EDUCATIONAL BENEFITS FOR CHILDREN OF ELIGIBLE FACULTY & STAFF

Learn more at our website
hr.nd.edu/benefits/educational-benefits
VIRTUAL INFORMATION SESSIONS

Tuesday, October 13 at 7:00 p.m.
Wednesday, November 4 at 7:00 p.m.
Visit hr.n.edu for more information

AGENDA

Education Benefits Policy & Procedures
Office of Human Resources

Application to Notre Dame Preparation and Procedures
Enrollment Division

Financial Aid
Enrollment Division

This summary provides current and prospective faculty and exempt and non-exempt staff members of the University of Notre Dame with an outline of the educational benefits available to eligible employees and is subject to change at any time. If there is a disagreement between information contained in this brochure and the official policy, the policy documents always govern. A more complete explanation of employee benefits may be found on the University's website at hr.nd.edu/benefits/educational-benefits. Any questions regarding these benefits should be referred to the askHR Customer Service Center at (574) 631-5900.
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To learn more, visit
hr.nd.edu/benefits/educational-benefits

Educational Benefits for Children of Eligible Faculty & Staff

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## Eligibility Criteria

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<th>General Criteria</th>
<th>If employee was hired before July 1, 2009:</th>
<th>If employee was hired on or after July 1, 2009:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Parent must be a regular, full-time faculty or staff member who has completed a minimum of three consecutive years of full-time employment at Notre Dame, or retired with 25 or more years of consecutive full-time employment at Notre Dame.</td>
<td>Parent must be a regular, full-time faculty or staff member who has completed a minimum of five consecutive years of full-time employment at Notre Dame, or retired with 25 or more years of consecutive full-time employment at Notre Dame. The five years of consecutive full-time employment requirement or a portion thereof may be waived for all eligible employees after July 1, 2009 if both of the following apply:</td>
</tr>
</tbody>
</table>
|                  |                                                                 | • The employee became employed at Notre Dame within 90 days of leaving regular full-time employment at an accredited four-year university or college, and  
• The employee provides a statement from the prior university or college as verification of prior service. |
Eligibility and General Benefit Overview

**Benefit Description**

<table>
<thead>
<tr>
<th></th>
<th>If employee was hired before July 1, 2009:</th>
<th>If employee was hired on or after July 1, 2009:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children Attending Notre Dame</strong></td>
<td>Full Notre Dame tuition reduced by the approximate value of a 12-hour per week student job in the student’s sophomore, junior and senior years. There may be an exception for students studying abroad, or for students who have a severe health problem; requests for such job waivers should be submitted in writing to the Office of Human Resources. If the waiver is granted, the waived amount will be a taxable benefit to the parent.</td>
<td>50% of Notre Dame tuition</td>
</tr>
<tr>
<td><strong>Daughters Attending St. Mary’s</strong></td>
<td>Full tuition</td>
<td>50% of Notre Dame tuition</td>
</tr>
<tr>
<td><strong>Children Attending Colleges or Universities Other Than Notre Dame</strong></td>
<td><strong>Full-Time Students:</strong> The total amount of the annual portable educational benefit for each child who is enrolled as a full-time student is the lesser of: the tuition and mandatory fees of the other institution, or 50% of Notre Dame’s tuition.</td>
<td></td>
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<tr>
<td></td>
<td><strong>Part-Time Students:</strong> The total amount of the annual portable benefit for each child who is enrolled as a part-time student (less than 12 credits) is the lesser of: the tuition and mandatory fees of the institution, or 40% of Notre Dame’s tuition.</td>
<td></td>
</tr>
</tbody>
</table>
Eligibility and General Benefit Overview

Additional Information

Children, step-children and children under legal guardianship of Notre Dame faculty and staff who meet the dependent verification requirements and standard admission requirements to an accredited four-year institution may receive an educational benefit for undergraduate education.

Qualifying regular, full-time faculty or staff members must remain in full-time employment of the University after the child has been admitted to the University.

Children may receive the education benefit if the eligible parent dies or becomes totally disabled regardless of whether the child was receiving the benefit at the time of death or disability.

The educational benefit for full-time students (12 credits or more) is the lesser of (a) 8 semesters or (b) if the child previously attended college, the standard number of semesters needed to complete a four-year undergraduate degree based on the class level (e.g., second-semester sophomore, first-semester senior) assigned by the Registrar of the college the child is attending at the time of eligibility and application of the benefit.

Student must be 26 years of age or younger.

