# 2020 Cultivate Education Overview

**THE CULTIVATE EDUCATION BENEFIT** provides a variety of options so you can find an educational program that fits your needs. Chipotle partners with Guild Education to administer these benefits. Chipotle and Guild are committed to providing you a best-in-class experience and benefit for your education goals. Chipotle encourages you to visit chipotle.guildeducation.com to see more details and familiarize yourself with the Cultivate Education program. The following Frequently Asked Questions (FAQ) should also help you understand the main points of the program.

## WHAT BENEFITS ARE AVAILABLE WITHIN CHIPOTLE'S CULTIVATE EDUCATION PLAN?

**Debt-Free Degrees:** New for 2020, 100% tuition coverage for select programs ranging from high school to college. Graduate with no tuition debt!

**Tuition Assistance:** Eligible employees can earn up to $5,250 per calendar year towards Guild network programs.

**Tuition Reimbursement:** Eligible employees can earn up to $5,250 per calendar year towards eligible courses with the institution of your choice.

**An education support network:** Guild coaches will provide education coaching to support you on your path back to school.

## I SEE TUITION ASSISTANCE AND TUITION REIMBURSEMENT, WHAT'S THE DIFFERENCE?

Under either program you can receive up to $5,250 per calendar year, but there are two main differences:

**Network:**

Tuition Assistance is only available for Guild network programs

Tuition Reimbursement is available for eligible courses at the institution of your choice

**Payment Process:**

In Tuition Assistance programs, Chipotle will pay up to $5,250 per calendar year of tuition costs directly to your school

In Tuition Reimbursement programs, you will pay tuition costs to your school and Chipotle will reimburse you for up to $5,250 per calendar year

# Cultivate Education - Chipotle's education benefits at a glance

| | | DEBT-FREE DEGREES | TUITION ASSISTANCE | TUITION REIMBURSEMENT |
|---|---|---|---|---|
| **TUITION COSTS** | 100% tuition coverage | ✓ | | |
| | Get up to $2,625 tuition coverage per 6 month funding window. | | ✓ | ✓ |
| | Chipotle pays your tuition costs directly to a school in the Guild network. | ✓ | ✓ | |
| | Chipotle reimburses you for tuition costs at institution of your choice. | | | ✓ |
| **PROGRAMS AVAILABLE** | High School Completion | ✓ | ✓ | |
| | College Prep Classes | ✓ | ✓ | |
| | Advance-Your-Career Certificates | | ✓ | ✓ |
| | College Credit-For-Training | ✓ | ✓ | |
| | Undergraduate Degrees | ✓ | ✓ | ✓ |
| | Master's Degrees | | ✓ | ✓ |

## HOW DO I FIND THE RIGHT PROGRAM FOR ME?

**Debt-Free Degrees**

Students who want Chipotle to pay for 100% of their tuition costs up-front should consider this option. Debt-Free Degrees are available for select programs within Guild's network programs. Click here to see the full list of programs available.

**Tuition Assistance**

Students who do not see their desired program under the Debt-Free Degrees offering and want to use up to $5,250 per year ($2,625 available per 6 month funding window) to attend another Guild network program. In the Tuition Assistance program, Chipotle will pay the university directly for your classes.

**Tuition Reimbursement**

Tuition Reimbursement may be a good program for students who are already enrolled in or want to attend a program that is not included in the Guild network programs. Students who participate in Tuition Reimbursement may submit a reimbursement request for up to $5,250 per year ($2,625 available per 6 month funding window). If the request is approved, the student will receive the funding from Chipotle in their paycheck.

## HOW DO I GET STARTED USING MY BENEFIT?

First, you need to create an account at chipotle.guildeducation.com.

For those seeking Debt-Free Degrees or Tuition Assistance, select "Contact a Coach" to talk to a coach about your benefits and find the best program for your needs.

For those seeking Tuition Reimbursement, navigate to the Tuition Reimbursement tile on your student dashboard and select "Manage." You will be able to use the "Start a new request" button to begin your reimbursement application.

## WHO IS ELIGIBLE?

Eligibility slightly varies by program and role.

