

## Georgia Defined Contribution Plan (GDCP)

### What is the Georgia Defined Contribution Plan (GDCP)?

The Georgia Defined Contribution Plan (GDCP) provides a retirement system for temporary and part-time employees working for state departments or institutions. These employees are required by Georgia law to contribute 7.5% of their pay to the Georgia Defined Contribution Plan instead of making contributions to Social Security.

### As a student employee, do I participate in GDCP?

Usually, no. However, student employees who are taking a semester off or are enrolled less than half-time\* are not eligible for enrolled student exemptions and will contribute to GDCP. During those semesters, students will have 7.5% for Georgia Defined Contribution Plan (GDCP) deducted from their earnings. The deduction will appear in the "After-Tax Deductions" box on the student's pay statement. There is no way to 'opt out' of this payroll deduction, but it is totally refundable.

*\*For employment purposes, the enrollment requirement for half-time is defined as at least 6 credit-hours for undergraduates and 3 credit-hours for graduate students.*

### What should I do if I am taking a semester off or taking a reduced course load?

Student employees must notify their department that they are taking a less than half-time course load or temporarily not taking classes. The department will update positions for hourly Student Assistants who will continue to work in their same role. The department will hire or rehire other student employee types (GA, GRA, GTA) as hourly Student Assistants only for the semester they are taking a reduced course load or temporarily not taking classes. *Note: some GRA/GTAs may be able to continue as an hourly Graduate Assistant during their final semester while enrolled in only a one-hour thesis credit course.*

### What should I do when I enroll full-time after taking a semester off or taking a reduced course load?

Student employees should notify their department again when they are enrolled at least half-time and become re-eligible for IRS student exemptions.

### How and when do I request a refund for the GDCP deductions?

Students will be eligible to apply for a refund of their GDCP contributions 30 days after their GDCP employment is terminated. Students who were working during a reduced course load semester (and were therefore not allowed student status exemption) are considered 'terminated from GDCP employment' when they switch back to an enrolled student employee position, or they completely leave employment with Georgia Tech and the University System of Georgia. To request a refund, please view the Georgia Tech specific process, here: [Applying for a GDCP Refund](#). *Note: there is no time limit to request a refund; even if the last contribution was many years ago, a refund may be requested.*

### I am enrolled at least half-time but have the GDCP deduction on my pay statement. Who do I contact to correct the error?

Student employees may submit an inquiry via [ASC/HR portal](#). Include name, employee ID number, and check or advice date or pay period begin and end dates. This information can be found on a pay statement: [Viewing My Paycheck](#).