WASHINGTON UNIVERSITY
DEPENDENT CHILD TUITION ASSISTANCE PLAN
Restated July 1, 2021

I. Introduction – Washington University (the “University”) provides two forms of tuition assistance benefits for dependent children of its Full-time Employees and Part-time Employees who meet certain eligibility requirements:

a) full tuition remission benefit at the University and a partial tuition remission benefit at other accredited institutions for the dependent children of Full-Time Employees, and

b) partial tuition remission benefit at the University and other accredited institutions for the dependent children of Part-Time Employees.

Both the employee and the dependent child must satisfy all of the following eligibility requirements.

II. Eligible Employees

To be eligible for dependent child tuition assistance the employee must meet all of the following eligibility criteria:

a) be a regular Full-Time Employee or a Part-Time Employee of Washington University or a Participating Employer who is actively at work, on an approved leave of absence, a Retiree or deceased. Individuals who are participating in the University’s phased retirement program for tenured or clinician track faculty are treated as Full-Time Employees for purposes of the Tuition Assistance Plan until the date of their retirement. Individuals whose employment is incidental to their educational or training programs are not eligible for dependent child tuition assistance. Such individuals include without limitation, post-doctoral appointees who have earned Ph.D., M.D., or equivalent terminal or doctoral degrees and who are in a training or transitional period of limited duration under the supervision of a faculty member or a department preparatory to an academic, industrial, governmental or other full-time research or teaching career.

b) be eligible for University provided benefits.

c) complete the following Service requirement without a Break in Service on or before September 30 for the fall semester, February 28 for the spring semester or June 30 for the summer semester:

   (i) For employees who both commenced their current employment with the University and became benefits eligible on or before July 1, 2006, the employee must complete five or seven consecutive years of Full-Time Service, or the equivalent of five or seven consecutive years of Full-Time Service. An active employee or an employee on an approved leave of absence must remain a regular active Full-Time Employee or Part-Time Employee or be on an approved leave of absence during the tuition remission period.
For employees who commenced their current employment with the University after July 1, 2006, the employee must complete seven consecutive years of Full-Time Service, or the equivalent of seven consecutive years of Full-Time Service. An active employee or an employee on an approved leave of absence must remain a regular active Full-Time Employee or Part-Time employee or be on an approved leave of absence during the tuition remission period.

(iii) A Retiree or deceased employee must have completed the applicable Service requirement on or before the date of retirement or death;

d) submit the appropriate request for tuition form, along with all required and requested supplemental information, in accordance with the University’s Plan procedures.

III. Eligible HHMI Employees

To be eligible for dependent child tuition assistance an individual employed by the Howard Hughes Medical Institute (“HHMI”) must meet all of the following eligibility criteria:

a) have been either (i) a faculty member employed by Washington University who, as a result of being appointed an HHMI investigator, terminated employment with Washington University to immediately become an HHMI employee, or (ii) a full-time or part-time staff member employed by Washington University who terminated employment with Washington University to immediately become an HHMI employee in order to continue to work with a Washington University faculty member who was appointed an HHMI investigator.

b) if a former faculty member, the individual must maintain a faculty appointment at Washington University continuously while employed by HHMI and, if a former staff member, the individual must continue HHMI employment in order to work with a Washington University faculty member.

c) complete the following Service requirement on or before September 30 for the fall semester, February 28 for the spring semester or June 30 for the summer semester:

(i) For employees who both commenced their current employment with the University and became benefits eligible on or before July 1, 2006, the employee must complete five or seven consecutive years of Full-Time Service, or the equivalent of five or seven consecutive years of Full-Time Service. An active employee or an employee on an approved leave of absence must remain a regular active Full-Time Employee or Part-Time Employee or be on an approved leave of absence during the tuition remission period.

(ii) For employees who commenced their current employment with the University after July 1, 2006, the employee must complete seven consecutive years of Full-Time Service, or the equivalent of seven consecutive years of Full-Time Service. An active employee or an employee on an approved leave of absence must remain a regular active Full-Time Employee or Part-Time Employee or be on an approved leave of absence during the tuition remission period.

(iii) A Retiree or deceased employee must have completed the Service requirement at the date of retirement or death;
d) submit the appropriate request for tuition form, along with all required and requested supplemental information, in accordance with the University’s deadline for filing a request for benefits (September 30 for the fall semester, February 28 for the spring semester and June 30 for the summer semester).

