



The following tuition assistance programs are available to eligible employees at Elms College. The chart below summarizes key information about the programs and is intended as an informational tool only. For more detailed information, contact the appropriate Liaison Officer listed at the end of this chart or go to the Documents section on the Elms College Human Resources website [www.elms.edu/humanresources](http://www.elms.edu/humanresources)

	Tuition Exchange Program <b>TEP</b>	Council of Independent Colleges Tuition Exchange Program <b>CIC - TEP</b>	Cooperative Tuition Exchange Program	Catholic Colleges Cooperative Tuition Exchange <b>CCCTE</b>	Tuition Waiver
<b>Description</b>	<ul style="list-style-type: none"> <li>TEP is a nonprofit consortium of 580+ colleges &amp; universities in 46 states, the District of Columbia, and the U.K. As a member of the consortium, Elms College is able to offer the dependent children of eligible, full-time employees, <u>the right to apply for a TE scholarship</u> to enroll full-time in an undergraduate program at other TE schools.</li> <li>The principal of the program is exchange. Members benefit from being able to send students on scholarship to other TE schools. In turn, we make a commitment to host/import an equal number of students. Each TE school needs to maintain a balance of "imports" and "exports."</li> <li>The decision to accept, reject, or wait list your child for a TEP scholarship, is made by the importing school.</li> </ul>	<ul style="list-style-type: none"> <li>CIC-TEP is a national network of 350+ private, 4-yr. colleges &amp; universities. The CIC-TEP program provides the opportunity for qualifying, dependent children of full-time Elms employees, to enroll tuition free for full-time undergraduate study at a participating CIC-TEP member institution.</li> <li>Host institutions are required to import 3 new admissible CIC-TEP students each year and reserve 3 slots for CIC-TEP students until <b>April 1</b>.</li> <li>Unlike TEP, there's no limit on the number of CIC-TEP students who can export to other schools and there's no credit/debit balance of imports and exports that has to be maintained.</li> <li>The decision to accept, reject, or wait list your child for a CIC-TEP scholarship, is made by the importing school.</li> </ul>	<ul style="list-style-type: none"> <li>Administered through the Council of Independent Colleges Tuition Exchange Program (CIC-TEP), the Cooperative Tuition Exchange Program provides the opportunity for qualifying dependent children of full-time faculty &amp; staff to attend one of the local colleges listed below, tuition free.</li> <li>Members agree to accept a maximum of three (3) incoming students each year from all other member institutions.</li> <li>The current Cooperative Tuition Exchange Agreement made by the Presidents of all 5 participating schools is effective 7/1/11 – 6/30/16.</li> <li>The decision to accept, reject, or wait list your child for a CIC-TEP scholarship, is made by the importing school.</li> </ul>	<ul style="list-style-type: none"> <li>Established in 1981, CCCTE, is a program of cooperative tuition exchange among over 50 Catholic colleges, that permits eligible, dependent children of full-time faculty and staff employed at participating Catholic colleges, to receive tuition remission benefits at member institutions.</li> <li>Member institutions may import a maximum of 5 CCCTE students per academic year over the number it exports to other schools.</li> <li>The decision to accept, reject, or wait list your child for a CCCTE scholarship, is made by the importing school.</li> </ul>	<ul style="list-style-type: none"> <li>Eligible Elms College employees may enroll, tuition-free, in courses offered at the college during the fall/spring semesters and weekend/summer sessions.</li> <li>Nieces and nephews of Sisters of St. Joseph, who meet the IRS definition of a qualifying dependent child, are eligible for full tuition waivers for undergraduate courses.</li> <li>Elms College employees may be wait listed if a course they wish to enroll in is oversubscribed.</li> </ul>
<b>Schools</b>	Over 580 schools. See <i>Participating Institutions</i> on the TEP website: <a href="http://www.tuitionexchange.org">www.tuitionexchange.org</a>	Over 350 schools. See <i>Participating Institutions</i> on the CIC website: <a href="http://www.cic.edu">www.cic.edu</a>	<ul style="list-style-type: none"> <li>AIC <a href="http://www.aic.edu">www.aic.edu</a></li> <li>Bay Path <a href="http://www.baypath.edu">www.baypath.edu</a></li> <li>Elms College <a href="http://www.elms.edu">www.elms.edu</a></li> <li>Springfield College <a href="http://www.spfldcol.edu">www.spfldcol.edu</a></li> <li>WNEC <a href="http://www.wnec.edu">www.wnec.edu</a></li> </ul>	Over 60 schools. See list on CCTE website: <a href="http://www.cccte.org">http://www.cccte.org</a>	Elms College

