VHCB AmeriCorps
Member Handbook

What is AmeriCorps?

Section 1
AmeriCorps

AmeriCorps engages more than 80,000 Americans in intensive service each year at nonprofits, schools, public agencies, and community and faith-based groups across the country.

Since the program’s founding in 1994, more than 1,000,000 AmeriCorps members have contributed more than 1.4 billion hours in service across America while tackling pressing problems and mobilizing millions of volunteers for the organizations they serve.

AmeriCorps Core Values

- Strengthening Communities
- Encouraging Responsibility
- Expanding Opportunities
- Getting Things Done

The AmeriCorps Pledge

_I will get things done for America - to make our people safer, smarter, and healthier._

_I will bring Americans together to strengthen our communities._

_Faced with apathy, I will take action._

_Faced with conflict, I will seek common ground._

_Faced with adversity, I will persevere._

_I will carry this commitment with me this year and beyond._

_I am an AmeriCorps member, and I will get things done._
Wondering what to expect from your AmeriCorps service?

AmeriCorps is an Opportunity
Joining AmeriCorps is a way to put your idealism into action. As an AmeriCorps member, you can help make the world a better place: help children learn, protect the environment, or bring needed services to a low-income community. There are opportunities in AmeriCorps for anyone who is willing to do something unique and exciting.

AmeriCorps is an Experience
AmeriCorps is a real-life education and work experience wrapped into one. As a member, you will learn teamwork, leadership, responsibility and other essential skills that will help you for the rest of your life. And you will gain the personal satisfaction that comes with taking on challenges and seeing the results of your efforts.

AmeriCorps Offers Tangible Benefits
Most AmeriCorps members receive student loan deferment, and training, and may receive a living allowance and health insurance. After you complete your term of service, you will also receive a Segal AmeriCorps Education Award to help pay for college, graduate school, or vocational training or to repay student loans.

AmeriCorps Programs
AmeriCorps programs do more than move communities forward; they serve their members by creating jobs and providing pathways to opportunity for young people entering the workforce. AmeriCorps places thousands of young adults into intensive service positions where they learn valuable work skills, earn money for education, and develop an appreciation for citizenship.

AmeriCorps State and National
This is the broadest network of AmeriCorps programs. These groups recruit, train, and place AmeriCorps members to meet critical community needs in education, public safety, health, and the environment.

AmeriCorps VISTA
VISTA provides full-time members to nonprofit, faith-based and other community organizations, and public agencies to create and expand programs that bring low-income individuals and communities out of poverty.

AmeriCorps NCCC and FEMA Corps
AmeriCorps NCCC and FEMA Corps are full-time, team-based, residential programs for men and women ages 18-24. NCCC’s mission is to strengthen communities and develop leaders through direct, team-based national and community service, while FEMA Corps focuses on Disaster Relief.
Getting Things Done for America

AmeriCorps engages more than 80,000 men and women in intensive service each year at more than 21,000 locations including nonprofits, schools, public agencies, and community and faith-based groups across the country. AmeriCorps members help communities tackle pressing problems while mobilizing millions of volunteers for the organizations they serve. Members gain valuable professional, educational, and life benefits, and the experience has a lasting impact on the members and the communities they serve.

AmeriCorps consists of three main programs: the state and national AmeriCorps program, whose members serve with nonprofit and community groups across the country; AmeriCorps VISTA, through which members serve full-time addressing poverty and building the capacity of nonprofit organizations; and AmeriCorps NCCC, a team-based residential program for young adults 18-24 who serve in public safety, the environment, youth development, and disaster relief and preparedness.

AmeriCorps By the Numbers

- Engages more than 80,000 members annually
- Members serve at 21,000 locations across the country
- Mobilizes millions of volunteers annually
- Leverages more than $1 billion in outside funding and donations every year
- More than 1 Million Americans have served since 1994

AmeriCorps.gov March 2017
Strengthening Nonprofits and the Volunteer Sector

Strengthening nonprofits: AmeriCorps members help faith-based and community groups expand services, build capacity, raise funds, develop new partnerships, and create innovative, sustainable programs.

Encouraging competition and local control: AmeriCorps pushes funding and decision-making to the state and local level. Most grantees are chosen by bipartisan state commissions appointed by the governor.

Advancing social innovation: AmeriCorps invests in entrepreneurial organizations that have been recognized for their innovative approaches to citizen problem-solving such as Citizen Schools, City Year, Experience Corps, Teach For America, and YouthBuild.

Expanding Educational Opportunity and Building Future Leaders

Expanding educational opportunity: In exchange for a year of full-time service, AmeriCorps members earn a Segal AmeriCorps Education Award (equal to the maximum Pell Grant) that helps pay for college or pay back student loans. AmeriCorps members have earned more than $1.3 billion in these awards since 1994.

Preparing the 21st Century Workforce: AmeriCorps is a pathway to economic opportunity that provides members with valuable skills specific to their service (construction, teaching, weatherization, etc.) as well as general skills of leadership and problem-solving that all employers are looking for.