To the extent that an HHMI Eligible faculty or staff member does not return to Washington University employment within ninety (90) calendar days after termination of such individual’s HHMI employment, such faculty or staff member shall be treated as having incurred a Break-In-Service under the Plan.

IV. Eligible Dependent Children

To be eligible for dependent child tuition assistance under the Plan, the dependent child must satisfy all of the following Tests. Notwithstanding the foregoing, if an Eligible Employee, or the Eligible Employee’s domestic partner, or the Eligible Employee’s spouse if filing separately, claims a child as a dependent on his or her tax return, the following tests are deemed to have been met. If an Eligible Employee or the Eligible Employee’s domestic partner or spouse if filing separately does not claim a child as a dependent on his or her tax return, the Eligible Employee must submit satisfactory proof that the following tests have been met. If a divorced Eligible Employee does not claim a child on his or her tax return, the Eligible Employee may submit an affidavit from his or her ex-spouse verifying that the ex-spouse claims the child as a dependent on his or her tax return.

a) Relationship Test:

1. The child must be a blood descendent of the first degree, legally adopted or a stepchild of the Eligible Employee and:

   (i) for students commencing benefits before July 1, 2015, under the age of 26 at the time benefits commence;

   (ii) for students commencing benefits on or after July 1, 2015, under the age of 26 as of the deadline for filing a request for benefits (September 30 for the fall semester, February 28 for the spring semester and June 30 for the summer semester).

2. The child must be the blood descendent of the first degree or legally adopted by the Eligible Employee’s domestic partner and:

   (i) for students commencing benefits before July 1, 2015, under the age of 26 at the time benefits commence;

   (ii) for students commencing benefits on or after July 1, 2015, under the age of 26 as of the deadline for filing a request for benefits (September 30 for the fall semester, February 28 for the spring semester and June 30 for the summer semester).
3. The child must be a blood descendent of the first degree, legally adopted or a stepchild of the Eligible Employee or the Eligible Employee’s domestic partner and Permanently and Totally Disabled as of the deadline for filing a request for benefits (September 30 for the fall semester, February 28 for the spring semester and June 30 for the summer semester).

b) Support Test:

1. The Eligible Employee must provide over half of the child’s total support for the year (including food, clothing, shelter, education, medical expenses and recreation).

2. If the Eligible Employee is divorced from the child’s other parent, the Eligible Employee and the child’s other parent must provide more than fifty percent (50%) of the child’s total support (if either parent claims the child as a dependent on such parent’s tax return, the support test is deemed met); or

c) Gross Income Test:

1. In the case of a child who (i) is under age 19 or who is under age 24 and a full-time student (at least 5 months of the year), or (ii) is Permanently and Totally Disabled, there is no limitation on the dependent’s child’s gross income for the calendar year; or

2. In the case of a child who is age 24 or older and not Permanently and Totally Disabled, s/he must have less than the IRS stipulated amount of gross income for the calendar year.

d) Residency Test:

1. If the child is (i) under age 19 or under age 24 and a full-time student, or (ii) Permanently and Totally Disabled, the child must live more than half of the year with the Eligible Employee. If the Eligible Employee is divorced from the child’s other parent, the child must live more than half of the year with the Eligible Employee and the child’s other parent. Temporary absences due to the child’s or parent’s illness, education, business, vacation or military service are disregarded.

2. A stepchild and the child of the Eligible Employee’s domestic partner must live more than half of the year with the Eligible Employee.

e) Married Dependent Test:

1. The married dependent child will not file a joint tax return with his/her spouse; and

2. No one else will claim the married dependent child as a dependent for federal income tax purposes.
Eligibility on Eligible Employee’s Death, Retirement or Termination of Employment

1. If a currently Eligible Employee dies or retires in accordance with University policy, the Eligible Employee’s children remain eligible for the benefit upon reaching college age if:

   (i) the Eligible Employee’s children (A) are unmarried, and (B) otherwise meet the guidelines and requirements listed herein;

   (ii) the Eligible Employee’s children are (A) the Eligible Employee’s dependent children at the time of the Eligible Employee’s death or retirement, (B) are unmarried, (C) are under age 26 as of the deadline for filing a request for benefits (September 30 for the fall semester, February 28 for the spring semester and June 30 for the summer semester) and, (D) otherwise meet the guidelines and requirements listed herein.

