

Full Tuition Grant Employer Frequently Asked Questions

Purpose: To assist a prospective client with a better understanding of the Full Tuition Grant (FTG) program. The Full Tuition Grant was created to help overcome some current corporate challenges, including:

- *Nationwide student debt crisis* - Students graduating from universities with significant student loan debt
- *Recruiting challenges* – Companies attempting to attract the best talent with innovative benefits
- *Retiring workforce* – Companies searching for the next level of leadership
- *Transient workforce* - Companies looking for ways to improve employee tenure

The University of Arizona Global Campus (UAGC) FTG helps address these challenges by giving employees the opportunity to earn higher education degrees without student debt.

Overview:

- Cost per student is \$5,250, per 12-month grant year.
- Approved employees can complete up to 10 undergraduate courses or 8 master courses per 12-month grant year.
- After the company's tuition assistance dollars (\$5,250) are applied, any additional required costs (tuition, course materials, fees, etc.) will be covered by UAGC through the FTG.
- FTG covers any degree program approved through the Company's tuition assistance program.
- Agency-Select (FTG participants selected by the Company) or Self-Select (FTG is available to all employees) options are available.
- There is no minimum or maximum student enrollment requirement.
- Students who choose to participate in the FTG program are not able to receive funding from the federal financial aid programs (such as Pell Grant and Direct Loans); this stipulation is a condition of participation in the FTG program.
- UAGC can work closely with your Third-Party Administrator (TPA) so that the company's current tuition assistance program and process can seamlessly translate to the UAGC FTG program.

1. What is the Full Tuition Grant?

The Full Tuition Grant program is an educational benefit provided by UAGC in conjunction with an employer's tuition assistance program. A company's tuition assistance dollars, combined with the FTG, covers required education-related costs for eligible employees/students. Students eligible for the FTG program may be able to earn their undergraduate or master's degrees debt-free.

By offering this program, participating organizations are able to retain employees, grow their talent pool for management and succession planning and promote their qualified employees from within. To help students avoid educational loan debt, students participating in the FTG program must elect to not receive funding from federal student financial aid programs while participating in the FTG program.

2. What is covered by the Full Tuition Grant and who pays for it?

The Full Tuition Grant is funded by both the FTG employer and UAGC. This grant funds all of a recipient's required education-related costs. Required education-related costs include: tuition for all eligible courses (limited to two repeated courses), Technology Fees, course materials, Prior Learning Assessment fees, and the Graduation Fee.

3. Is this a discount?

No, this program is not a discount. The FTG employer is paying a portion of the total cost of enrollment through tuition assistance dollars, and UAGC is granting the remainder of the student's required education-related costs.

4. What kind of company would benefit from the Full Tuition Grant?

FTG is intended for clients who value education as a strategic enabler and who are willing to invest in the education of their employees. The FTG enables employers to educate their employees and contribute to the future competitiveness of the company within the confines of the company's current tuition assistance policies.

5. Do we have to sign an agreement?

Dependent on the FTG type and whether your organization is utilizing a Third-Party Administrator (TPA), you will either need to sign a memorandum of understanding (MOU) or submit an email confirmation of terms. Your Education Partnership's point of contact will be available to answer specific questions on this topic. If your organization uses a TPA to administer educational benefits, the third party must have an FTG agreement on file. In addition to the TPA needing an agreement, the FTG employer/administrator may have to submit verification of tuition assistance eligibility for every employee participating in the FTG program. These agreements are required to ensure the company's policies comport with grant requirements. The agreement does not obligate the company to have any employees participate in the program.

6. Why are my employees unable to utilize Federal financial aid while in the FTG?

The intention of the FTG is to help students avoid educational debt. Therefore, the FTG may not be paired with the financial aid payment option. Federal financial aid is designed to assist students financially with the cost of tuition and the cost of living while attending school. To participate in the FTG, the student must be employed by you, which presumably accounts for cost of living; the FTG along with your tuition assistance funds will cover tuition and other required education-related costs, which eliminates the need to take out student loans.

It is important to also know that current UAGC students utilizing financial aid who are interested in transitioning to the FTG payment option must first cancel future financial aid awards and resolve any existing balance prior to switching payment options.

The choice to receive federal student financial aid or the FTG is completely optional for students. Should a grant recipient decide to receive federal financial aid, UAGC will assist the student in doing so, but the student will no longer be eligible for the FTG program.