### Debt-Free Degree and Tuition Assistance Eligibility

As a crew member, you must be employed with Chipotle for at least 120 days before your course start date. As a KM, SM, Apprentice, GM, Field Leader, or Corporate Employee, you become eligible on your first day in a management position.

Work an average of not less than 15 hours per week (minimum of 257 total hours) within the previous 120 days before course start date (check Workday to be sure!).

You must NOT take more than a 14 day leave of absence in the 120 days leading up to your course start date.

### Tuition Reimbursement Eligibility

As a crew member, you must be employed with Chipotle for at least 120 days before your course start date. As a KM, SM, Apprentice, GM, Field Leader, or Corporate Employee, you become eligible on your first day in a management position.

Work an average of not less than 15 hours per week (minimum of 257 total hours) within the previous 120 days before your course end date (check Workday to be sure!)

You must NOT take more than a 14 day leave of absence in the 120 days leading up to your course end date.

You must still be an employee of Chipotle at the time your request is processed.

**Non-eligible employees** can choose AT THEIR OWN COST to enroll in Guild programs to receive coaching and tuition discounts.

## CAN I GET AN EXCEPTION IF I DON'T WORK AN AVERAGE OF 15 HOURS PER WEEK?

No, there are no exceptions given if you do not meet the hours requirement. You will need to proactively let your manager know your availability and ensure your performance is up to a standard that you will be scheduled. If you are not getting the number of desired hours, have a discussion with your manager to see what the reasoning is and if adjusting your availability or improving performance will result in more hours scheduled.

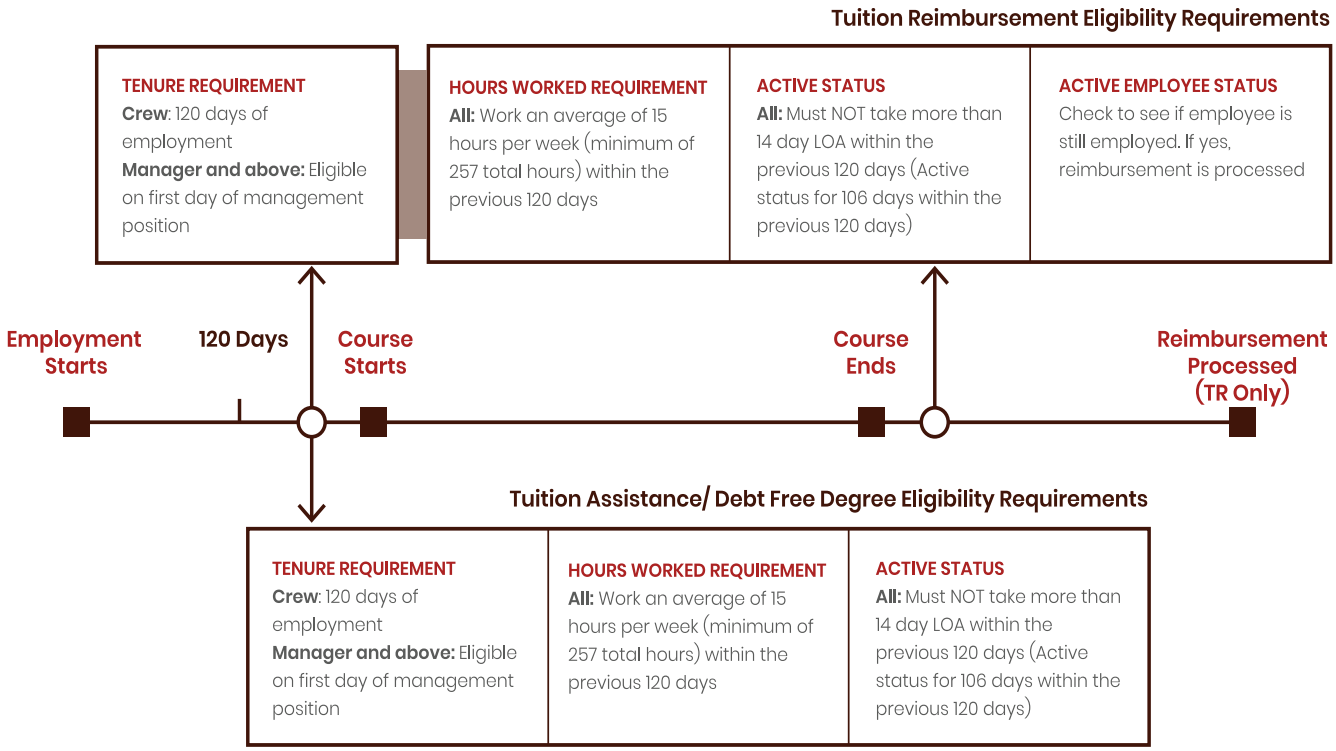
## IS THERE A GRADE REQUIREMENT?