The tuition remission percentage depends on the Eligible Employee’s full-time or part-time status at the time of his or her retirement.

2. If the parent of an Eligible Employee’s stepchild dies or if an Eligible Employee’s domestic partner dies leaving a dependent child, such Eligible Employee’s stepchild or child of the Eligible Employee’s domestic partner will be eligible for the benefit upon reaching college age so long as the requirements outlined above were met as of the date of death of such child’s parent and continue to be met thereafter (i.e., the Eligible Employee continues to provide over half of the child’s total support and the gross income, residency and married dependent tests are otherwise met).

3. In the event both parents of a child of an Eligible Employee are deceased, the child is deemed to meet the foregoing tests so long as the child is under age 25.

4. If an Eligible Employee terminates employment prior to the first day of classes at the University for an academic semester, the benefit will not be paid for such academic semester. If a currently Eligible Employee terminates his or her employment with the University after the first day of classes at the University for the current academic semester, the benefit will continue for the current academic semester but not for any future academic semesters. If a currently Eligible Employee changes his or her University employment status (full-time to part-time or part-time to full-time) before the first day of classes at the University for the current academic semester, eligibility will be determined and the benefit will be paid according to the Plan provisions based on his or her new employment status.

V. Definitions:

a) Break-in-Service means:

   (i) changing to an ineligible position for more than 90 calendar days, or

   (ii) terminating employment at the University for more than 90 calendar days. An exception is made for regular employees who become full-time students or postdoctoral fellows at the University. Time spent as a full-time student or post-doctoral fellowship at the University is not considered a Break-in-Service. Service for the time the employee is a student or fellow is not counted as Service, but the qualifying Service prior to that period is not excluded. The applicable benefit formula in effect for an employee who becomes a full-time student shall be the benefit formula in effect on the individual’s most recent hire date and the applicable benefit formula for an employee who becomes a postdoctoral fellow shall be the benefit formula in effect on the individual’s original date of hire. A further
exception is made for Eligible Employees who terminate employment at the University but continue to receive Service credit in another position as described in subparagraph (k) below and are reemployed by the University within 90 calendar days after termination of employment in such Service-crediting position; such employees shall have their Service prior to termination of employment bridged with the Service credited after their termination of employment upon reemployment and shall be eligible to receive tuition benefits in accordance with the formula described in Article VI based upon their date of rehire.

b) **Eligible Dependent Child (Children)** means dependent children described in Section IV above.

c) **Eligible Employee** means Washington University employees described in Section II above and HHMI employees described in Section III above.

d) **Full-time Employee** means (i) a regular or visiting faculty member who works 100% of the required full-time workload and is benefits eligible; or (ii) a staff member who regularly works 37 ½ or more hours per week and is benefits eligible.

e) **Full-Time Service Equivalent** means the calculation of a percentage of full-time Service for each continuous Year of Service from the later of the employee’s date of hire or the date of first eligibility for benefits until the service requirement is met. Part-time Service is calculated based on the full-time equivalent (FTE) associated with the employee’s University appointment. Following is an example of an employee with a date of hire or first eligibility date of January 1, 1992 and a tuition benefit first received date of July 1, 2002:

**Full-time Service Calculation (Example):**

<table>
<thead>
<tr>
<th>Period</th>
<th>% Full-time</th>
<th>Calculation</th>
<th>Full-time Equivalent Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/92 – 6/30/92</td>
<td>75%</td>
<td>½ year x .75</td>
<td>.38 year</td>
</tr>
<tr>
<td>7/1/92 – 6/30/98</td>
<td>50%</td>
<td>6 years x .50</td>
<td>3.00 years</td>
</tr>
<tr>
<td>7/1/98 – 6/30/02</td>
<td>100%</td>
<td>4 years x 1.00</td>
<td>4.00 years</td>
</tr>
<tr>
<td><strong>Total Years</strong></td>
<td></td>
<td></td>
<td><strong>7.38 years</strong></td>
</tr>
</tbody>
</table>

f) **Part-Time Employee** means a (i) a regular or visiting faculty member who works less than 100% but at least 50% of the required full-time workload and is benefits eligible; or (ii) a staff member who regularly works at least 20 hours but less than 37½ hours per week and is benefits eligible.

g) **“Participating Employers”** means the University and any business entity wholly owned by the University that is designated by the University as a participating employer in this Plan.