7. This program sounds great, but will it work with our current benefits process?

The FTG was designed to fit within an entity's existing education assistance construct. Dependent on your organization's needs, the appropriate FTG segment will be determined.

Invoicing: UAGC will send an invoice for each course in which the student is enrolled. Invoices can include multiple students or one student at a time and can be sent directly to the FTG employer, the employer's Third-Party Administrator, or the FTG student¹. This selection should be outlined prior to the launch process.

Payment: UAGC can receive payments directly from the FTG employer or Third-Party Administrator, and remittance is deferred to 45 days from the invoice date (with course grade information), or within 90 days of invoice date (without course grade information). In cases where payment directly from FTG employer or TPA is not an option, UAGC may generate invoices directly to the FTG student, and the student must make payments directly to UAGC after the company reimbursement has been processed and paid to the student. This process requires additional approval forms and sign-off from the FTG employer.

8. What if the student does not successfully complete a course? Who is responsible to pay the tuition?

The FTG will cover a limited amount of unsuccessful courses. There may be instances where a student does not successfully complete a course according to the UAGC academic policies or a company's educational benefits policy, which are categorized as "allowances." Students may become ineligible for the FTG if they receive more than two (2) allowances in any degree program, which include:

¹ Invoices containing multiple students may not be sent to students directly; they must be sent to either the TPA or the FTG employer.
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- Unsuccessful grades as outlined in the [UAGC Academic Catalog](#) (defined as an “F,” “WF,” “W,” or for General Education Competency courses, below a “C-”)
- A course grade that is not eligible for reimbursement through the FTG employer’s policies

9. What’s in it for UAGC?

UAGC wants to retain quality students, help students progress their careers, and support students to avoid additional education-related debt.

10. Can I offer this program to all my employees?

Yes. UAGC is not currently limiting the number of students eligible per employer. Offering the FTG to all or only a select group of employees is at the discretion of the FTG employer. Most organizations base this decision on their overall budget for educating their workforce, as well as long-term leader development and succession planning goals.

11. To which degree does the program apply?

The FTG is applicable to any degree program offered at UAGC. FTG employers do have the ability to select specific degrees or limit enrollment to specific degree program(s) based on the organization’s needs. In addition, not all programs are available in all states.

12. When can my students start programs

Students may start at any time, as long as the FTG employer has approved the employee to start in the appropriate 12-month grant period, and all required documentation has been submitted and approved by the UAGC Financial Services department. Programs begin every Tuesday, though some programs have limited start dates. Current UAGC students who want to enroll in the FTG program may have a later start date if financial aid grants/loans are being utilized.

13. If the student withdraws from the program or leaves the company, is the FTG employer reimbursed for participation?

If a student is withdrawn from the FTG program for any reason, a refund may be due to the FTG employer if there are remaining tuition assistance funds that have not yet been applied toward tuition in the 12-month grant period.

14. Can a student take more than one class at a time?

Full time enrollment in UAGC accelerated online degree programs is one course at a time. Concurrent enrollment, defined as enrollment in more than one class in every five (undergraduate) or six (master) week module, is prohibited for FTG recipients, unless pre-approved for extenuating circumstances, on a case-by-case basis. Under no circumstances may a student complete more than 10 undergraduate or 8 master courses within a single FTG year.

15. Are FTG benefits retroactive?

No, and current UAGC students must resolve any outstanding balance before transitioning to the FTG program.

16. How can we bring in currently enrolled students to FTG?

The process to award a grant to a currently enrolled student is neither difficult nor immediate. All required FTG acknowledgements, disclosures, and FTG employer documents must be submitted to begin the transition. If the student has received federal financial aid, he/she must cancel future financial aid disbursements, and elect not to receive any additional federal financial aid for the approved FTG period. At no point can the student receive both federal student aid and FTG benefits.

17. Can you guarantee the FTG program will be available for our employees until graduation?

UAGC has a strong commitment to support the FTG program and all the students enrolled within the program, and therefore has no intention of sunsetting the FTG program. If for any reason, priorities shift and the FTG program was sunset by UAGC, all current students who maintain continuous enrollment would be grandfathered in for the duration of their current academic program, as long as they stay in good standing with the University and with the FTG program guidelines. This standing includes providing all required documentation and maintaining employer sponsorship of funding through graduation.