Creating future leaders: AmeriCorps members gain new and useful skills, advance their education, and become more connected to their communities. A longitudinal study has shown that AmeriCorps alumni are more likely to be civically engaged, to go into public service careers—such as teaching, public safety, social work, and military service—and to volunteer in their communities.

Leveraging a Powerful Return on Investment

Public private partnerships: AmeriCorps leverages substantial private investment—more than $480 million in non-CNCS funds each year from businesses, foundations, and other sources. AmeriCorps has cut costs and become more efficient by supporting more members with fewer federal dollars.

Mobilizing volunteers: AmeriCorps is a powerful catalyst and force-multiplier for community volunteering. In 2015 AmeriCorps members recruited, trained, and supervised more than 2.3 million community volunteers for the organizations they serve.
Getting Things Done for America

AmeriCorps VISTA (Volunteers in Service to America) engages more than 8,000 individuals annually to support community efforts to overcome poverty. AmeriCorps VISTA members serve full time for a year at nonprofit organizations or local government agencies to build the capacity of these organizations to carry out programs that alleviate poverty.

AmeriCorps VISTA members recruit and manage community volunteers, raise funds, and help coordinate projects. They support programs that improve academic performance, expand job opportunities, develop financial assets, alleviate hunger, reduce homelessness, and improve health services. They also support programs that increase housing access, develop economic opportunities for low-income veterans and military families, and expand access to technology.

AmeriCorps VISTA

- Engages more than 8,000 members annually
- Members serve at over 3,000 locations across the country
- Leverages $178 million in cash and in-kind resources each year
- Mobilizes 900,000 volunteers annually
- More than 220,000 individuals have served since 1965
Core Principles of AmeriCorps VISTA

Anti-Poverty Focus

AmeriCorps VISTA supports community efforts to overcome poverty. Any nonprofit organization, educational institution, or tribal or government agency with a project explicitly designed to alleviate poverty may sponsor an AmeriCorps VISTA member.

Community Empowerment

AmeriCorps VISTA values the inherent strengths and resources of the community. AmeriCorps VISTA expects project sponsors to involve residents of the community in planning, developing, and implementing the project. This approach allows low-income individuals the freedom to speak for themselves in determining the projects that best suit their specific needs.

Capacity Building

AmeriCorps VISTA expands the ability of sponsor organizations to alleviate poverty. AmeriCorps VISTA members strengthen and support organizations by building infrastructure, expanding community partnerships, securing long-term resources, coordinating training for participants, and much more. These capacity-building activities enable organizations to provide better services to low-income individuals and communities.

Sustainable Solutions

AmeriCorps VISTA members serve as a short-term resource to help sponsor organizations achieve lasting solutions to poverty.
AmeriCorps NCCC (National Civilian Community Corps) is a full-time, team-based residential program for men and women ages 18-24. AmeriCorps NCCC members are assigned to one of five regional campuses into teams of approximately ten members and complete 2-3 month projects responding to local communities’ needs throughout the United States. To achieve our mission of strengthening communities and developing leaders through service, members assist community and faith-based based organizations, national nonprofits, schools, local municipalities, national and state parks, and Indian tribes.

In 2012, AmeriCorps NCCC collaborated with the Federal Emergency Management Agency (FEMA) and created a new unit called FEMA Corps. FEMA Corps promotes an ethic of national service, strengthens the federal government’s disaster capabilities, and expands educational and economic opportunities for young people. FEMA Corps training and experience prepares members for careers in emergency management and related fields. Members learn about community organizing, public speaking, customer service, and office management skills, all while positively impacting the lives of disaster survivors.

Since 2000, AmeriCorps NCCC teams have:
- Assisted 17.6 million people in disaster areas
- Recruited or coordinated nearly 840,000 volunteers
- Assisted more than 70,000 veterans
- Served 7.7 million meals
- Protected more than 1.3 million acres of land through firefighting and fire management
Last year*, AmeriCorps NCCC members:

- Returned $16.5 million to communities through tax returns
- Supported or tutored 35,000 K-12 students
- Restored or protected more than 4,000 acres of wildlife habitats
- Weatherized or outfitted nearly 300 homes with energy efficient modifications
- Assisted nearly 19,000 individuals experiencing homelessness

*AmeriCorps NCCC projects ending between October 1, 2014, and September 30, 2015

AmeriCorps NCCC’s flexible program structure has created the opportunity to partner with non-profit or government organizations that might lack the capacity to manage longer grant programs, as well as the ability to create strategic collaborations with other national service programs and federal agencies to magnify the impact on communities served.