h) **“Permanently and Totally Disabled”** means an individual who is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment
which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.

i) “Qualifying Tuition and Qualifying Fees” means tuition for coursework the purpose of which is to fulfill the requirements of the first bachelor’s degree, a lesser degree or certificate programs, including accredited transition and post-secondary programs for students with intellectual disabilities. It does not include tuition for a second bachelor’s or graduate-level degree or for post-baccalaureate work. It includes tuition for graduate level courses taken at least in part to fulfill the requirements of the first undergraduate degree. Qualifying Tuition also includes tuition for programs that combine undergraduate and graduate work and award both an undergraduate and graduate degree, but only for a maximum of eight semesters (subject to paragraph (d) under Benefit Guidelines below) or until the undergraduate degree is earned, whichever occurs first. Qualifying Fees include only course fees, activity fees and technology fees. All other fees are excluded.

j) “Retired, Retirees, or Retirement” means termination of Service with Washington University after attaining the age and service requirements for retirement as outlined in University policy. For purposes of the Tuition Assistance Plan, Service at another nonprofit, education, research or health care organization listed on Schedule A does not count toward completion of the service requirement for retirement.

k) Service includes:

   (i) regular full-time employment by another accredited university, the Howard Hughes Medical Institute, or an entity in which the University owns or controls more than a fifty percent (50%) interest, in a comparable position within 90 calendar days of the date of hire at Washington University;

   (ii) regular full-time employment by a teaching hospital within 90 calendar days of the date of hire at Washington University, provided that the employee also has an academic appointment with a university affiliated with such hospital;

   (iii) regular full-time employment at a nonprofit educational, research or health care organization located in the St. Louis, Missouri metropolitan area within 90 calendar days of the date of hire at Washington University, provided that the employment of a group of employees of such organization, where such employees represent either all or substantially all of the employees of such organization who are assigned to a specific department, division or function of such organization, is transferred by agreement to the University. Such groups of employees shall be identified from time to time in Schedule V(i), which is attached to and incorporated into this Plan. Proof of other service is required;

   (iv) regular full-time or part-time employment by the Veterans Administration but only if such employment is concurrent with and in conjunction with a University faculty appointment (other than a voluntary, adjunct or courtesy appointment); and

   (v) regular full-time or part-time employment by the National Institutes of Health or the National Science Foundation.

l) “Years of Service” means a 12-month period of Full-Time Service or the equivalent.
VI. Benefits:

A. For Eligible Employees who commenced their current employment with University on or before July 1, 2006:

Washington University – Full-time status at time of remission

After five current consecutive Years of Service, or the equivalent of five current consecutive Years of Service, the plan pays 100% of the current Qualifying Tuition and Qualifying fees at the University’s five undergraduate colleges and undergraduate evening programs.

Washington University – Part-time status at time of remission

After five current consecutive Years of Service, or the equivalent of five current consecutive Years of Service, the plan pays 50% of the current Qualifying Tuition and Qualifying fees at University’s five undergraduate colleges and undergraduate evening programs.

Other Accredited Institutions – Full-time status at time of remission

After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays for current Qualifying Tuition and Qualifying fees at other accredited institutions in an amount not to exceed 50% of Washington University’s stated tuition charges.

Other Accredited Institutions – Part-time status at time of remission

After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays for current Qualifying Tuition and Qualifying fees at other accredited institutions in an amount not to exceed 25% of Washington University’s stated tuition charges.

Special Note: For those employees who are eligible using an equivalent of Full-Time Service, the tuition remission percentage depends on their full-time or part-time status as of the first day of the semester for which the tuition benefit is approved.

B. For Eligible Employees who commenced their current employment with the University after July 1, 2006:

Washington University – Full-time status at time of remission

After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays 100% of the current Qualifying Tuition charges and Qualifying fees at the University’s five undergraduate colleges and undergraduate evening programs.

Washington University – Part-time status at time of remission
After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays 50% of the current Qualifying Tuition charges and Qualifying fees at the University’s five undergraduate colleges and undergraduate evening programs.

**Other Accredited Institutions – Full-time status at time of remission**

After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays for current Qualifying Tuition and Qualifying fees at other accredited institutions in an amount not to exceed 40% of Washington University’s stated tuition charges.

