Student Loan Payment Program
Frequently Asked Questions

General Questions

What is the Student Loan Payment Program?
The City of San Antonio's Student Loan Payment Program, provided through Tuition.io, offers eligible employees a benefit that will help them pay off their student loans faster and provide them with valuable educational resources to help manage their student loan debt.

What are the Program eligibility requirements?
Participants must be full-time civilian employees or City Council Aides with U.S.-based student loans in active repayment. This benefit is available on the first day of employment.

How much is the loan contribution?
The City will make contributions of $50 per month directly to an employee's student loan servicer, with no lifetime maximum as long as eligibility is maintained. Upon registration, the contribution payments will begin the following month. For example, if you register in April, payments will begin in May.

Is this contribution taxable?
The monthly loan payment made by the City will be considered imputed income and will be subject to federal, state, FICA, and local withholding taxes. The City is required to include student loan contributions made through the administrator on employee's Annual Wage Statement, Form W-2.

Is this contribution subject to TMRS (Texas Municipal Retirement System)?
Yes, because it is considered income, these monthly payments are subject to a 6% withholding for your TMRS account.

Once I begin participating, can I stop making my monthly payment?
No. Program participants are still responsible for making their minimum monthly payments. The City's monthly contributions are intended to be additional payments to aid in faster repayment and cannot be used in place of your regular monthly payments.

Will these payments be reflected on my paycheck?
Yes, they will be listed with the code StdtLnER.

What loans qualify for contributions through this program?
Federal and Private student loans that are in your name and were used for your own education are eligible to receive monthly contributions from the City.

Please note that the following are not eligible for contributions:
- Loans that are not yet in active repayment (loans in deferment, grace period, or forbearance)
- Loans that are in someone else's name or were used to pay for someone else's higher education, even if those loans are in your name.

How is Tuition.io different from my loan servicers?
The City sends all contribution funds to Tuition.io. Tuition.io is responsible for distributing the funds to each employee's individual student loan service provider.

Enrollment and Administration

How do I enroll and request repayment?
Simply sign up online by visiting **cosa.tuition.io/register.**

What information do I need in order to sign up?
You will want to have the following information handy to enroll in the program. Please note that contributions will not begin until your loan has been fully added to Tuition.io and all steps have been completed. Tuition.io will send you a confirmation email once your account is contribution-ready.
- SAP number (City Council Aides, please use the last four digits of your social security number)
- Your personal or City email address
- Loan servicer username and password
- Loan servicer account number
- Physical address to where your student loan payments are sent

Which internet browser should I use to access the Tuition.io portal?
The Tuition.io website works best with Google Chrome. If Google Chrome is not currently installed on your computer, please contact the ITSD Help Desk at 207-8888.

I am having issues with the Tuition.io portal. Who can help me?
Contact Tuition.io's support team for assistance at **support@tuition.io or 855-353-9395.**

Is there a limit to the number of loans I can add to my Tuition.io account?
No, you can add as many loans as you would like, however monthly contributions from the City will only be applied to one loan at a time. You can select which loan you would like the contributions to be applied to first within the Tuition.io portal.

I just paid my student loan off! What now?
If you have another student loan set up in your Tuition.io account, the monthly contribution will automatically be sent to this loan next. If you have more student loans that have not been added to your Tuition.io account, add them now so that we can help you pay those off next!

What if I change servicers or need to update any of my information?
Contact Tuition.io's support team for assistance: **855-353-9395 or support@tuition.io**.

When and how will contributions be issued?
Contributions will be issued by Tuition.io directly to the primary loan servicer chosen during your enrollment. Contributions will be made monthly and notification will be sent to you via email when funds have been sent to your student loan. Note that posting times vary by servicer and may take up to 2-4 weeks to appear in your account. May 2019 will be the first month of payments provided you enrolled in April 2019. Payments will be made the month following the month you enrolled.

Who do I contact for questions about payments?
Contact Tuition.io's support team for assistance: **855-353-9395 or support@tuition.io**.

What other services does Tuition.io provide?
Tuition.io provides financial wellness tools that can help you figure out a plan to reduce a student loan balance, save on interest, or plan for future student loans.