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<b>Eligibility</b>	<ul style="list-style-type: none"> <li>· Applies to <u>Full-time faculty &amp; staff only</u>.</li> <li>· Full-time faculty &amp; staff must have a minimum of one (1) year of consecutive, full-time employment with Elms College in order to apply for a TE Scholarship opportunity for their son/daughter.</li> <li>· In order to receive a TE Scholarship, the children of full-time Elms College faculty &amp; staff, must meet the IRS definition of a qualified dependent (<i>see last page of this handout</i>).</li> </ul>	<ul style="list-style-type: none"> <li>· Applies to <u>Full-time faculty &amp; staff only</u>.</li> <li>· Dependents must meet the IRS definition of a qualifying child.</li> <li>· Student must be accepted into and enrolled full-time in an undergraduate program.</li> <li>· <b>Acceptance for admission doesn't guarantee that you will be awarded a CIC-TEP scholarship</b> by the importing school.</li> </ul>	Same as CIC- TEP.	<ul style="list-style-type: none"> <li>· Applies to <u>Full-time faculty &amp; staff only</u>.</li> <li>· CCCTE tuition remission opportunity is for qualified dependent children of full-time faculty &amp; staff.</li> </ul>	<p><b>Full Time Employees</b></p> <ul style="list-style-type: none"> <li>· may enroll tuition free in undergraduate or graduate courses after being employed full-time for 6 continuous months at Elms College.</li> <li>· Employee's spouse and dependent qualifying child* may enroll tuition free in <u>undergraduate</u> courses.</li> </ul> <p><b>Part-Time Employees</b></p> <ul style="list-style-type: none"> <li>· Eligible after six (6) months of continuous, part-time employment at Elms College.</li> <li>· Must be in a non-temporary, regular part-time position that has a regular work schedule of at least 20 hours per week for a minimum of 38 weeks per year.</li> <li>· Eligible, part-time employees may enroll in <b>under-graduate</b> courses at Elms College <u>up to 12 credits per year</u> tuition free.</li> </ul>
<b>Length</b>	<ul style="list-style-type: none"> <li>· Maximum length of an awarded TE scholarship is four (4) years.</li> </ul>	<ul style="list-style-type: none"> <li>· CIC-TEP tuition remission is for one (1) year. Generally, once the student receives CIC-TEP tuition remission, he/she gets it for subsequent years contingent on good academic standing/ conduct, and continued full time employment of the parent. The student MUST reapply each year (Feb 1<sup>st</sup>) for CIC-TEP tuition remission by submitting a new CIC-TEP application.</li> </ul>	Same as CIC-TEP.	Same as CIC-TEP.	A separate Tuition Waiver Form needs to be filled out and submitted to Human Resources <u>for each semester or session</u> in which you and/or your spouse/dependents plan to enroll in courses at Elms College.

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<b>Deadline</b>	Student must submit completed Tuition Exchange Program Application to HR Director no later than December 1 <sup>st</sup> .	<ul style="list-style-type: none"> <li>· CIC-TEP Application forms must be submitted to the Elms College CIC-TEP Liaison Officer between October 1<sup>st</sup> and February 1<sup>st</sup> for the upcoming academic year.</li> <li>· We encourage you to <u>submit your application at the earliest possible date.</u></li> <li>· Renewing CIC-TEP recipients must also submit an application each year between October 1<sup>st</sup> and February 1<sup>st</sup>.</li> </ul>	Same as CIC-TEP.	<ul style="list-style-type: none"> <li>· Dependent must be accepted into the CCCTE college or university BEFORE applying for the tuition benefit.</li> <li>· Acceptance for admission doesn't guarantee that the CCCTE tuition benefit will be granted.</li> </ul>	Not applicable.
<b>Provisions</b>	<ul style="list-style-type: none"> <li>· TE scholarship recipient must remain in good academic standing &amp; maintain exemplary student conduct.</li> <li>· The tuition scholarship covers tuition only. Students are responsible for all non-tuition related expenses such as books, fees, room, board, etc.</li> </ul>	<ul style="list-style-type: none"> <li>· CIC-TEP scholarship recipient must remain in good academic standing &amp; maintain exemplary student conduct.</li> <li>· The tuition scholarship covers tuition only. Students are responsible for all non-tuition related expenses such as books, fees, room, board, etc.</li> </ul>	<ul style="list-style-type: none"> <li>· Cooperative TE scholarship recipient must remain in good academic standing &amp; maintain exemplary student conduct.</li> <li>· The tuition scholarship covers tuition only. Students are responsible for all non-tuition related expenses such as books, fees, room, board, etc.</li> </ul>	<ul style="list-style-type: none"> <li>· CCTE scholarship recipient must remain in good academic standing &amp; maintain exemplary student conduct.</li> <li>· The tuition scholarship covers tuition only. Students are responsible for all non-tuition related expenses such as books, fees, room, board, etc.</li> <li>· Free tuition, when granted, will continue only during the parent's full time employment at Elms College. If the parent terminates employment, the tuition waiver continues for the balance of the semester.</li> </ul>	<ul style="list-style-type: none"> <li>· In the event of retirement, reduction in force, separation due to disability, the tuition waiver will remain in effect until the end of the semester/period in which the employment status changed occurred.</li> <li>· The tuition waiver covers tuition only. Students are responsible for all non-tuition related expenses such as books, fees, room, board, etc.</li> </ul>
<p><u>TEP, CIC-TEP, Cooperative Tuition Exchange, CCCTE</u>: Free tuition, when granted, will continue only during the parent's full-time employment at Elms College. If the parent terminates employment, the tuition waiver continues for the balance of the semester only. In the event of the parent's death, the student may be allowed to continue the tuition benefit for the duration of the program he/she is currently enrolled in. <u>Elms College Tuition Waiver</u> - Free tuition, when granted, will continue only if the employee continues to satisfy the Employee Eligibility criteria for the tuition waiver benefit.</p>					