The benefit may continue past the age of 26 if the child is currently enrolled in an eligible program, presently using the benefit and has not yet utilized the full benefit. Once a child is over the age of 26 they must continue to take courses each semester, except summer, in order to maintain their eligibility. If there is a break in college attendance, the child will lose their eligibility permanently, regardless of any unused benefit balance.

Children must meet the dependent verification requirements prior to receiving the benefit and provide documentation demonstrating that the requirements have been met. The verification documentation must be available throughout the time the benefit is received.

Students receiving a grant or scholarship from other organizations that restrict their use to tuition may not apply that grant or scholarship to non-tuition related costs.

If your child withdraws and the total educational benefit amount awarded for that semester is not repaid in full to the University of Notre Dame by the parent, prior to the close of the academic year (June 30) that period will count as one full-time semester and will be used against the total number of semesters of which the child is eligible.

It is the faculty and staff member’s responsibility to confirm with the institution their child is attending that the educational benefit has been received and applied to the proper term. Any corrections and/or additions needed must occur in the same academic year and must be completed prior to the close of the University’s fiscal year, June 30.
## Eligibility and General Benefit Overview

### Educational Benefits

<table>
<thead>
<tr>
<th>Eligibility Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children Attending Notre Dame</strong></td>
<td>The benefit also provides for one regularly scheduled Notre Dame undergraduate course of up to three credits per summer for eligible children who have not yet attained a bachelor’s degree, including the summer prior to the student’s first year. Only one summer benefit may be used per summer. Notre Dame does not have a part-time program; therefore, any number of courses taken in the spring or fall constitutes use of one full semester of educational benefits. The only exception is one regularly scheduled undergraduate course up to three credits each summer as set forth in the Summer Classes policy.</td>
</tr>
<tr>
<td><strong>Daughters Attending St. Mary’s College</strong></td>
<td>The benefit also provides for one regularly scheduled Saint Mary’s undergraduate course up to three credits per summer for dependent daughters who have not yet attained a bachelor’s degree, including the summer prior to the student’s first year. Only one summer benefit may be used per summer.</td>
</tr>
<tr>
<td><strong>Children Attending Colleges or Universities Other Than Notre Dame or St. Mary’s (Portable Benefit)</strong></td>
<td>Without exception, grant payments are made in equal installments directly to the institution and are made by semester, trimester or quarter, whichever is applicable. The amount paid is based on certification received from the institution each term. Once an eligible student enrolls on a part-time basis they must remain enrolled part-time to receive the maximum of 10 semesters of eligibility. If a part-time student enrolls on a full-time basis then they are eligible for a maximum of 8 semesters. The college or university must be a four-year institution and must be an accredited college or university. Notre Dame’s reference source for determining if the institution meets that criteria is The College Board (<a href="http://collegeboard.org">collegeboard.org</a>). All tuition grants or scholarships provided from any other source are deducted from the total tuition before computing the University’s grant. If summer is the first time the student is receiving the portable benefit, it will count as a full semester used. If the maximum tuition amount has been paid during the academic year, there is no portable benefit available for the summer. Students using this benefit may also take one three-credit course per summer at Notre Dame or Saint Mary’s, including the summer prior to the student’s first year.</td>
</tr>
</tbody>
</table>
Eligibility and General Benefit Overview

How to Apply and Submit Forms for Educational Benefits for Children of Eligible Faculty and Staff

1. Complete the Application for Educational Benefits once child is admitted into college.

2. The completed application must be submitted to the Office of Human Resources (200 Grace Hall) or via email at tuition@nd.edu prior to the beginning of classes. The application for educational benefits can be found at hr.nd.edu/forms.

   For children attending Notre Dame or St. Mary’s College, this application only needs to be completed once during the four years unless there is a break in their school attendance and then reapplication will be necessary.

   For children attending other colleges or universities, this application must be completed each semester, trimester or quarter enrolled.

   Summer session attendance requires a separate application each year for all schools.

Each child is eligible only for the benefits described, regardless of whether one or both parents are employed at the University.

Tax Information Pertaining to All Three Benefits

The University will treat the child’s educational benefit as taxable to the parent if the child is not considered a ‘dependent’ according to IRS regulations under the conventional “Qualified Dependent” definition. The tuition benefit will be added to an employee’s taxable income and taxes withheld beginning with the year the employee’s child turns age 24.

For planning purposes, an alternative “Qualified Relative” dependent definition can be applied if all three criteria are met:

- Parent provides more than 1/2 of child’s support for the year,
- Child’s gross income will be less than $4,150 in 2018 (this amount can increase every year), and
- Parent will claim child as a dependent on current year’s Federal Income Tax return.

