

Payment of Tuition and Related Educational Fees

I. Eligible persons

- a. Participant
- b. Spouse, child or other dependent of the participant, or primary beneficiary if plan allows

II. Eligible expenses

- a. Tuition
- b. Related educational fees, including books
- c. Room and board expenses
 - i. Off-campus Housing is eligible under certain conditions (see Section VII Examples/Notes)

III. Ineligible Expenses

- a. Non-academic related expenses
- b. Courses designed to sell products (example: real estate courses)
- c. Courses that are not part of, or result in completion of, a program that provides a certification or degree
- d. Preschool, elementary, middle or high school tuition and related educational expenses

IV. Eligible Time Coverage

- a. Current semester eligible expenses
- b. Past overdue eligible expense balances from previous semesters (provided a current bill is provided)
- c. Next 12 months of forecasted eligible expenses (must be based off of the most current semester) and a written statement of the anticipated classes they will be taking

V. Eligible Educational Institutions

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- a. Accredited institutions must require a high school diploma or recognized equivalent for admission. A simple google search will confirm accreditation in most cases or you can check here as well:

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/eligible-educational-inst>

Examples of acceptable schools are below:

- i. State-sponsored university
- ii. State-sponsored college
- iii. State-sponsored vocational school
- iv. State-sponsored technical school
- v. Private university
- vi. Private college
- vii. Private vocational school
- viii. Private technical school

VI. Required Documentation

- a. Current tuition bill (requirements below)
 - i. School name
 - ii. Name of the student
 - iii. Total amount currently outstanding (not just the cost of attending the school)
 - iv. Semester or term the charges are for
 - v. Whether expenses for room and board are included

VII. Examples/Notes

- a. Off-campus Housing
 - i. Eligible for hardship if the housing is affiliated with the educational institution that the student is attending
 - ii. A copy of the rental/lease agreement, or a letter from the landlord stating that the student will reside there, is required
 1. If more than one lessee, agreement must state amount each party is responsible to pay

2. Expenses outside of the rental/lease agreement, such as internet, phone and cable service bills, are not eligible

b. Credit Card Expenses

- i. A hardship distribution will NOT be allowed for expenses that are charged to a credit card (hardships are not eligible for reimbursement purposes)