Yes, students enrolled in Debt-Free Degrees or Tuition Assistance must maintain a cumulative GPA of 2.0 or higher for any completed coursework in the select college degree programs. GPA will be checked on the first day of each course. Failure to meet this requirement will result in the loss of eligibility until the GPA can be improved to 2.0 or better.

Students enrolled in tuition reimbursement must maintain a C or higher for any course that is reimbursed.

## WHAT IF I'M ON A LEAVE OF ABSENCE (LOA)?

You must not take more than 14 days leave of absence in the 120 days leading up to your course start date (Debt-Free Degrees or Tuition Assistance) or leading up to your course end date (Tuition Reimbursement). Exceptions may be made for a protected State, Federal, Medical or Military Leave of Absence, but need to be directed to Chipotle Employee Service Center at 1-877-625-1919 or peoplesupportesc@chipotle.com.



## WHEN CAN I FIRST ENROLL IN A CLASS?

**Crew, Cashier, Takeout Specialists, FOH & BOH Trainers:** You are eligible to enroll once you reach 120 days of uninterrupted service from your hire date. Classes started prior to 120 days of uninterrupted service will not be eligible for Tuition Assistance, Debt-Free Degrees or Tuition Reimbursement.

**Kitchen/Service Managers, AP-R & Staff:** You are eligible to enroll on your hire date or the date of your promotion into an hourly manager role.

## WHAT DO I NEED TO DO PRIOR TO ENROLLING IN A CLASS?

Begin by logging into chipotle.guildeducation.com and creating an account. From here you can check out the program catalog and schedule a coaching session to talk through your benefits and how to pick a program.

Contact a Guild coach prior to your enrollment to verify if pre-approval is necessary.

## AFTER I COMPLETE MY CLASSES, AM I REQUIRED TO STAY WITH THE COMPANY FOR A SPECIFIC PERIOD OF TIME?

In order to use the Cultivate Education benefit, you must be continuously employed at Chipotle and meet the above eligibility requirements. If your employment at Chipotle ends, you will become ineligible to use the benefit.

If you terminate employment with Chipotle for any reason within six calendar months from the date of the reimbursement, the reimbursement will be forfeited and must be repaid to Chipotle. Repayment of the entire reimbursement amount must be paid to Chipotle within thirty days of your termination date. Chipotle may deduct any amount due from any paycheck(s) including but not limited to your final paycheck.

For more information on your benefit or to review the Cultivate Education Plan Document, please visit the Cultivate Me portal or benefits.unburritable.net, or contact the Chipotle Employee Service Center at 1-877-625-1919.

## WHAT IF I QUIT DURING OR AFTER A COURSE?

You will only receive payments under the Cultivate Education program if you are an active employee and meet all eligibility requirements at the time your payment is confirmed. For reimbursement, this is after your course ends and your request has been submitted and approved. If you quit within six months of receiving tuition reimbursement you may be required to repay the company.

## IS THERE A LIMIT TO HOW MANY DEGREES / CERTIFICATIONS I CAN EARN (OVER THE PERIOD OF MY EMPLOYMENT)?

No, there is no limit to how many degrees or certificates you earn over the course of your employment.

# Payment Specific Questions

**HOW MUCH FUNDING CAN I RECEIVE UNDER THE CULTIVATE EDUCATION PROGRAM EACH YEAR?**

If enrolled in a Debt-Free Degree program, Chipotle will cover 100% of your tuition costs. For other programs, you can receive up to $5,250 per year, with $2,625 available per 6 month funding window.