At the end of each calendar year, participants in the tuition benefit program with children age 24 or older will receive communications about the “Qualified Relative” criteria. Those able to attest to meeting all three criteria may have the tuition benefit reclassified as non taxable.
Undergraduate Enrollment Overview

Applying to Notre Dame

Application Deadlines and Notification of Decision

Notre Dame utilizes the Common Application (commonapp.org) as well as the Coalition Application (coalitionforcollegeaccess.org). Both have the same required supplement.

<table>
<thead>
<tr>
<th>Application Type</th>
<th>Application Deadline</th>
<th>Notification Date</th>
<th>Confirmation Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted Early Action*</td>
<td>November 1</td>
<td>Mid-December</td>
<td>May 1</td>
</tr>
<tr>
<td>Regular Decision</td>
<td>January 1</td>
<td>Early April</td>
<td>May 1</td>
</tr>
</tbody>
</table>

*Students with exceptional high school records and outstanding junior year SAT or ACT results may wish to apply for Restricted Early Action. We will notify Restricted Early Action applicants for whom we have deferred a decision until we can compare their credentials with those of the Regular Decision applicants. Students denied admission in Restricted Early Action will not be able to reapply in Regular Decision.

Evaluation Criteria for Admission:

- **High School Record**
  - Rigor of curriculum
  - Class rank
  - Grades
  - Academic competition within high school

  Competitive applicants take Honors, Advanced Placement or International Baccalaureate course where available

<table>
<thead>
<tr>
<th>Recommended Units</th>
<th>Required Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>4—English and Literature</td>
<td>4</td>
</tr>
<tr>
<td>4—Mathematics</td>
<td>3</td>
</tr>
<tr>
<td>4—Science</td>
<td>2</td>
</tr>
<tr>
<td>4—Foreign Language (same)</td>
<td>2</td>
</tr>
<tr>
<td>4—History/Social Science</td>
<td>2</td>
</tr>
<tr>
<td>Academic Electives</td>
<td>3</td>
</tr>
</tbody>
</table>

- **Standardized Testing**
  - SAT or ACT is required for admission.
  - Any student who wishes to continue the study of French, German, or Spanish at Notre Dame should take the SAT Subject Test in that language. The results will be used for placement.
  - If submitted, other standardized tests are supplementary (SAT Subject Tests, Advanced Placement or International Baccalaureate exams).
Undergraduate Enrollment Overview

Applying to Notre Dame

Evaluation Criteria for Admission (continued)

► Teacher's Evaluation
This evaluation should be completed by someone who has taught a core subject (math, science, English, foreign language, or history) and preferably at the junior or senior year level.

► Counselor's Evaluation
While a School Report is not required, it is highly encouraged as it contextualizes a student's academic performance.

► Extracurricular Accomplishment
• School and community involvement
• Special talents
• Leadership

► Essay and Short Answer Responses

International Students: Citizens of other countries must also submit Certification of Finances along with supporting tax documents at the time of application. Test of English as a Foreign Language (TOEFL) or the International English Language Testing System (IELTS) is also required if English is a second language.

Notre Dame First-Year Applicants Interested in Majoring in Business

Students at Notre Dame do not enroll in an individual school or college until after the first year. However, upon application to Notre Dame, all students are asked to make a non-binding indication of the college or school and specific major or discipline in which they intend to major.

Applicants who indicate an intent to enroll into the Mendoza College of Business will be informed at the time of admission, whether they are "preapproved" to do so at the end of their first year. If admitted but not preapproved, students will be advised that they will be free to enroll in any other college or school, but that the chances of being approved to major in business after the first year will be extremely limited. If a student who is preapproved to major in business later decides not to do so, she or he will be free to choose a major in any other college or school at Notre Dame (assuming they have completed the appropriate prerequisite courses).

After the first year, a small number of students who were not preapproved to major in business, will be allowed to do so. This number will include both students currently matriculated at Notre Dame as well as some students applying to Notre Dame as transfer applicants from other universities.

Transfer Admission

To apply for transfer admission, a student must have at least one year (27 credit hours) at an accredited college. Notre Dame does not admit second-semester freshmen. Appropriate course selection is critical to presenting a competitive application. The Transfer Committee requires students to have completed Notre Dame's First Year requirements. Please review the transfer website (admissions.nd.edu/apply/resources-for/transfer-applicants) for application deadlines and specific course recommendations.
Undergraduate Enrollment Overview

Financial Aid

For information on current cost of attendance, visit financialaid.nd.edu.

