

W E L C O M E

2023 TUITION REMISSION BENEFIT INFORMATION SESSION



THE GEORGE
WASHINGTON
UNIVERSITY

WASHINGTON, DC

Presented by **GW Benefits**

Human Resource Management & Development



TODAY'S AGENDA

- Introduction
- Benefit Coverage
- Exclusions and Limitations
- Taxable Obligation
- How to Apply
- Deadlines
- Adding and Dropping Courses/Withdrawals
- Changes in Employment Status and Loss of Eligibility



WHAT IS TUITION REMISSION?

The tuition remission benefit pays a percentage of tuition costs at GW. The exact rate of coverage relies on a number of factors, including:

- Employee status
- Employee hire date
- Whether the student is an employee or dependent
- The specific academic program being pursued

The benefit is applied directly to the student's account. This benefit does not apply to non-tuition charges such as room, board, fees or financial penalties.



The tuition remission benefit policy follows the university's academic calendar when determining semester start and end dates. To review semester dates, visit <https://www.gwu.edu/academic-calendar>.



GW manages its Tuition Remission Benefit Policy in accordance with Internal Revenue Service (IRS) regulations. While these benefits at the undergraduate level are generally not taxable, graduate tuition remission is subject to Federal, State, Social Security & Medicare withholding taxes.

BENEFITS COVERAGE -

Who is Eligible?	Types of Degrees/Courses	Tuition Benefit
<ul style="list-style-type: none"> • Full-time and Part-time Benefits Eligible Faculty • Full-time and Part-time Benefits Eligible Staff • Postdoc Associates 	<ul style="list-style-type: none"> • Undergraduate Degree • Graduate Degree • Doctoral Degree • Non-Degree Courses • Certificate and Certification Courses • Audited Courses • Non-Credit Courses 	<ul style="list-style-type: none"> • 100% of the cost of up to 6* credit hours each semester (fall, spring and summer) • The benefit is calculated based on the relevant program rate and the registered credits per semester <p>*No semester credit cap on Doctoral Degree *2 course semester cap for non-credit courses *Part time faculty and staff receive 100% of the cost of up to 3 credit hours per semester</p>

University Awards and Tuition Remission

- All university awards - including GW-funded scholarships, fellowships and grants - cannot be accepted in conjunction with payments received through the GW tuition remission benefit.
- Exceptions may apply to students who meet eligibility for need based awards as determined by the Office of Student Financial Assistance. Students should contact the Office of Student Financial Assistance at (202) 994-6620 or finaid@gwu.edu for further information.
- Be sure to adequately disclose the GW tuition remission benefit when applying for financial aid.



THOSE WHO ARE NOT ELIGIBLE FOR TUITION REMISSION • Faculty appointed on a temporary basis (one semester or less) or compensated on a per course basis • Federal work study • Individuals classified as independent contractors • Postdoc Scholars • Student workers • Temporary staff. If you are unsure of your employment classification, contact your Human Resources Business Partner.



Students who register for less than six credit hours in a semester cannot apply unused credits as additional coverage for subsequent semesters.

BENEFITS COVERAGE -

The level of tuition remission coverage for dependents of full-time employees is based on the employee's hire date and full years of benefits-eligible service.

Years of Benefits-Eligible Service	Full-Time	Part-Time
Less than 1 year	Not eligible	Not eligible
1-3 (More than 12 months)	75%	37.5%
4-9 (More than 48 months)	90%	45%
10+ (More than 120 months)	100%	50%

- The benefit coverage is based on the employee's benefits-eligible years of service
- The benefit amount is calculated based on the program's per credit hour rate or fixed tuition rate
- Children are not eligible for Doctoral Degrees, Non-Credit, Certificate and Certification Courses

DEPENDENTS

EXCLUSIONS AND LIMITATIONS

The tuition remission benefit policy applies only to courses and programs offered at and billed directly by GW and not through a third-party provider. In addition, certain programs are excluded from the tuition remission policy, including:

- Executive Programs
- M.D. degree within the Medical School
- Consortium programs in affiliation with other universities
- GW Pre-College programs
- Certificate and certification programs that are fee based and/or not offered or billed by GW

This list is not exhaustive and is subject to change. An up-to-date full list of programs and courses ineligible for tuition remission is available at <https://hr.gwu.edu/tuition-remission>.



Courses, certificates and certifications that are fee based, outsourced or have a shared revenue component with a third party (e.g., courses and programs offered by or billed by 2U, Colloquy and EMBANET) are ineligible for tuition remission coverage.



Students must confirm online course or program benefit eligibility prior to registration by providing the course code and course registration number to the Program Administrator of the GW school offering the course or program.

TAX OBLIGATIONS

The value of the tuition remission benefit may be taxable at the federal and/or state level. A number of factors determine tax withholdings, including the type of degree being pursued and whether the benefit is used for the employee or the employee's dependent(s). We recommend that you consult with a tax advisor to determine the impact on your income and plan accordingly for any additional tax withholding before financially committing to your program.