**Other Accredited Institutions – Part-time status at time of remission**

After seven current consecutive Years of Service, or the equivalent of seven current consecutive Years of Service, the plan pays for current Qualifying Tuition and Qualifying fees at other accredited institutions in an amount not to exceed 20% of Washington University’s stated tuition charges.

*Special Note: For those employees who are eligible according to the equivalent regular full-time service, the tuition remission percentage depends on their full-time or part-time status at the time the tuition benefit is paid.*

**C. For HHMI Eligible Employees:**

HHMI Eligible faculty and staff shall be entitled to dependent child tuition benefits on the same basis as other Washington University faculty and staff members based on their employment commencement date with Washington University, their Years of Service and their full-time or part-time employment status with HHMI at the time of remission. The employment commencement date for HHMI Eligible faculty and staff shall be the date their employment with Washington University commenced for the period of their employment immediately prior to the date they commenced employment with HHMI.

**VII. Benefit Guidelines:**

a) The benefit may only be used for Qualifying Tuition and Qualifying fees required of undergraduate students. The fees covered under the Plan are limited to course fees, activity fees and technology fees. Fees specifically excluded from coverage under the Plan are: laboratory fees, student union fees, health fees, transportation fees, application fees, late fees, building debt repayment fees, yearbook fees, athletic fees, library fees, registration fees and other such fees, whether ‘mandatory’ or not. The benefit cannot be applied to room and board, books and supplies, or enrollment deposits.

b) The Eligible Dependent Child is entitled to receive the benefits payable for a single employee even if both parents are employees of the University. Additionally, the benefit is specific to the Eligible Dependent Child and cannot be transferred to another dependent child of the same family.

c) If the Eligible Dependent Child is receiving another form of tuition restricted scholarship support from his or her post-secondary institution or any other source, the maximum amount the plan will pay is the difference between the approved institutional charges and the other sources of financial assistance.
d) The Eligible Dependent Child can receive up to eight semesters or the equivalent (a summer session counts as one semester) of the benefit. Eight semesters is the standard minimum bachelor’s degree requirement. However, not every Eligible Dependent Child is eligible to receive eight semesters. A Dependent Child who first becomes eligible for the benefit after commencing post-secondary education will be entitled to the difference between the maximum of eight semesters and the post-secondary credit hours completed at the point at which he or she first becomes eligible for the benefit. An Eligible Dependent Child’s semesters of eligibility will be determined based on eligible credit hours earned in post-secondary education in accordance with the chart attached as Schedule VII (d) to determine the number of semesters he or she is eligible to receive. College credit hours earned by the Eligible Dependent Child during secondary school are not taken into account.

e) The Eligible Dependent Child is not required to maintain consecutive enrollment in order to receive the benefit. If he or she resumes use of the benefit after a period of inactivity, a new ‘Request for Tuition Assistance’ form is required. At the point at which he or she resumes the use of the benefit, the employee and dependent child must meet eligibility requirements as outlined in the first section of this plan statement. Additional semesters will not be granted as a result of a period of inactivity.

f) If the Eligible Dependent Child attends a semester/term at less than full-time status and uses the benefit to pay for that semester, that semester will be counted against his or her eligibility as one full semester of use of the benefit. This also applies to summer school.

g) Employees and their Eligible Dependent Children cannot receive a refund of this benefit. If a school refunds a portion of this benefit to the Eligible Dependent Child, the dependent child must transfer the refund to the University.

h) The Eligible Dependent Child must maintain a scholastic record that permits continued enrollment.

VIII. Transferring Universities/Withdrawing from the University:

If the Eligible Dependent Child will be transferring to another school, the employee does not need to complete a new ‘Request for Tuition Assistance’ form unless the transfer occurs at the beginning of the academic year. Instead, the employee must inform Student Financial Services as soon as possible in advance of the Eligible Dependent Child’s starting date at the new school so that new arrangements can be made. If the Eligible Dependent Child participates in a co-op or study abroad program, he or she is expected to inform Student Financial Services as far in advance as possible.

If the Eligible Dependent Child withdraws from school, the employee should inform Student Financial Services immediately so that the benefit may be retrieved if it has already been sent. The Eligible Dependent Child is responsible for following the appropriate procedure for withdrawing from classes.

IX. Plan Information:

If the employee’s mailing information (e.g. home address, department name or box number) changes at any time, the employee is expected to inform Student Financial Services as soon as possible. Questions pertaining to employee eligibility and student dependency should be directed
to the Benefits Office. Questions pertaining to the payment of benefits should be directed to Student Financial Services.