Treatment of Other Scholarships

At Notre Dame

• Unless outside scholarship is restricted to tuition, the outside scholarship can be applied to fees, room and board, and other published cost of attendance expenses.
• In those cases where the outside scholarship is restricted to tuition only, then if the combination of the educational benefit and the total value of all such tuition restricted outside scholarships
  1. Is less than the full cost of tuition, there is no adjustment to the educational benefit or
  2. Exceeds the full cost of tuition, the educational benefit is reduced by the excess.
• For those receiving the full tuition benefit, tuition restricted scholarships can be used to offset the work requirement up to a value of the outside scholarship or the work requirement, whichever is less.
• Eligible residents of Indiana receiving scholarship/grant assistance from the Student Financial Aid/Indiana Commission for Higher Education (i.e., the Higher Education Award, the Freedom of Choice grant, and the 21st Century Scholarship) which is restricted to tuition and fees, will have these awards combined with the University benefit to cover up to full tuition and mandatory fees only, not including room, board, or other expenses. The same policy will apply to recipients of the Lilly Scholarship.

At Other Institutions

• The treatment of outside scholarships/grants by other institutions will be governed by restrictions dictated by the donor organization/agency and subject to individual policies among respective institutions.

Tax Issues

• The Notre Dame Undergraduate Educational Benefit is not subject to taxation for either the student or the employee under current federal tax code, as long as the student is a dependent of the employee.
• If the student’s total scholarship/grant assistance, including the Educational Benefit, exceeds the total cost of tuition, fees, books and supplies for a given calendar year, the excess amount is taxable to the student and must be reported to the IRS.
• Federal legislation also provides several favorable income tax benefits for eligible filers meeting certain restrictions who are paying the cost of tuition and fees not covered by any scholarship/grant for tax dependents in a given calendar year. More information about these education credits can be found at our website controller.nd.edu/tax/education-tax-credits
• Further information and IRS advice should be secured from qualified tax advisors.
Undergraduate Enrollment Overview

Financial Aid

Other Forms of Financial Assistance

- Students in need of additional financial aid (beyond the Educational Benefit) to assist with other costs associated with college attendance should complete the Free Application for Federal Student Aid (FAFSA).

- Most state and federal student aid programs, including government student loans, require the submission of the FAFSA. Virtually all institutional programs require the FAFSA and often a second form. The FAFSA may be filed on the web: fafsa.gov or call 1-800-433-3243.

- Financial assistance may come in the form of scholarships, grants, student loans, and campus jobs.

- Potential sources of financial assistance include the institution in which the student is enrolling as well as government, private, religious, and community based organizations. Each entity should be checked to determine if a formal application process is required.

- Several hundred private institutions, including the University of Notre Dame and some scholarship organizations require the CSS/Profile. The CSS/Profile application is available on the web: collegeboard.com. For assistance call (305) 829-9793 or email help@css.profile.org.

- Buyer Beware: Students and families are cautioned to be wary of any organization or “consultant” promising the receipt of student aid which requires paying a fee, sometimes ranging into the hundreds of dollars. The most comprehensive and up-to-date sources for outside scholarships are free and accessible on the web. Two sources are: collegeboard.com and finaid.org.

Neither the FAFSA nor the CSS/Financial Aid Profile is required as a part of consideration for the receipt of the Educational Benefits at Notre Dame.
Undergraduate Enrollment Overview

Saving for College

Planning for College Expenses

A college education is one of the best investments in a child’s future. It is also one of the most expensive. Not only is there tuition costs and mandatory fees, but there are books, room and board, as well as personal expenses. Typically families focus on paying for their child’s college education while their child is in school through family income and financial aid and after their child graduates through student (or parent) loans. But by beginning to save when a child is young, the family is able to spread the cost of a college education over the course of many years.

As with any major expense, the sooner you start planning for your child’s college expenses and saving, the more time you will have to accumulate and grow funds. By planning and saving for college, you may be able to:

- Select the school that is the best academic and social fit for your children, knowing that you have savings put aside for their education
- Reduce your reliance on parent and student loans to finance your student’s education
- Reduce the stress typically associated with paying for a college education knowing that you have planned and saved for this moment.

These savings plans can supplement both the University’s education benefit (which covers a portion of your child’s college education) as well as financial aid to provide a comprehensive college financing strategy. By starting a college savings plan, you will have more financial options when it is time for your child to enroll in a college or university.