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<b>Renewal</b>	<ul style="list-style-type: none"> <li>· TE recipients must be recertified by Elms College's TEP Liaison Officer annually as being eligible to continue receiving the scholarship.</li> <li>· Student must submit a copy of his/her transcript to the Elms College TEP Liaison Officer at the end of each academic year.</li> <li>· Recertification is required in order to continue receiving the TE scholarship for the 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> years of the TE scholarship award.</li> </ul>	<ul style="list-style-type: none"> <li>· CIC-TEP tuition remission, when granted, is for one (1) year.</li> <li>· You must reapply each year by filling out a new Application form.</li> <li>· If you are rejected one year, reapply the following year.</li> </ul>	Same as CIC-TEP.	Must be recertified by Elms College CCCTE Liaison Officer as being eligible to continue receiving the tuition benefit.	<ul style="list-style-type: none"> <li>· A Tuition Waiver form must be completed for each semester or session in which the employee, his/her spouse, and/or dependent enrolls in classes at Elms College.</li> </ul>
<b>Liaison Officer</b>	Heidi Shaw Financial Aid Director 413-265-2340 <a href="mailto:shawh@elms.edu">shawh@elms.edu</a>	Heidi Shaw Financial Aid Director 413-265-2340 <a href="mailto:shawh@elms.edu">shawh@elms.edu</a>	Heidi Shaw Financial Aid Director 413-265-2340 <a href="mailto:shawh@elms.edu">shawh@elms.edu</a>	Heidi Shaw Financial Aid Director 413-265-2340 <a href="mailto:shawh@elms.edu">shawh@elms.edu</a>	Marie Phillips, HR Director 413-265-2368 <a href="mailto:phillipsmarie@elms.edu">phillipsmarie@elms.edu</a>

### Competition for Tuition Exchange Scholarships

The admission process for many schools can be quite competitive. Some schools have "rolling admissions" and slots fill up quickly. Some schools are particularly popular and draw thousands of applicants. In these instances, your son/daughter might think about applying for "early admission."

To increase your chances of being able to use a Tuition Exchange scholarship, or Tuition Remission under CIC-TEP, you may want to consider selecting a couple of "safe" TE, CIC-TEP, CCCTE schools to apply to, where you may feel more certain of being accepted for admission.

