



Student Loan Assistance Program  
Updated October 1, 2025  
Frequently Asked Questions

**1. What is student loan assistance?**

Student loan assistance is a program that helps employees pay off their undergraduate student loans faster. It reduces interest payments and shortens the repayment period. After setting up an account and verifying the loan with Tuition.io, Nebraska Medicine will pay either your minimum monthly payment or up to \$437.50 per month, whichever is lower. The maximum annual payment is \$5,250. Payments continue if you are employed full-time in an eligible role and remain in good standing. There is no lifetime maximum. Nebraska Medicine will make payments until your loan is fully paid, you become ineligible, or you leave the organization.

**2. Why is this a valuable benefit?**

Student loan debt is a significant challenge, with over \$1.5 trillion owed nationwide. Research shows that student loan assistance is one of the most valuable benefits for employees. Many professionals continue to pay off student loans well into their careers. Nebraska Medicine is committed to improving employees' financial well-being and attracting top talent.

**3. How do I register with Tuition.io?**

To qualify for a payment the following month, create an account and link eligible student loans **by the 22nd of the month**. You must provide documentation, such as a monthly statement, showing your required minimum monthly payment. If additional information is needed, Tuition.io will notify you by email near the end of the month.

**4. What does Tuition.io require for documentation to verify my loans are in repayment?**

Provide your most recent billing statement to verify the payment amount. Ensure it reflects your required minimum monthly payment amount. If your loans are paid ahead, your statement may not reflect your monthly payment amount but may show a lower payment amount.

Another option to verify your monthly payment amount is to provide alternative documentation to verify your loan payment amount. Your loan servicer can provide you with either a **Printable Account Information PDF** or a **Loan Verification Statement**. These documents typically show your monthly payment amount, even if your account is paid ahead.

**5. Am I eligible for loan assistance if my loans are considered in-school deferment or in a grace period?**

Yes. If your loan is in-school deferment or grace period, you will need to provide alternative documentation verifying your estimated payment amount. Your loan servicer can provide you with either a **Printable Account Information PDF** or a **Loan Verification Statement**, or a **letter** confirming your expected payment when your loan enters repayment.

## **6. Will I be eligible for loan assistance if I am enrolled in an income-driven repayment Plan?**

If your required monthly payment is \$0.00 due to your income, you are not eligible for assistance at this time. If your payments increase in the future, either due to changes in your income, or because you switch to a different repayment plan, submit updated documentation to Tuition.io at that time to update your payment amount.

## **7. Who is eligible to receive student loan assistance? To qualify, you must:**

- Be employed by Nebraska Medicine
- Be in an eligible role. Job codes for eligible roles included in the student loan assistance program are listed in the **Student Loan Assistance Program Eligible Job Codes** document. Additional roles may be added in the future based on economic factors such as high utilization of contract labor, high turnover, low supply of workforce, etc.
- Work full-time (.9 FTE or greater) in an eligible position.
- Be in good standing, defined as:
  - o No second or final corrective action within the last six months.
  - o Most recent performance rating (overall score) of 1.90 or higher

## **8. What loans qualify? Do they have to be in my name?**

Your loan must be from a qualified financial institution, be in your name, and be for undergraduate education. Loans for your children's education, Parent PLUS loans, or loans not in your name do not qualify.

## **9. Do graduate loans qualify for the program?**

No, only undergraduate loans are eligible.

## **10. What is the maximum amount of student loan assistance I can receive?**

The calendar year annual limit is \$5,250, but there is no lifetime cap. If you are employed in an eligible position and meet certain criteria, Nebraska Medicine will continue to make monthly loan payments until your undergraduate student loans are fully paid, or you are no longer employed by Nebraska Medicine.

## **11. How and when will payments be made to my student loan?**

Payments are sent directly to your loan provider by Tuition.io. Loan documentation must be loaded to Tuition.io by the 22nd of the month to be reviewed for a contribution the following month. Approved payments are sent by mid-month of the following month.

## **12. What happens if I link my loan on the 23<sup>rd</sup> day of the month? When can I expect my first payment?**

If you link your loan on the 23<sup>rd</sup> or later, it will not be reviewed until the next month. You will receive an email from Tuition.io toward the end of the following month with payment details or requests for additional documentation. For questions about payment timing, please contact [support@tuition.io](mailto:support@tuition.io)

## **13. Who do I contact if I have questions?**

For questions about payments, timing, or contribution amounts, contact Tuition.io support at [support@tuition.io](mailto:support@tuition.io) or call 855-353-9395. They can view your account, loan linking status, etc.

**14. What if I have multiple student loans?**

You will choose which loan receives payments. After you have entered your student loan information, you will be provided with guidance regarding which account to select (typically, it will be the account with the highest interest rate). If one loan's balance is below \$437.50 per month, the excess may be applied to another eligible loan.

**15. Are student loan payments made by my employer considered taxable income?**

Under IRS Section 127, employer student loan assistance is tax-free up to \$5,250 per year. Amounts above \$5,250 are taxable. Eligible expenses under educational assistance include tuition, certification, and student loan assistance, which are combined and subject to the annual IRS tax exempt limit.

**16. What happens if I default on my student loan payment?**

If you default on your loan, Nebraska Medicine will stop making payments on that loan.

**17. Can I use student loan assistance in combination with tuition assistance?**

Yes. If you are furthering your education, you may use the \$5,000 tuition assistance benefit. However, total tuition, certification, and student loan assistance exceeding \$5,250 will be taxable.

**18. What if I leave, move to a non-eligible role, or fall out of good standing?**

If you leave Nebraska Medicine, switch to a non-eligible role, or do not maintain good standing requirements, you will no longer receive payments. However, you will not need to repay previous payments. If rehired or reinstated into an eligible role, you may requalify for assistance. If you are not in good standing due to performance appraisal rating and/or receiving a second or final corrective action, you will be eligible again for the program once your performance rating improves or six months have passed since the effective date of your most recent corrective action.

**19. Will my loans be eligible if I consolidate my loans?**

Yes, consolidated loans qualify if they are for undergraduate education and the institution consolidating the loans is an eligible student loan institution by IRS guidelines.