Employee Tuition Assistance Grant (ETAG)

I. Overview

The college provides employee and dependent tuition assistance grants (ETAG) as a fringe benefit for certain employees. The amount of assistance provided depends, in part on (1) whether the student is an employee or the dependent of an employee, (2) the employee's tenure with the college and status as full or part time, (3) the full or part time academic status of the student requesting assistance. An individual is considered a "dependent" of an employee if the individual is claimed as a dependent on the employee's tax return.

(**Please note: Getting married may impact a student's status as a dependent and therefore impact eligibility for ETAG. Students considering marrying before graduation should contact the Student Financial Services Office for further information on how this may impact aid.)

II. General Rules

To qualify for an ETAG from the college for an employee or their dependent, the employee must have served at least two years in the full time employ of Houghton College prior to the commencement of the term. Years of service at another accredited institution of higher education count towards this two year waiting period.

Alternatively, a new employee with 10 years or more of experience in a field of service determined by the Academic Dean or the Director of Human Resources to be directly related to the purpose for which an employee is hired will be immediately eligible for ETAG benefits.

This waiting period will be waived for employees taking courses determined by the Director of Human Resources to be job related. The student must fully comply with the application and acceptance process at the college. Admission to the college is not guaranteed. The employee must complete all required financial aid forms within the typical deadline dates associated with such filings. Tuition assistance covers up to 8 semesters or 125 hours (128 hours for B.Music) whichever is greater.

III. Full Time Dependents

Employee dependents (as defined by the IRS) will receive an ETAG equal to tuition less $750 per semester, if they meet the following tests:

1. The employee has served at least two years in the full time employ of the college prior to the commencement of the term.
2. The dependent has been duly accepted by the college for admission and is considered to be a full time, matriculated student. Students who do not require a full load in their last semester may qualify for tuition assistance and be considered part-time students for one semester only.

3. The employee has appropriately filed all requisite financial aid applications and forms within the deadlines established.

4. Continuation of benefits from semester to semester is dependent on student making satisfactory academic progress as officially defined by the College for Financial Aid purposes.

IV. Financial Aid Allocation

With the exception of the New York State Tuition Assistance Program (NYS TAP), all need and performance based financial assistance provided from third parties to the dependent will be available for the dependent to use for tuition, room, board, books and other educational costs beyond those covered by the ETAG. Amounts received for the NYS TAP will serve to partially offset the college’s contribution toward the ETAG.

V. Part Time Students

Full and part time employees will be eligible for a 100% tuition discount. Employees taking a course during normal working hours must receive the approval of their supervisor prior to registering for the course. Hourly staff employees who spend time in class during normal working hours must make up the time during the same work week. Supervisors, at their sole discretion, have the authority to waive the requirement to make up hours if they believe the class is job related and will improve employee’s ability to perform their duties. Administrative (salaried) employees are expected to work the number of hours necessary to successfully perform their job. Full-time employees are limited to no more than 2 courses per semester and part-time employees to no more than one course per semester.

Dependents of employees may take courses on a less than a full-time basis (up to a maximum of seven hours) and receive a 90% discount.

The following courses are exempted from employee tuition assistance for part-time students (either employees or dependents):*

- Music - All Applied Courses
- Art - All Courses except Art History and Appreciation
- Physical Education - All applied courses and those requiring an activity lab.
- Other - Tutorial, independent study, student teaching, field internships, audits of computer courses.
*An exception for Music, Art, and Physical Education courses may be made if the course still has space available three days prior to the beginning of the course. Therefore a part-time student wanting to receive ETAG benefits for the course can register no earlier than three days prior to the beginning of the course. The part-time ETAG student cannot count towards any minimum number of students required for the class to be held or required for the faculty member to receive full compensation.

VI. Online Courses

Employees will be offered the same discount (if any) offered to traditional Houghton College students for on-line courses.

VII. Part-Time Modified ETAG – Effective June 1, 2014

Employees scheduled to work 1300 hours per year (such as 25 hours-12 months; 30 hours-10 months, etc.) with more than five years of service prior to the beginning of the dependent’s first semester at Houghton College will be eligible for a modified ETAG as follows:

Rather than paying $1,500 per year ($750 per semester) in tuition as is the case for a full time employee, employees qualifying under the part-time modified ETAG will pay $2,000 per year ($1,000 per semester). All other terms of the ETAG policy will be in effect.

2. Qualification for Part-Time Modified ETAG does not qualify an employee for any other benefits (health insurance, life insurance, etc.) that they wouldn’t otherwise qualify for.

3. Part-time Modified ETAG is in effect only for Houghton College and does not apply to an exchange benefits with other institutions.

Employee Tuition Assistance Grant (ETAG) and Go-Ed

- A maximum of two students per semester can utilize ETAG benefits for the Go-Ed program. In keeping with our commitments to treat ETAG dependents from other institutions as our own, dependents from other institutions receiving ETAG benefits are eligible as well.