College savings options

There are many savings vehicles available to help you meet your family’s needs. You may want to consult with a financial advisor or a tax professional to help you select a savings vehicle that best fits your individual needs. This article will focus on 529 Plans, however our website savingforcollege.nd.edu has information on many of the other typical college savings options. The information provided is meant to inform you of the various options and does not constitute financial advice.

529 Plans

A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. The main advantage of a 529 plan is that earnings and distributions are free from federal and state income tax if used for education.

When beginning your research on college savings options and more specifically 529 Plans, it is important to determine what incentives your home state provides to residents participating in their home state’s plan.
Over 30 states offer an incentive such as a tax deduction, tax credit, or a matching contribution. (Please note: Indiana offers a tax credit for residents participating in the IN 529 Plan and Illinois offers a tax deduction for resident’s participating in the IL 529 Plan. Michigan taxpayers may also be eligible for a Michigan income tax deduction on contributions made to the Michigan Education Savings Program up to $10,000 for married couples filing jointly or $5,000 for individuals filing single per calendar year.)

There are two types of state-sponsored 529 plans: **pre-paid tuition** plans and **college savings plans**. **Pre-paid tuition** plans offer families the opportunity to lock-in the cost of tuition at the time of purchase for use at a later date. These pre-paid tuition plans can typically only be used for tuition and mandatory fees and are guaranteed by the state government. (Please note: Michigan and Illinois offer pre-paid tuition plans for their residents for in-state public colleges.)

**College savings plans** can be used for all qualified higher education expenses including tuition, fees, room, board, books and supplies. These savings plans are investment accounts and include investment options such as stock or bond mutual funds, money market funds, and age-based portfolios. These age-based options shift toward more conservative investments to protect the investment from market volatility as the beneficiary gets closer to college age.

To enroll in state-sponsored options, you may enroll online directly through each plan’s website or you may choose to enroll through a financial advisor.

**Private College 529**

In addition to the state-sponsored options, there is one **pre-paid tuition plan** that is sponsored by a group of private colleges and universities, the Private College 529 Plan. The Private College 529 Plan (PC 529) is a tax-advantaged pre-paid tuition plan. Families may purchase tuition at today’s prices and redeem tuition certificates at any of the participating colleges or universities for up to 30 years. Regardless of how much tuition rises at member colleges or how financial markets perform, member schools guarantee the tuition benefit. PC 529 is one of the few 529 plans where the participant does not pay any fees. PC 529 also offers many of the same attractive tax benefits found in traditional 529 plans.

PC 529 is sponsored by over 275 private colleges and universities including the University of Notre Dame and Saint Mary’s College. Participating schools span the country and include science & engineering schools, traditional liberal arts colleges, historically black colleges, religiously affiliated colleges, research universities and women’s colleges—with more schools joining all the time.

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**About Us**

The Saving for College Program is a cross-departmental initiative including the following University Divisions:

- Finance
- Enrollment Management
- Human Resources
- Public Affairs and Communication
- Institute for Educational Initiatives
- Alumni Association

**Contact Us**

To contact the team, email: Saving for College sav4coll@nd.edu

Visit us on the web at: savingforcollege.nd.edu

Our site includes video clips from past education sessions and also has more detailed information on:

- Selecting, opening and funding a college savings plan including 529 plans
- Supplementing financial aid with college savings plans
- Using the Private College 529 Plan, in which the University of Notre Dame participates
- Upcoming Saving for College events
CONTACT INFORMATION

University of Notre Dame

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Notre Dame, IN 46556
(574) 631-6401
control@nd.edu
Website: controller.nd.edu/tax/education-tax-credits/

Office of Human Resources
askHR Customer Service Center
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Notre Dame, IN 46556
(574) 631-5900
askhr@nd.edu
Website: hr.nd.edu

Enrollment Division
220 Main Building
Notre Dame, IN 46556
(574) 631-5501
finaid@nd.edu
Website: financialaid.nd.edu
admissions@nd.edu
Website: admissions.nd.edu

Saint Mary’s College

Office of Admission
124 Le Mans Hall
Notre Dame, IN 46556
(574) 284-4587
Website: saintmarys.edu/admission

Office of Financial Aid
141 Le Mans Hall
Notre Dame, IN 46556
(574) 284-4557
Website: saintmarys.edu/-finaid

Holy Cross College

Office of Admissions
(574) 239-8362
Website: hcc-nd.edu/admissions

Office of Financial Aid
(574) 239-8362
financialaid@hcc-nd.edu