

**Rutgers University Behavioral Health Care  
Juvenile Justice and Youth Development Certificate Program**

**Financial Assistance**

The Juvenile Justice and Youth Development (JJYD) Certificate Program at Rutgers University Behavioral Health Care strives to provide the highest quality service to all of our students seeking professional development, and we are committed to assisting students with planning for and meeting the expenses associated with attendance at our courses. Several options for financial aid are outlined below.

If you have any questions or need more information, please feel free to contact us at [juvenilejustice@ubhc.rutgers.edu](mailto:juvenilejustice@ubhc.rutgers.edu).

**Rutgers Federal Credit Union**

Rutgers Federal Credit Union (RFCU) is a cooperatively owned, not-for-profit financial institution that offers continuing education loans.



To begin the loan process, fill out the [RFCU continuing education loan application form](#).

You will need to present an invoice and an acceptance letter to RFCU when you apply for a loan. Please contact the program coordinator for the course you would like to take to request these documents.

**Equal Payment Plan**



Rutgers Juvenile Justice and Youth Development Certificate Program, in partnership with Nelnet Campus Commerce, is pleased to offer a convenient equal payment plan to distribute the JJYD Certificate Program cost across 12 affordable, interest-free monthly payments. Choose from two convenient payment due dates (1<sup>st</sup>/15<sup>th</sup>) and have payments automatically deducted from the designated checking or savings account or charged to a credit/debit card. *Installments paid by credit or debit card are subject to a standard card service fee of 2.8%. \$30 returned payment fee.*

Rolling enrollment means you can enroll in the payment plan at any time with a one-time enrollment fee of \$50. No credit check necessary. **Payment plans available for full certificate program only.**

For more information or to enroll in the Certificate Payment Plan, please contact [juvenilejustice@ubhc.rutgers.edu](mailto:juvenilejustice@ubhc.rutgers.edu).

## 529 College Savings Plans



Do you have a 529 college savings plan? If so, you can use those funds to pay for our non-credit courses!

Once you're enrolled in the course, request an invoice from us showing the amount due and give that to your 529 plan financial advisor. The funds to cover the cost of our course will be released directly to YOU. You should deposit those funds into your own account, then pay us directly using whatever you choose (i.e. e-check, debit/credit card). It's as simple as that! If your 529 plan requires that you submit a receipt showing your payment to us, let us know — we're happy to provide it to you!

## Lifetime Learning Tax Credit

The Lifetime Learning tax credit is applicable to any level of post-secondary education. It enables a taxpayer to claim a tax credit of up to \$2,000 per family for the cost of qualified tuition and related expenses paid by the taxpayer during the tax year on behalf of the taxpayer, the taxpayer's spouse, or the taxpayer's dependents. The tax credit is subject to income and other limitations. For detailed information consult IRS Publication 970, Tax Benefits for Higher Education, which describes the tax credits along with other tax savings opportunities related to the higher cost of education. It may be obtained at any IRS office, at <http://www.irs.gov/publications/p970/ch03.html>, or by calling 1-800-829-1040.



### 1098-T Forms

The courses offered in the Juvenile Justice and Youth Development (JJYD) Certificate Program are non-credit courses. As a result, we do not provide 1098-T forms. However, as noted above, you may be eligible for the Lifetime Learning tax credit.

## Employer Reimbursement Programs

Business leaders know that an educated staff is crucial to the success of their organization and are increasingly willing to invest in employee education. In many cases, employers help to pay some or all course registration fees for students wishing to enroll in the JJYD program.



Find out if your employer has a formal tuition reimbursement program or money budgeting for staff professional development that you can take advantage of. If such a program does not exist, it is still worth asking your supervisor if you can be reimbursed for the cost of a continuing education course. Below are some tips to help you prepare for an effective and successful conversation.

1. **Do your homework.** Make sure you understand the costs involved with the course(s) you want to take so that you know what you are asking for. This typically will just be the course or full certificate registration fee.
2. **Explain the value.** Ask for a dedicated time to speak to your manager to avoid interruptions and/or being rushed. Then, justify the value of the course by explaining how the knowledge and skills that you will gain by taking the class will help you do your job better and improve business outcomes.
3. **Anticipate potential objections.** Think of possible objections and corresponding solutions, write them down, and practice responding out loud.
4. **Be persistent!**

## Take Advantage of Available Discounts

Check the Fees section on each course webpage to see available discounts for which you may be eligible.

- For some classes, there will be an early bird discount if you sign up in advance.
- For other programs, a multi-person discount is offered if you and friends/colleagues sign up at the same time.
- Discounts for Rutgers faculty, staff, and students are offered for select programs.
- Finally, special promotions are occasionally offered to those who are on the JJYD email list. [Join our mailing list](#) now so you don't miss out on any discount offers!



## Financial Hardship

Individuals who are unemployed and can show proof of unemployment will receive 20% off the cost of enrollment fees. You must submit proof of unemployment no less than fourteen (14) business days prior to enrollment via email to [juvenilejustice@ubhc.rutgers.edu](mailto:juvenilejustice@ubhc.rutgers.edu). Acceptable proof of unemployment includes documentation, on agency letterhead, from your state's department of labor.