- In order to be considered for ETAG benefits for the Go-ed program, the student must apply by March 1 (for the following Fall semester) or October 1 (for the following spring semester).
Should more than two ETAG students wish to attend GO-Ed in any semester, the following selection criteria (in priority order) will apply:

1. Required for the students major
2. Year in School (Senior, Junior, Sophomore, First Year)
3. Need
4. GPA

**ETAG for Non-Houghton Off-Campus Programs**  
*(Does Not Include Go-Ed for Which There Is a Separate Process)*

Dependents wishing to receive ETAG benefits for non-Houghton Off-Campus programs are required to apply to be one of 8 students each year (normally four per semester) that are allowed to use their financial aid or ETAG benefits in a non-Houghton Off-Campus Program. ETAG participants are only allowed to apply if an off-campus program is required for their major.

- The programs for which ETAG can be used include CCCU programs, Christian College Consortium school programs, reciprocal agreement programs, and affiliated programs (list available in the catalog and the Off-Campus Programs office). ETAG will not apply to non-affiliated programs, or Mayterm and summer programs.

- Students must apply through the Off-Campus Programs office, no later than October 1 for spring semester, and February 28, for fall semester.  
  **For application to be complete, you must submit the following:**

  - The standard Off-Campus Programs Prior Approval Form
  - The Financial Aid Application Form (including Essay)
  - Proof of Application to a qualifying Study Abroad program.
  - Faculty Recommendation (please check prior to October 1/February 28 that it has been submitted)

- Priority will be given to students based on the following criteria:

  - are required to do a study abroad component for their major,
  - are applying to a reciprocal program,
  - have not previously received this award,
  - have not participated in a Houghton (excluding the First Year Honors Program) or Go-Ed program, for which they have already received institutional financial aid or ETAG.
7.9 Tuition Exchange Benefits

What is tuition exchange?

Many colleges and universities extend the same tuition benefits available to their employee dependents to dependents from other schools. The term "exchange" refers to the fact that in most cases no money changes hands - a receiving/importing college waives some or all of its tuition charges. In many cases "free" tuition is the maximum an exchange recipient can receive (in other words, no academic or other scholarships on top of the tuition waiver), but in a few cases recipients are allowed to receive additional institutional aid on top of tuition benefits.

Who is eligible?

A dependent of any full-time employee of Houghton College. Check with Human Resources if you are unsure about the eligibility of your dependents.

When should I apply?

Each college has its own application deadlines and procedures for admission and tuition exchange, but in general your dependent should apply for admission and tuition exchange in relatively close proximity. We don't act on any tuition exchange application unless a student has been accepted for admission, for example, and other colleges may follow similar procedures. As a general rule, then, apply for both admission and tuition exchange during the fall semester of the senior year in high school, but be sure to check each potential college choice for specific guidelines and deadlines.

How do I apply?

For CCCU, Tuition Exchange Inc., Council of Independent Colleges and Wesleyan College Exchange, send your student's full name, social security number, home address and application institution(s) to Enrollment Management Office. They will prepare the tuition exchange applications and send them on your behalf. For Christian College Consortium schools, send this same information to the Office of the Academic Dean.

What are my chances?

The likelihood of receiving tuition exchange depend a great deal on the institution, student qualities and other factors. For example, some institutions (Taylor and Asbury) only take one or two students per year for all programs in which they participate, making receipt of tuition exchange very competitive. A stronger student has a better chance of receiving tuition exchange. "Stronger," in this case, goes beyond SAT scores and class rank - other qualities such as music or athletic ability, leadership, extensive co-curricular involvement and/or alumni connections can make a difference as well.
What if I have questions?

The Enrollment Management office can help with all questions. If you have specific questions about which institutions participate, please see the links below.

The programs

Council of Christian Colleges & Universities (CCCU)
http://www.cccu.org/twep
Many, but not all, of the CCCU members participate in tuition exchange. See the link above for program info, a list of participating institutions, coordinators, etc. Schools are obligated to take at least one CCCU TE person per year in order to participate in the program, but some take up to three.

Tuition Exchange Inc (TEI) – http://www.tuitionexchange.org/schools.cfm
This organization requires us to maintain a balance of trade in order to participate. In other words, if we do not import enough TEI recipients, we will not build up enough credits to export any of our dependents. At present this has not been a problem - we have a healthy balance of trade. TEI participants include secular and Christian private colleges. For some participating colleges, though, importing enough students is a problem, enough so that they have developed incentive programs such as "free" room on top of tuition benefits.

Council of Independent Colleges (CIC)
http://www.cic.edu/Programs-and-Services/Tuition-Exchange-Program/Pages/About-TEP.aspx
This program is more like the CCCU program in that there is no balance of trade requirement. The above link gives further details and includes a list of participating institutions.

Christian College Consortium (CCC) http://www.ccconsortium.org/
All of the Consortium schools (Asbury, Bethel (MN), George Fox, Gordon, Greenville, Houghton, Malone, Messiah, Seattle Pacific, Taylor, Trinity International, Westmont, and Wheaton) are also members of the CCCU and many participate in the CCCU TE program. At present Wheaton does not participate in any tuition exchange programs. This program functions on more of a balance of trade between schools. Applications for this program are coordinated by the chief academic officers on each participating campus. Some CCCU/CCC members recommend that students apply through both programs to enhance their chances of getting tuition exchange.

Wesleyan Colleges
The four Wesleyan liberal arts colleges (Indiana Wesleyan, Oklahoma Wesleyan, Southern Wesleyan and Houghton) and one Bible college (Kingswood University in NB, Canada) are all members of the CCCU and participate in that TE program as well. This program gives priority to Wesleyan college dependents applying for TE at another Wesleyan College.