**WHAT IF I DON'T USE ALL OF THE $2,625 OF FUNDING FOR THE 6 MONTH PERIOD? CAN I ROLL OVER MY FUNDING TO THE SUBSEQUENT 6 MONTH PERIOD?**

You cannot roll over funds. If you are enrolled in a Tuition Assistance or Tuition Reimbursement program you can receive up to $2,625 per 6 month funding window. That means for any given year, you can receive up to:

**$2,625** in the first 6 month funding window from the December end-of-year cut-off to mid-June

**$2,625** in the second 6 month funding window from mid-June to the end-of-year cut-off

**IF I RUN OUT OF FUNDS IN THE 6 MONTH FUNDING WINDOW, CAN I HOLD MY RECEIPTS AND SEEK REIMBURSEMENT ONCE MY FUNDS REPLENISH IN THE NEXT 6 MONTH PERIOD?**

Yes, you can submit an additional reimbursement request for the term, but not the same course(s). The request must still be within 60 days of course end and you must meet all eligibility requirements at the time of submission.

**WHAT IF MY CLASS COSTS MORE THAN $2,625 IN THE FIRST 6 MONTH FUNDING WINDOW?**

If your class costs more than $2,625 in the first 6 month funding window, you are responsible for the difference between what is covered and what your class costs. For more information on how the funding window operates, contact a Guild coach.

**DO I HAVE TO PAY TAXES ON THE CULTIVATE EDUCATION FUNDING?**

Under the Internal Revenue Code section 127, Chipotle may provide up to $5,250 per calendar year in educational assistance to each employee tax-free for federal and most state income tax purposes. Education assistance in excess of $5,250 in a calendar year will be treated as taxable to the employee for federal income tax purposes and in all states except for AL, PA, NJ and Puerto Rico. The full amount of education assistance for associates residing in AL, PA, NJ and Puerto Rico is fully taxable for state or Puerto Rico income tax purposes. Chipotle will pay federal and applicable state and Puerto Rico income tax on behalf of all students for any relevant taxable portions of the Cultivate Education program. You should contact a tax advisor for additional information.

For questions specific to your tax-exempt status, please contact benefits@chipotle.com.

# Debt-Free Degree Questions

**WHAT IS A DEBT-FREE DEGREE?**

Eligible employees can enroll in Debt-Free Degree programs in which Chipotle will cover 100% of tuition costs for select online degrees designed to help you reach your educational and career goals.

**HOW WILL I RECEIVE PAYMENT FOR MY REQUEST UNDER DEBT-FREE DEGREES?**

Tuition and fee payments will be facilitated by Guild directly to your university and/or learning provider on your behalf - this eliminates your out-of-pocket expenses.

**WHAT PROGRAMS ARE ELIGIBLE UNDER THE DEBT-FREE DEGREE?**

Click here to explore programs offered via debt-free degrees.
Available courses include (but are not limited to):

- High School Completion
- College Preparatory Classes
- Undergraduate College Classes

# Tuition Assistance Questions

**WHAT IS TUITION ASSISTANCE?**

Eligible employees can receive up to $5,250 per year ($2,625 available per 6 month funding window) to attend a Guild network program. In the Tuition Assistance program, Chipotle will pay the university directly for your classes.

**HOW WILL I RECEIVE PAYMENT FOR MY TUITION ASSISTANCE REQUEST?**

Tuition and fee payments will be facilitated by Guild directly to your university and/or learning provider on your behalf - this eliminates your out-of-pocket expenses.

**WHAT PROGRAMS ARE ELIGIBLE FOR TUITION ASSISTANCE?**

All programs eligible for Tuition Assistance can be explored in the program catalog.
Visit chipotle.guildeducation.com and sign in to view the catalog.

**Available courses include** (but are not limited to):

- High School Completion
- Two- or Four-Year Public or Private College or University
- Business, Technical or Vocational School
- Graduate or Postgraduate School
- English as a Second Language (ESL)

# Tuition Reimbursement Questions

**WHAT IS TUITION REIMBURSEMENT?**

Tuition Reimbursement is available for you to pursue your passion. You may attend any eligible university or program and submit a reimbursement request for up to $5,250 per year ($2,625 available per 6 month funding window). If the request is approved, you will receive the funding from Chipotle in your paycheck.

**HOW DO I SUBMIT A REIMBURSEMENT REQUEST?**

Begin by logging into your account at chipotle.guildeducation.com. From here, you can submit a Tuition Reimbursement request on your student dashboard.

