

## Tuition Loan Repayment Program – Professional Unit (Psychiatrists)

Effective July 1, 2020 a Tuition Loan Repayment Program is available for employees in a regular full time Psychiatrist classification in the Professional Unit to assist in repayment of active unsatisfied student loans.

Employees who meet eligibility criteria may apply for a repayment of student loan expenses through the tuition loan repayment program.

Below, are some of the Frequently Asked Questions regarding the Tuition Loan Repayment Program.

1.	Q. Where should I send the tuition loan repayment application and supporting documentation?
	A. The tuition loan repayment application and supporting documentation should be submitted to your appointing authority.  The appointing authority for the tuition loan repayment program shall be designated by your department.
2.	Q. What supporting documentation is required to receive payment for my student loan expenses?
	A. The following documentation is required as proof of: <ul style="list-style-type: none"> <li>• A qualifying doctorate degree</li> <li>• Proof of valid, unrestricted license to practice psychiatry in the state of California</li> <li>• Statement from lender that demonstrates your loan is in good standing (not in default) and that payments have been made for expenses incurred in the fiscal year prior to the current fiscal year. <i>A current student loan statement will satisfy the requirement that the loan is in good standing as long as it indicates your payments are current.</i></li> </ul>
3.	Q. What documentation is acceptable proof of a qualifying degree?
	A. A copy of a doctorate degree <b>OR</b> A copy of an official transcript that demonstrates completion of a doctorate degree.  Proof of degree and/or transcripts must be from an accredited college.
4.	Q. What documentation is acceptable proof of an unrestricted license to practice psychiatry in the state of California
	A. A copy of a valid Medical Board of California license that includes employee name and license number <b>AND</b> A print out of licensee search from The Department of Consumer Affairs California website at <a href="https://search.dca.ca.gov/">https://search.dca.ca.gov/</a> .
5.	Q. Does the County require proof of loan consolidation?
	No, employee does not have to provide proof of loan consolidation. Determination of loan consolidation will be based on information contained in supporting documentation.
6.	Q. Can I submit proof of student loan expenses for more than one lender?
	A. Yes, if you are making student loan payments to more than one lender, you may claim your expenses on one application, but submit supporting documentation for each lender.

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<b>7.</b>	<p>Q. Are parent loans eligible for the tuition loan repayment program?</p>
	<p>A. No, the student loan must be for tuition paid for completion of the employee’s degree, not that of a dependent.</p>
<b>8.</b>	<p>Q. Can I claim student loan payments under the Tuition Loan Repayment Program if I have received repayment by another tuition assistance program?</p>
	<p>A. You may not claim any expenses for which you have received payment through another tuition assistance program, which includes both other County and non-County tuition assistance programs. <i>Student Loan Forgiveness Programs are not considered tuition assistance programs.</i></p> <p>Example: Employee is participating in the National Health Service Corps Loan Repayment Program and is eligible for up to an annual loan repayment of \$10,000 annually. Employee expends \$9,000 on loan repayment in the eligible year and receives \$9,000 from Nurse Corps Loan Repayment Program. The employee has received repayment of all funds expended for the eligible year so would not be eligible to make a request to the County.</p>
<b>9.</b>	<p>Q. How is continuous years of service with the County defined?</p>
	<p>A. Continuous years of service with the County is defined as the total length of service from employee’s hire date in a regular position with no break in service from County employment.</p>
<b>10.</b>	<p>Q. What is the eligible expense period?</p>
	<p>A. Expenses incurred in the fiscal year prior to the current fiscal year are eligible for repayment. The County’s fiscal year is the twelve-month accounting period that occurs between July 1<sup>st</sup> and June 30<sup>th</sup> each year.</p> <p>For example, expenses incurred during FY 19/20 (July 1, 2019 through June 30, 2020) would be eligible for repayment during FY 20/21 (July 1, 2020 through June 30, 2021).</p>
<b>11.</b>	<p>Q. Is the payment amount determined by the years of service with the County held by the employee?</p>
	<p>A. No. The amount is set per year with year one beginning July 1, 2020.</p> <p>Employees who are in a Psychiatrist classification in the Professional Unit as of July 1, 2020 that have two or more years of continuous County service will be eligible for the set amount of \$1,000 for year one.</p> <p>For example, an employee who has six years of continuous County service and is in a Psychiatrist classification as of July 1, 2020, will be eligible for a single payment of \$1,000 (year one amount).</p> <p>Employees who enter Psychiatrist classification after July 1, 2020 that have two or more years of continuous County service will be eligible for the set amount of \$1,000 for year one as of the date the employee entered in the classification.</p> <p>For example, an employee who has four years of continuous County service and enters Psychiatrist classification in the Professional Unit on August 2, 2021 will be eligible for a single payment of \$1,000 (year one amount).</p>

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<b>12.</b>	Q. When will I receive payment for claimed expenses?
	A. Payment will be issued within thirty (30) days of the date in which the tuition loan repayment application has been approved by the Human Resources Department - Employee Benefits and Services Division (HRD/EBSD).
<b>13.</b>	Q. How will I receive payment for claimed expenses?
	A. Payment will be issued through EMACS and will be included on the paycheck you receive one to two pay periods after the date your application was approved.
<b>14.</b>	Q. Will the payments received from the Tuition Loan Repayment Program be added to my taxable gross income?
	A. Yes, any payments you receive during the calendar year will be reported as income on your Form W-2.  For example, payments received during the second half of FY 19/20 (January 1, 2020 through June 30, 2020) and the first half of FY 20/21 (July 1, 2020 through December 31, 2020) will be reported on your 2020 Form W-2.
<b>15.</b>	Q. Will I be notified if my tuition loan repayment application has been approved or denied?
	A. Yes, the EBSD will send an approval or denial letter by email or mail to address on file in EMACS. Email will be primary method of contact, unless an email address is not on file in EMACS.