X. Amendment of Plan:

The University retains the right to amend or otherwise modify the Plan any time and from time to time, in such manner and to such extent as it may deem advisable.

XI. Plan Administration:

The University administers the Plan. It has sole discretion and authority to interpret and administer the Plan in all of its details. The determination of the University as to any question involving its administration and interpretation of the Plan shall be final, conclusive and binding. The Chancellor or his designee may waive any or all of the eligibility requirements in special circumstances in his sole and absolute discretion.

THE WASHINGTON UNIVERSITY

Legail Chandler, 1/5/2021

Legail Chandler
Vice Chancellor for Human Resources
Groups of employees from the following organizations will receive credit for Service with such organizations prior to transfer of their employment to Washington University. Transfer group lists are on file with Human Resources.

<table>
<thead>
<tr>
<th>GROUP/ORGANIZATION</th>
<th>EFFECTIVE DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BJH (Research Department only)</td>
<td>July 1, 2003</td>
</tr>
<tr>
<td>Central Institute of the Deaf</td>
<td>September 1, 2003</td>
</tr>
<tr>
<td>BJH (Dialysis Group)</td>
<td>July 1, 2004</td>
</tr>
<tr>
<td>St. Louis University Department of Public Health</td>
<td>August 1, 2008</td>
</tr>
<tr>
<td></td>
<td>September 1, 2008</td>
</tr>
<tr>
<td>BJH Gold Service Physician(s) who transferred to WUSM employment on February 1, 2009</td>
<td>February 1, 2009</td>
</tr>
<tr>
<td>Off Campus Quadrangle Housing</td>
<td>December 25, 2011</td>
</tr>
<tr>
<td>Brookings Institute</td>
<td>March 1, 2012</td>
</tr>
<tr>
<td>On Campus Quadrangle Housing</td>
<td>July 1, 2012</td>
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<tr>
<td>BJH St. Peters Siteman Cancer Center</td>
<td>December 1, 2014</td>
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<tr>
<td>TRSL/HealthSouth</td>
<td>November 1, 2016</td>
</tr>
<tr>
<td>Christian Northeast</td>
<td>June 30, 2017</td>
</tr>
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</table>
Schedule VII (d)

Benefit Guidelines

<table>
<thead>
<tr>
<th>Credit Hours Completed</th>
<th>Semesters of Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td>8</td>
</tr>
<tr>
<td>15-29</td>
<td>7</td>
</tr>
<tr>
<td>30-44</td>
<td>6</td>
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<td>45-59</td>
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<td>60-74</td>
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<td>75-89</td>
<td>3</td>
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<tr>
<td>90-104</td>
<td>2</td>
</tr>
<tr>
<td>105-119</td>
<td>1</td>
</tr>
<tr>
<td>120+</td>
<td>0</td>
</tr>
</tbody>
</table>

As examples:

A, a student who is eligible for the benefit as of the beginning of the freshman year, will potentially receive eight semesters of benefits;

B, a student who is eligible for the benefit as of the beginning of the freshman year, is classified by his or her school as sophomore as a result of college credits earned during secondary school, either through advanced placement tests or otherwise. Student B will potentially receive 8 semesters of benefits; and

C, a student who first becomes eligible for the benefit after completing 45 credit hours, will potentially receive 5 semesters of benefits.

D attends community college for 3 semesters and earns 46 credit hours before transferring to a 4-year college. Student D becomes eligible for benefits immediately prior to transferring to the 4-year college. Only 20 of Student D’s 46 community college credit hours are accepted by his 4-year college. The 4–year college classifies Student D as a second semester freshman. Student D is eligible for 5 semesters of benefit because he has completed 46 credit hours at the time he becomes eligible for the benefit.
Example E attends community college for 3 semesters and then transfers to a 4-year college, which accepts only 20 of the 45 credit hours earned at the community college. Student E was eligible for the benefit at the beginning of her freshman year at the community college. Student E is eligible for 5 semesters of benefit because she has completed 45 credit hours at the time she became eligible for the benefit.

Example F attends a four-year college and becomes eligible for the benefit after completing two years at college and after earning 64 credit hours. Student F is eligible for 4 semesters of benefit because he has completed 64 credit hours at the time he became eligible for the benefit.