligible dependents.
Athletic Coaches (Full and Assistant)	100% tuition remission and a maximum of 12 credits per year for the coach or their eligible dependents. After two full years of service, 100% tuition remission for the employee, 50% tuition reduction for their eligible dependents. Maximum of 3 dependents.

## Graduate Tuition Remission

Full-Time Faculty, Staff, and Administrators	50% tuition reduction for the employee after 3 months of employment and 25% for their eligible dependents. 100% tuition remission for the employee after one year of employment. (50% tuition remission for their eligible dependents)
Part-Time (Adjunct) Faculty and Seasonal Employees	100% tuition remission for the employee after working 4 full semesters and 25% tuition reduction for their eligible dependents after working 4 full semesters. Maximum of 3 dependents.
Part-Time Staff and Administrators	Receive a share of the full-time benefit as stated above, prorated as a function of hours worked per week for the employee and up to 3 eligible dependents.
Athletic Coaches (Full and Assistant)	1 course per semester (up to 12 credits per year) for the coach or their eligible dependents. After two full years of service, 100% tuition remission for the employee, 25% tuition reduction for their eligible dependents. Maximum of 3 dependents.

## Doctoral Program Tuition Remission

Full-Time Faculty, Staff and Administrators	100% tuition reduction for two full-time faculty, staff, or administrators (with at least one year of full-time service) per program cohort as determined by the program administrator.
Part-Time (Adjunct and Auxiliary) Faculty	50% tuition remission for the employee after teaching 4 full semesters.

\*For purpose of this policy, an eligible dependent is defined as the employee's spouse and children or stepchildren who are claimed as a tax dependent on the employee's federal income tax return.

## **TUITION REMISSION FOR EMPLOYEES**

Molloy University offers eligible employees the opportunity to take courses (undergraduate, graduate, or doctoral), that enhance work performance, promote self-improvement, or provide qualifications for higher job classifications. Tuition remission covers the balance due of tuition charged less any outside scholarships or state grants creditable toward tuition. All other costs, including all fees, are the employee's responsibility. The maximum number of credit hours granted for each eligible employee may not exceed 8 credits per fall and spring semester and up to 4 credits

for each summer session and winter intersession semesters. Classes must be scheduled with first consideration for the work demands of the department. If classes are to be scheduled during the workday, approval **must** be given by the immediate supervisor in advance with a description of how the hours will be made up and submitted to Human Resources.

Tuition remission benefits are not applicable for most courses from which faculty compensation is derived as a percentage of revenue generated, i.e., for independent studies, tutorials, internships, performance study instruction, or any other type of individualized study. An employee who wishes to take an independent study that is not covered under the tuition remission benefit would have to pay the normal per-credit tuition rate. In addition, tuition remission benefits may not be awarded in courses with enrollment of fewer than **eight** tuition-paying students.

### **AUDITING OF COURSES**

The customary fee to audit a course is covered for benefits-eligible employees once they have met the eligibility period. Employees are responsible for paying the registration fee.

### **TUITION REMISSION BENEFITS FOR ELIGIBLE DEPENDENTS**

The spouse or eligible dependent of qualified employees are entitled to tuition remission benefits upon their admission to Molloy University. The eligible dependent will pay all applicable fees and are not eligible for any Molloy funded institutional aid.

Eligible dependents must apply and be accepted for admission through the University's standard admission process. Eligibility for this benefit has no bearing on the admission decision.

### **GOVERNING GUIDELINES AND RESTRICTIONS**

Tuition remission benefits are granted for a maximum of 12 credits above the number of credit hours necessary to graduate.

Tuition remission benefits are not applicable for most courses from which faculty compensation is derived as a percentage of revenue generated, i.e., for independent studies, tutorials, internships, performance study instruction, or any other type of individualized study. An eligible dependent who wishes to take an independent study that is not covered under the tuition remission benefit would have to pay the normal per-credit tuition rate. In addition, tuition remission benefits may not be awarded in courses with enrollment of fewer than **eight** tuition-paying students.

### **COORDINATION WITH OTHER FINANCIAL AND INSTITUTIONAL AID**

The maximum tuition remission benefit is the applicable tuition charge, less any outside tuition assistance specifically designated as an award (with the exception of Pell Grants) to be used for tuition purposes and/or based on tuition charges, whether awarded or eligible to be awarded, to a qualifying student.