**HOW WILL I RECEIVE PAYMENT FOR MY TUITION REIMBURSEMENT REQUEST?**

Once your request is reviewed and approved, Guild will notify Chipotle of your payment amount. Your Tuition Reimbursement will be paid on your regular bi-weekly payroll check. Please allow up to 30 days from the time your Tuition Reimbursement request is approved to when you should expect to receive payment.

**HOW LONG DO I HAVE AFTER MY COURSE HAS ENDED TO REQUEST PAYMENT?**

You must finish submitting your request with Guild within 60 days after the end of the course for which you are requesting Tuition Reimbursement. Any requests submitted after 60 days will not be approved.

**IF I RUN OUT OF FUNDS IN THE 6 MONTH FUNDING WINDOW, CAN I HOLD MY RECEIPTS AND SEEK REIMBURSEMENT ONCE MY FUNDS REPLENISH IN THE NEXT 6 MONTH PERIOD?**

Yes, you can submit an additional reimbursement request for the term, but not the same courses. The request must still be within 60 days of course end and you must meet all eligibility requirements at the time of submission.

**WHAT IF I'M IN A PROGRAM OR TERM THAT SPANS BOTH 6-MONTH FUNDING PERIODS?**

Payment for Tuition Reimbursement is made after classes end. If your program term starts in the first half of the year, but ends in the second half of the year, the tuition cost will come out of the $2,625 funds dedicated to the second half of the year. Reimbursement requests will be assigned to the window in which they are approved.

**WHAT COURSES ARE ELIGIBLE FOR TUITION REIMBURSEMENT?**

- Two- or Four-Year Public or Private College or University
- Business, Technical or Vocational School
- Graduate or Postgraduate School
- Review Courses, but Not the Exams, for CPA, GMAT, GRE, and LSAT
- Job Related Certifications
- High School Completion/General Education Degree Certificate Courses
- English as a Second Language (ESL) Classes

**WHAT CERTIFICATE COURSES/PROGRAMS QUALIFY FOR REIMBURSEMENT?**

Job related certificates should be recognized by accredited agencies and/or professional organizations. Programs tends to be compressed, focusing almost entirely on a specific topic. Employees should discuss the program with their manager prior to enrollment to verify the job related nature and can contact Guild with the specific certification to discuss eligibility for reimbursement.

**DO I HAVE TO APPLY UNDER THE CULTIVATE EDUCATION PROGRAM EACH TERM/SEMESTER OR ONLY ONCE A YEAR?**

You only need to create an account on chipotle.guildeducation.com once. However, you must complete the required request steps for each new term you would like to be reimbursed for.

**WHAT COURSES ARE ELIGIBLE FOR TUITION REIMBURSEMENT FOR MY FAMILY?**

Pre-designated online English as a second language (ESL) classes for a spouse, domestic partner, child(ren), siblings and/or parents of eligible employees.

Pre-designated online high school completion/general education (GED, HSE, TASC) prep courses and required state testing for a spouse, domestic partner, child(ren), siblings and/or parents of eligible employees.

Payment requests for Tuition Reimbursement for family need to be submitted by the eligible employee via Workday expense. Eligible employees will need to submit the proof of enrollment dated no less than 31 days after the company designated program start date, proof of payment, and proof of family relationship form. Refer to the Chipotle Family Member Education Assistance FAQ located on the Cultivate Me portal for more information on the specific classes/programs offered and to get a Proof of Family Relationship Form that will need to be notarized prior to reimbursement. These benefits will be taxable to the employee.

# Contact Us

**Chat -** Go to chipotle.guildeducation.com and click chat on lower right-hand corner for immediate assistance during normal business hours.
**Contact a Coach -** Go to chipotle.guildeducation.com and click "Contact a Coach". Your question will get routed to a coach who will reach back out to you soon.
**Email** - Email us at chipotle@guildeducation.com for Debt-Free Degrees and Tuition Assistance, and reimbursement@guildeducation.com for Tuition Reimbursement. Your question will get routed to a coach who will reach back out to you soon.
**Call -** Call Guild directly at (720) 378-5452 to talk to a specialist.