Tuition Program: Academic Course Guidelines - US

The Tuition Program was established to assist your career development at Edward Jones. **Instructions on how to submit your application and receive reimbursement follow the guidelines below.**

Associate Eligibility

Home Office Associates and CSTMs
- Must be a full-time associate for the twelve consecutive months prior to the course start date.
- Must be in Good Standing (last performance rating cannot be below "Meets Expectations" and cannot currently be on any form of disciplinary action).
- Must be in a full-time position at the time the reimbursement is made.

Financial Advisors
- Must be a full-time associate for the twelve consecutive months prior to the first class session.
- Branch must be profitable and trimester bonus eligible.
- Current performance must be rated "Meeting Expectations" or "Exceeding Expectations."
- Must be in Good Standing with FADS, Compliance and Associate Relations.
- Must be in a full-time position at the time the reimbursement is made.

Eligible Expenses

The tuition cap is $5,000 each calendar year based on the course start date regardless of when the course ends or when the reimbursement is paid. Unused reimbursement funds cannot be carried over to the next calendar year. If you are a Financial Advisor, you will receive a P&L charge in the month your reimbursement is paid to you.

Approved Courses
- Traditional and web-based courses in which a formal grade report and transcript are issued.
- Degree programs directly applicable to jobs within the firm (i.e. Finance, Business, Marketing, Human Resources). The tuition program does not cover degrees or programs not directly applicable to jobs within the firm (i.e. Nursing, Education, Clinical Psychology, Criminal Justice).
- Courses must be taken at a regionally accredited college or university. The regional accreditation will be published in the school's literature and on their website (i.e., MSA, NASC, NCA, NEASC, SACS, WASC).

Expenses covered
- Tuition
- Books – including tax and regular shipping
- Lab fees

Expenses not covered
- Any fees charged besides lab fees
- Expedited shipping (e.g., next day, overnight)
- Entrance exams (e.g., SAT, ACT, GRE, LSAT, GMAT, MCAT)

Additional Information

Tax Considerations
Currently, all undergraduate and graduate-level reimbursements, up to the IRS maximum of $5,250 per calendar year, are considered non-taxable. Taxability for a given calendar year is calculated using the date the application is paid. Requests for reimbursement in December may result in reimbursement getting paid in January of the subsequent year, thus considered in the subsequent years IRS maximum. Federal and state tax on tuition reimbursements, if applicable, will be withheld in accordance with current tax laws. Please consult your tax advisor for additional information.

Payback Guidelines
If an associate terminates less than three years after the last year they received reimbursement, repayment will be due. One third of the amount reimbursed will be forgiven on January 1 of each year following the date of reimbursement. Repayment must be made in one lump sum, or by making payments to be completed within one year after termination. Failure to repay will cause the associate to be marked as ineligible for rehire.

Instructions to Submit Application and Receive Reimbursement

1.   Obtain pre-approval

Verifies program/courses are beneficial for your career development and you are in good standing.

Home Office Associates and Client Support Team Members
To obtain pre-approval, discuss your desire to pursue the program/courses with your direct leader. Your leader will be asked to confirm the pre-approval discussion at the time of reimbursement.

Financial Advisors (FAs)
To obtain pre-approval, send an e-mail to [FATP-Approvals@edwardjones.com] requesting to participate in the tuition program. FA Service will determine eligibility status, and confirm the pre-approval at the time of reimbursement.

2.   Submit application

EdAssist is the administrator of the tuition reimbursement program and online applications are submitted using the EdAssist's website at https://edwardjones.edassist.com/. If this is your first time logging on to Edassist you will need to enter a Username: EdwardJones and Password:Benefits4you.
An immediate automated review verifies if the application meets standard program guidelines.

Applications can be submitted up to 60 days prior to the course start date and no later than 60 days following the course end date.

Multiple courses taken during the same term and should be submitted on one application. Book expenses should be included in the "Expense Information" box of the application.

Once submitted, the application will go through an immediate automated review to verify it meets the standard program guidelines. If guidelines are met, application status will be updated to "Forwarded to Supervisor for Review".

3.   Leader approves application

Approving leader will receive an email asking them to verify the pre-approval discussion took place. If approved by leader, application status will be updated to "Application Approved".
Note: application is NOT ready for payment until next step is completed and proof of payment is submitted and reviewed.

4.   Submit proof of payment

From the EdAssist online application, click the Submit Documents button to use the upload feature or print a fax coversheet to submit your proof of payment. If you have multiple applications, it is very important to use the fax cover sheet associated with the correct application to ensure your documentation is processed in a timely manner.

Proof of payment documents:
• 	Itemized invoice clearly showing tuition, lab fees and financial aid received.
• 	If applicable, itemized paid receipt for required textbooks.

If proof of payment is valid and accurate, application status will be updated to "Payment/Reimbursement in Progress".

5.   EdAssist provides Edward Jones information on the amount to be reimbursed

Tuition reimbursements are paid via firm payroll according to the normal payroll cycle. You can expect to receive payment within 1 to 2 pay periods after receiving e-mail notification that your application status has been changed to "Payment/Reimbursement in Progress".

6.   Complete course(s) for a given semester or academic term.

7.   Submit grades

From the EdAssist online application, click the Submit Documents button to use the upload feature or print a fax coversheet to submit your grades. If you have multiple applications, it is very important to use the fax cover sheet associated with the correct application to ensure your documentation is processed in a timely manner.

Within 60 days of course completion, you must provide a legible grade report in original format, including your name, school's name and logo, grade and course name/number.

Successful course completion:
Grade of C- or better for undergraduate courses; grade of B- or better for graduate courses.

If you do not successfully complete the course or fail to submit grades within 60 days of course completion, you will be obligated to repay the firm all funds advanced for the course.

Contact
For more information, visit the My Learning Center page at https://edwardjones.edassist.com/ to access your program policy, FAQs and other helpful resources, including video tutorials.

If you have a question regarding your program guidelines you can submit a Help Ticket directly to an EdAssist administrator from the Contact Us page on your EdAssist website.

If you have questions regarding any current applications, you can submit an Application Comment directly to an EdAssist administrator. Click on the application number from the My Dashboard page, and use the Application Comments button on the Application Summary.
You can also speak to a customer service representative between the hours of 8am-8pm Eastern Time at 866-286-1016

If you still have questions after speaking with EdAssist, you may contact the Tuition Program at extension 5-9024 or TuitionProgram@edwardjones.com.