That assistance may include scholarships and grants from state or federal sources, or outside sources. Employees and dependents receiving any percentage of tuition remission are not eligible for any institutional aid awards or institutional discounts.

A tuition remission eligible student is **required** to apply for the New York State Tuition Assistance Program (TAP) as well as any other state aid programs specified for tuition purposes that he/she might qualify.

A student must be aware of the deadlines for applying for financial aid as well as the tuition remission benefit. Additionally, a student who fails to apply for the appropriate outside assistance or demonstrate proof of ineligibility will have his/her tuition remission benefit reduced by the amount the University estimates the outside assistance would have been or in the absence of the ability to determine an estimate, the minimum amount of the award(s).

### **APPLICATION PROCEDURES AND DEADLINES**

The tuition remission application form, which is available on the Office of Human Resources website (found under the benefits link of the Human Resources home page), must be completed annually or per semester by the student and the employee by the relevant deadlines listed below. **Any student taking more than 12 credits per semester must also complete and return the FAFSA form to the Office of Financial Aid.**

Fall Semester:	Form must be submitted by August 5 <sup>th</sup>
Winter Semester:	Form must be submitted by December 5 <sup>th</sup>
Spring Semester:	Form must be submitted by January 5 <sup>th</sup>
Summer Semesters:	Form must be submitted by May 5 <sup>th</sup>

### **TAXIBILITY OF TUITION REMISSION**

In some circumstances, tuition remission is considered taxable income under Internal Revenue Service (IRS) guidelines. Current tax code is as follows:

#### **Undergraduate Tuition Remission:**

- Employee, Spouses and Dependent Children – Tuition Remission is not taxable.
- Non-Dependents – Tuition Remission is fully taxable to the employee. Undergraduate Tuition Remission for non-dependent children is fully taxable as income to the employee. Tax on the value of this tuition remission will be withheld from your paycheck.

#### **Graduate Tuition Remission:**

- Employee – Graduate Tuition Remission is taxable for dollar amounts above a certain level as set by the IRS. Tax on the value of this tuition remission above and beyond the IRS limits will be withheld from your paycheck.
- Spouses and Children – Tuition Remission is fully taxable to the employee.

The full value of graduate tuition remission received by your spouse and dependent children is treated as taxable income to you. Tax on the value of this graduate tuition remission is withheld from your paycheck.

### **Withholding Tax:**

Taxation Schedule: In the case of taxable remission, additional non-cash income in the amount of the remission and related withholding will be applied to the employee's paycheck over one or two months during the semester of remission (within the applicable calendar year), as follows:

Fall Semester:	November and December paychecks
Winter Semester:	January paycheck
Spring Semester:	April and May paychecks
Summer Semesters:	August paychecks

Please note that the additional taxes will likely result in smaller take-home pay for the periods noted above. Please contact Accounting for further information on taxability of tuition remission.

### **TUITION EXCHANGE PROGRAMS**

Employees who are scheduled for 30 hours or more per week and have been employed at the University for **one year** or more may be eligible to apply for tuition exchange scholarships under the Council of Independent Colleges – Tuition Exchange Program (CIC-TEP) and the Catholic College Cooperative Tuition Exchange (CCCTE) program. Eligibility for the Tuition Exchange Program (TEP) requires a minimum of **five years** or more of full-time employment. These programs are partnerships of colleges and universities offering competitive tuition exchange scholarships to dependent children of employees of participating member institutions. Tuition exchange scholarships are not fringe benefits and are **not guaranteed** to any Molloy employee or dependent. They are competitive awards from participating institutions and are awarded individually by the participating institution. Additionally, students must meet the admission requirements of the participating institution. Tuition exchange applications are not considered until the student has officially been accepted to their institution. For any additional questions, please contact Michele Romandetto in Human Resources at [mromandetto@molloy.edu](mailto:mromandetto@molloy.edu).

Annually in September, Molloy will announce the required criteria and instructions via email for application to these programs.

Lists of the member schools from each program can be found on their websites:

[Catholic College Cooperative Tuition Exchange \(CCCTE\)](#)

[Council of Independent Colleges Tuition Exchange Program \(CIC-TEP\)](#)

[Tuition Exchange Program \(TEP\)](#)