Tuition Edition: Taking Care of the Cost of Your Tuition

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Today's Agenda

- 1. How to Take Classes at Clemson as an Employee
- 2. Taking Advantage of the Employee Tuition Assistance Program
- 3. Leveraging the Public Service Loan Forgiveness Program



Taking Classes At Clemson

Robt. W Bennett Senior Associate Director of Admissions



Employees Wanting to Pursue Higher Education at Clemson

- 1. What is your academic goal?
- 2. Are you new to college completely?
- 3. If you tried college before and want to "get back in the saddle"...





Steps on where to begin:

Return to the school where you began – If this applies and is possible (or, where you left off)

Try Community/Technical College **first** (if you ultimately would like a degree)





Steps on where to begin:

Check with your supervisor on release time or flexible scheduling to assist w/courses, then see what is available at Clemson and area colleges.

Since you may already have a goal in mind, find out what is required to achieve the goal you seek.



Special Student Status

- Special students can enroll in a *limited number of* undergraduate credit hours and are classified with a non-degree status.
- Individuals wishing to take courses for personal enjoyment and professional development.
- No more than 18 semester hours will be allowed.



Special Student Status

- Students interested in graduate studies at Clemson and who need undergraduate courses should *apply nondegree through the Clemson Graduate School*
- The special student status is not a "trial admission".
 Students who have been denied regular admission are not eligible.
- <u>Special Student Application</u> is available **if you are not** looking to get a Bachelor's degree from Clemson.. Supporting documents may be requested.



Apply for Admission (if you want to get an undergraduate degree from Clemson)

 Visit <u>http://www.clemson.edu/admissions/apply-now.html</u> to complete the online application to Clemson University Admissions. Application fee is \$70 Preferred application date for Freshmen: December 1st for fall applicants. SAT or ACT is required, and the test is usually valid for only 5 years.





Deadlines for first time FRESHMEN:

Fall semester

Dec. 1 (Priority notification deadline) Dec. 31 (Deadline for supporting materials, including test scores and transcripts for priority consideration for academic scholarships) May 1 (Application deadline)

Spring semester Dec. 15





Application Deadlines for TRANSFER students:

Fall semester

July 1

Spring semester Dec. 1*

UNIVERSIT

If you are going to take courses for personal enrichment, visit:

https://www.registrar.clemson.edu/html/special.html to apply as a "Special Student" Application fee is \$25. (Note: You are not looking to receive a degree from Clemson)



Former Clemson Students Returning:

https://www.registrar.clemson.edu/html/formerStu.htm If you were previously enrolled as a *regular student* at Clemson.



The Undergraduate Application for Re-Admission is available for the Spring 2018 term. The Undergraduate Application for Re-Admission is now available for the Spring 2018 term. If you are a: "Transient Student" (working toward a degree at another institution, but wanting to take a course here to have it apply there): This is also through the Registrar's Office.

Application Deadline: Spring 2018 January 12, 2018 @ noon The Undergraduate Application for Re-Admission fee is \$25.



Advice and Observations

Adult students are more motivated than traditional students

While younger students tend to master technology faster, mature students can get what they need, but it does take longer for some.

Balance. Life, Family, Job... all require time. Best to talk with everyone who will be involved with you about your goals.



Taking Classes At Clemson

Aubrey Landers Associate Director of Graduate Recruitment





Non Degree Seeking Graduate Students

Eligibility: Bachelor's Degree or higher

Up to 12 hours of graduate level courses without seeking a degree Allowed to take undergraduate level courses



Non Degree Seeking Graduate Students

Materials Needed:

- Online Application
- Transcript
- Permission from the program Coordinator or Department Chair

Note: Some courses may not be available

Application Timeline: Earlier the better. Spaces available may be limited

Application Fee: \$60 2017 Pro Benefits EXPO



Non Degree Seeking Graduate Students

Non-Degree Checklist

Non-Degree/Special Students

If you have already earned a bachelor's degree or higher, are interested in taking undergraduate courses, please answer the questions in the checklist below to determine the best next step:

Do you want the option to take graduate and undergraduate courses?