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Summary of the Application Process	<ol style="list-style-type: none"> <li>1. Go to TEP website <a href="http://www.tuitionexchange.org">www.tuitionexchange.org</a></li> <li>2. Review 'Participating Institutions' &amp; learn about their admissions &amp; financial aid deadlines, and TEP criteria.</li> <li>3. Apply to TEP school(s) for admission and financial aid.</li> <li>4. At the same time, the employee needs to fill out an Application for Tuition Exchange Scholarship, available on HR website: <a href="http://www.elms.edu/hr">www.elms.edu/hr</a></li> <li>5. Submit completed TEP Application to the TE Liaison Officer (Financial Aid Director) at Elms College <b>no later than December 1.</b></li> <li>6. Elms' Liaison Officer notifies employees who've been selected for the TE scholarship opportunity.</li> <li>7. Elms' Liaison Officer submits online TE Scholarship to the schools listed on the application form.</li> <li>8. Importing TE school decides to accept/reject/wait list you. The decision is conveyed to the student and Elms' TE Liaison Officer.</li> <li>9. Student must notify the host and the importing TE school of his/her decision to accept/reject the tuition scholarship opportunity if it's offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. Go to CIC-TEP website <a href="http://www.cic.edu">www.cic.edu</a></li> <li>2. Review "Participating Institutions" to learn about their admissions &amp; financial aid deadlines, and CIC-TEP criteria.</li> <li>3. Apply to CIC-TEP school(s) for admissions and financial aid.</li> <li>4. Simultaneously, fill out an Employee Application for Tuition Exchange Scholarship (available from Elms College's Registrar). Make a copy for your records.</li> <li>5. Submit completed Application to Elms College CIC-TEP Liaison Officer between October 1 and February 1.</li> <li>6. You should do steps 3-5 in the fall, prior to the academic year you are planning to enroll. <b>DO NOT WAIT</b> until the last minute to apply for CIC-TEP Tuition Remission.</li> <li>7. Elms' CIC-TEP Liaison forwards your application to importing school(s).</li> <li>8. Importing school(s) decides whether to accept, reject, or wait list you. The decision is marked on the Application. One copy is returned to Elms' Liaison Officer, who in turn, notifies the employee of the decision.</li> <li>9. Student must notify the host and the importing CIC-TEP school of his/her decision to accept/reject the tuition benefit if it's offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. Fill out an Employee Application for Tuition Exchange Scholarship (available from Elms College's Registrar). Make a copy for your records.</li> <li>2. Student simultaneously applies for admission &amp; financial aid at the college they want to attend.</li> <li>3. Submit completed Application to Elms College CIC-TEP Liaison Officer between October 1 and February 1.</li> <li>4. You should do steps 3-5 in the fall and <b>NOT WAIT</b> until the last minute to apply for CIC-TEP Tuition Remission.</li> <li>5. Elms' CIC-TEP Liaison forwards your application to importing school(s).</li> <li>6. Importing school(s) decides whether to accept, reject, or wait list you. The decision is marked on the Application copy that's returned to Elms' Liaison Officer, who in turn, notifies the employee of the decision.</li> <li>7. Student must notify the host and the importing Cooperative Tuition Exchange school of his/her decision to accept/reject the tuition benefit if it's offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. After being accepted for admission at the CCCTE school, the student completes a CCCTE Certification Agreement form plus the \$25 fee, to his/her home campus liaison officer.</li> <li>2. Elms' CCCTE Liaison Officer forwards the form to the liaison officer at the host institution.</li> <li>3. Host institution notifies Elms' CCCTE Liaison Officer of the decision to accept or reject the CCCTE application.</li> <li>4. Elms' CCCTE Liaison Officer forwards the fee to the CCCTE Treasurer.</li> <li>5. Student must notify the host and the importing CCCTE school of his/her decision to accept/reject the tuition benefit if it's offered.</li> </ol>	<ol style="list-style-type: none"> <li>1. Print a copy of the Tuition Waiver Form off of the HR website: <a href="http://www.elms.edu/hr">www.elms.edu/hr</a></li> <li>2. Fill out the form completely.</li> <li>3. Bring the form to HR for signature authorization.</li> <li>4. Bring the signed form to Financial Aid for processing.</li> </ol>

## Other Tuition Benefits – ed2go

Elms College partners with [Education to go](#), to offer exciting, informative classes online. These are non-credit courses you can take from the convenience of your home or office computer to improve your skills, broaden your knowledge, or just to learn more about something that interests you. Sampling of classes available:

- Microsoft Word, Excel, Visio
  - Database Management
  - Business Administration
  - Sales & Marketing
  - Graphic Design
  - Personal Enrichment
  - Grant Writing
  - Languages
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- To review the list of available on-line, non-credit courses, go to: <http://www.ed2go.com/elms/>
  - Classes start on the **second Wednesday of each month** and **run for six weeks**. You choose the start date that is convenient for you.
  - For more information contact the Elms College Office of Graduate Studies and Continuing Education, (413) 265-2445.

## IRS Definition of a Qualifying Dependent Child

There are five (5) tests as defined by the IRS that must be must for a child to be your qualifying dependent:

Age	under age 19 or a full-time student under the age of 24 at the end of the year or any age and permanently and totally disabled.
Relationship	your son, daughter, stepchild, eligible foster child
Residency	must have lived with you for more than half the year
Support	child cannot have provided more than half of his/her own support for the year. Scholarships received by a Child who is a full-time student are not taken into account in determining the support.
Special Test	Qualified child of more than 1 person. If your child is not a qualifying child for anyone else except your spouse with whom you file a joint return, this test does not apply. In most cases, a child of divorced or separated parents is the qualifying child of the custodial parent. For more information about the IRS definition of 'Qualifying Child' refer to IRS Publication 501: <a href="http://www.irs.gov/publications/p501/">http://www.irs.gov/publications/p501/</a>