Faculty and Staff:

- Undergraduate tuition is generally exempt from tax withholdings (i.e. federal, state, Medicare and social security).
- Graduate/Doctorate tuition is included in the employee's gross wages and is subject to tax withholding.
 - The IRS allows up to \$5,250 for graduate-level courses to be tax exempt per calendar year. Tuition remission benefits received in excess of \$5,250 are included in gross wages and are taxable (i.e. Federal, State, Social Security and Medicare taxes).

Spouse/Domestic Partner/Child Dependent:

- Undergraduate tuition is generally exempt from tax withholdings
- Graduate tuition is considered taxable income and is included in the employee's gross wages and is subject to tax withholding



Taxes are withheld from the employee's paycheck during the same semester in which the course(s) is taken. The actual amount withheld from each paycheck may vary.



We recommend that you consult with a tax advisor to determine the impact on your income and plan accordingly for any additional tax withholding before financially committing to your program. [IRS WEBSITE](#)



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TAXABLE OBLIGATION PAY STUB

Pay Stub – Example – Tax Deductions

Tuition Benefit Amount received this semester :	\$11,340.00
IRS Annual (Calendar Year) Graduate Tax-Free Allowance :	\$5,250.00
Taxable Amount:	\$6,090.00
*{6} Six Scheduled Deductions	\$1,015.00 taxable amount per check

Pay Record Prior to Taxable Withholdings

Gross Earnings:	\$2,500.00
FICA Medicare:	\$36.25
FICA Old Age:	\$155.00
Federal Income Tax:	\$225.00
State Income Tax:	\$150.00
Benefit Deductions:	\$566.25
Net Income:	\$1,933.75

*Pay Record with Taxable Amount per Check: **\$1,015.00***

Gross Earnings:	\$2,500.00
FICA Medicare:	<u>\$50.97</u>
FICA Old Age:	<u>\$217.93</u>
Federal Income Tax:	<u>\$316.35</u>
State Income Tax:	<u>\$210.90</u>
Benefit Deductions:	\$796.15
Net Income:	\$1,703.85

Variance \$566.25 - \$796.15 = \$229.90 - *This is the net amount of tax paid per check*

The actual tax withholding amount is determined by income, tax brackets and designations you indicated on federal and state tax withholding forms.

GRADUATE TAX EXEMPTION

Graduate Course Certification for Tax Exemption

If the course is job related, employees can submit a graduate course certification to request tax exemption. Each course is evaluated for tax exemption on an individual basis.

1. Submit online the graduate course certification form(s) with course description or syllabus excerpt (if available, but preferred) AND job description (physicians and faculty can provide list of job responsibilities).
2. If the employee is pursuing a degree putting them on a new career path or promotion, GW Benefits will apply tax deductions for the given semester and inform employee(s) via email with details.

Visit <https://hr2.drupal.gwu.edu/tuition-remission> and click on the link to start the process.



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TUITION REMISSION APPLICATION DEADLINES

Tuition Remission Online Application - Important Deadlines

Spring Semester November 15 through February 1

Summer Semester April 14 through June 15

Fall Semester July 6 through October 1

Notes: Online applications submitted subsequent to the semester due date are considered late and will not be accepted. Please remember to complete the online application process by the semester due date. If a deadline falls on a weekend, applications will be accepted through the following Monday.

- Students must be enrolled for classes prior to using the online application
- Students cannot apply for the benefit prior these dates nor for future semesters
- For additional information, please check the [tuition remission webpage](#)

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TUITION REMISSION TAX EXEMPTION DEADLINES

Online Graduate Course Certification - Important Deadlines

Spring Semester November 15 through January 5

Summer Semester April 14 through May 11

Fall Semester July 6 through August 17

Please remember to complete the online application process by the semester due date. If a deadline falls on a weekend, applications will be accepted through the following Monday.

- Employees must consult their Supervisors for requesting tax exemption for work related courses and request reviewing their online submissions
- Employees will know prior to the start of a semester if courses are approved as work related or denied
- If you missed the deadline, tax deductions will apply to your paycheck(s) for the given semester
- For additional information, please check the [tuition remission webpage](#)

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- ✓ Visit the tuition remission webpage and review:
 - Tuition Remission Benefit Policy
 - Ineligible Programs and Courses
 - Tutorials
 - FAQs and many more
- ✓ Talk to tax advisor about taxes..
- ✓ Confirm if the program of interest qualifies for the Tuition Remission benefit
- ✓ Verify your benefits eligibility status with your HR Business Partner
- ✓ Add the tuition remission and graduate tax application deadlines to your personal calendar
- ✓ Register for your courses on GWeb
- ✓ Apply for the tuition remission benefit on GWeb

Questions? Reach out to us at tuition@gwu.edu



YOUR CHECKLIST

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COVERAGE OVERVIEW

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	Employee	Spouse	Child
Undergraduate	✓	✓	✓
Graduate	✓	✓	✓
Doctoral	✓	✓	NA
Non-Degree	✓	✓	✓
Non-Credit	✓	✓	NA
Certificate	✓	✓	NA
Certification	✓	✓	NA
Audited Courses	✓	✓	✓

For additional information about the tuition remission benefit policy, please visit the Benefits website at <https://hr.gwu.edu/tuition-benefits>.