⊖Yes

⊖No





Degree Seeking Graduate Students

Seeking a Masters, Doctoral, or Professional Degree

Eligibility: Bachelor's Degree or higher

Allows your to pursue one of the 130+ degree programs

Materials Needed:

- Personal Statement
- Resume/CV
- Letters of Recommendation
- Transcripts
- Required Tests
- Community Standards



Degree Seeking Graduate Students

Each program has a different deadline

Application Fee: \$80 Domestic and \$90 International

Helpful Notes:

- Discuss with the program the time commitment and possibility of pursuing the degree part time.
- Pay attention to application deadlines. Give yourself enough time to gather supporting materials.
- Talk to other employees in your program of interest



Degree Seeking Graduate Students

Contact: Graduate Admissions – <u>grdapp@clemson.edu</u> or the specific program





Employee Tuition Assistance Program

Lisa Gagnon Senior Director of HR Services



What is Offered Through the Program?

The benefit provides:

- 1. Eligible faculty and staff members
- 2. A 100 percent tuition waiver* for
- 3. Graduate and undergraduate education courses
- For up to six (6) credit hours per academic term (fall, spring, summer)

Can be used with in-person and online courses offered at Clemson University. Study Abroad is excluded.



What is **NOT** Offered Through the Program?

The benefit does NOT provide:

- 1. Waiver of the cost of books, supplies, and other nonacademic fees
- 2. Waive of the cost of tuition for credits above the 6 credit hour maximum per academic term
- 3. Waiver of tuition for the Center for Corporate Learning
- 4. Preferential treatment during the acceptance process into programs of choice
- 5. Tuition waiver for family members
- 6. Tuition waiver for classes outside of Clemson



Why Does Human Resources Support This Benefit?

Clemson University is committed to attracting, retaining, rewarding and developing top talent, and the University understands the value of higher education in doing so.

The goal of the Employee Tuition Assistance Program is to encourage **professional growth**, enhance employee **performance** and support employee **career development**.



Who is Eligible?

To be eligible, faculty and staff members:

- Must have been in Clemson University's employment for twelve consecutive months,
- Be in good standing as it relates to conduct and job performance,
- Working 75 percent time (30 hours) or greater, and
- In either an FTE, Temporary Time-Limited or Temporary Grant position.





Special Note! Potential Tax Liability

Per the IRS, the **graduate level** tuition benefit is not excluded from the income of employees.

Tuition assistance in excess of the \$5,250 threshold per calendar year, provided to an employee enrolled in a **graduate** program, is required to be taxed.

The IRS requires the University to establish withholdings to offset any tax liability.



How Do I Utilize the Benefit?

As a faculty or staff member:

- 1. Understand what the benefit does and does not cover
- 2. Talk to your supervisor about your goals to coordinate class times
- 3. Be accepted into the University as a student/special student
- 4. Register for classes



How Do I Utilize the Benefit?

As a faculty or staff member:

- 5. Receive communication from the Office of Human Resources regarding your eligibity
- 6. If eligible, see the benefit applied to your student bill in IROAR
- 7. Address any tax withholdings, if applicable



How Do I Utilize the Benefit?

As you continue taking classes...

- Continue discussions with your supervisor on coordinating classes
- Continue to receive communications from the Office of Human Resources on your eligibity and tax withholdings

While your program of study may require that you graduate in a certain amount of time, employees eligible to use the benefit can use it without time restrictions.



Other Considerations

Talk to Financial Aid Regarding Tuition Assistance for...

- Seniors
 - 60+ years old and a resident of S.C.
- Military Personnel, Veterans, and Children of Veterans



Elizabeth Milam

Director of Financial Aid



Do you have Federal Direct Loans (**or** Federal Stafford Loans that you have consolidated into a Direct Consolidation Loan)?

Do you work for Clemson University full time?

Are you making on-time qualifying payments each month?





If you answered yes, you may be eligible for some of your loan(s) to be forgiven.

After making 120 on-time qualifying payments, the rest of your loan(s) may be forgiven.

You must be enrolled in an income-driven repayment plan.



You should submit an Employment Certification form annually (employer portion to be completed by HR at Administrative Services Building).

After making 120 on-time qualifying payments, submit the PSLF application form (available fall 2017).

Student loan forgiveness under PSLF is **not** taxable.



Employment does not have to consecutive.

PSLF is not based on income.

The PSLF Program was created by Congress and can be changed or ended by Congress – not guaranteed.





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