AmeriCorps NCCC projects span five issue areas:
- Natural and Other Disasters
- Infrastructure Improvement
- Environmental Stewardship
- Energy Conservation
- Urban and Rural Development

FEMA Corps members focus on disaster preparedness, mitigation, response, and recovery activities, providing support in areas ranging from working directly with disaster survivors to supporting disaster recovering centers to sharing valuable disaster preparedness and mitigation information with the public.
We are the Corporation for National and Community Service, a federal agency and the nation’s largest grant-maker in support of service and volunteering. We manage AmeriCorps, Senior Corps, the Social Innovation Fund, and the Volunteer Generation Fund.

Working hand in hand with local partners, we tap the ingenuity and can-do spirit of the American people to tackle some of the most pressing challenges facing our nation. Our service participants and the community volunteers they coordinate enable tens of thousands of non-profit organizations, faith-based groups, schools, and municipal agencies to solve tough problems and meet local needs. We serve, we build, and we make an impact that changes lives and communities.

National Service By the Numbers

CNCS improves lives, strengthens communities, and fosters civic engagement through service and volunteering.

- 324,000 Senior Corps and AmeriCorps members
- 3 million leveraged volunteers
- 55,000 service locations
- $1.26 billion leveraged

Our Focus Areas

- Disaster Services
- Economic Opportunity
- Education
- Environmental Stewardship
- Healthy Futures
- Veterans and Military Families
Getting Things Done for America
AmeriCorps provides opportunities for 80,000 Americans each year to give intensive service to their communities and country. AmeriCorps members tutor and mentor youth, build affordable housing, assist veterans and military families, provide health services, run after-school programs, help communities respond to disasters, and build the capacity of nonprofit organizations. In exchange for a year of full-time service, members earn a Segal AmeriCorps Education Award that can be used to pay for college or graduate school, or to pay back qualified loans. Since 1994, more than 1 million Americans have given 1.3 billion hours of service through AmeriCorps.

Making a Difference for Generations
Each year, Senior Corps taps the skills, talents, and experience of more than 244,000 Americans age 55 and older to meet a wide range of community challenges through three programs: the Foster Grandparent Program, RSVP, and the Senior Companion Program. RSVP volunteers help local police departments conduct safety patrols, participate in environmental projects, provide intensive educational services to children and adults, and respond to natural disasters. Foster Grandparents serve one-on-one as tutors and mentors to young people with special needs. Senior Companions help homebound seniors maintain independence in their own homes.

Finding What Works, Making It Work for More People
The Social Innovation Fund (SIF) represents a new approach by the federal government to address urgent national challenges. The SIF mobilizes public and private resources to grow the impact of promising, innovative, community-based solutions that have evidence of compelling results. The program focuses on three areas of priority need: economic opportunity, healthy futures, and youth development. With its unique public-private partnership structure, the SIF annually leverages more than $93 million in matching funds through a network of more than 426 grantees in 44 states and the District of Columbia. The Social Innovation Fund reaches more than 700,000 individuals and will continue to impact tens of thousands more.

Other Programs and Initiatives
- The Volunteer Generation Fund strengthens the nation’s civic infrastructure by helping nonprofits recruit, manage, and support more volunteers.
- The September 11th National Day of Service and Remembrance offers Americans the opportunity to honor victims, survivors, and those who rose up in service on September 11, 2001, through charitable service.
- The Martin Luther King Jr. Day of Service supports community organizations in their efforts to engage local citizens in service on the Martin Luther King, Jr. federal holiday.
- The President’s Higher Education Community Service Honor Roll honors colleges and universities for the commitment of their students, faculty, and staff to community service.
- The National Service Knowledge Network provides training and resources to national service programs and nonprofits seeking to expand their capacity and impact.
- The CNCS annual Volunteering and Civic Life in America report provides comprehensive data to state and local leaders to help them expand the impact of service.
MEETING COMMUNITY NEEDS IN VERMONT

More than 2,300 people of all ages and backgrounds are helping to meet local needs, strengthen communities, and increase civic engagement through national service in Vermont. Serving at more than 530 locations throughout the state, these citizens tutor and mentor children, support veterans and military families, provide health services, restore the environment, respond to disasters, increase economic opportunity, and recruit and manage volunteers.

This year, the Corporation for National and Community Service (CNCS) will commit more than $6,200,000 to support Vermont communities through national service and social innovation initiatives. CNCS invests in cost-effective community solutions—working hand in hand with local partners to improve lives, expand economic opportunity, and engage citizens in solving problems in their communities. Serving in many of the state’s most impoverished communities, CNCS provides vital support to schools, food banks, homeless shelters, community health clinics, youth centers, veterans service facilities, and other nonprofit and faith-based organizations at a time of growing demand for services. Through a unique public-private partnership, this federal investment will leverage an additional $5,520,000 in other resources to strengthen community impact, build local support, and increase return on taxpayer dollars. Nationwide, CNCS, its grantees, and project sponsors generated more than $1.25 billion in outside resources from businesses, foundations, public agencies, and other sources in FY 2015.

AmeriCorps: This year AmeriCorps will provide more than 340 individuals the opportunity to provide intensive, results-driven service to meet education, environmental, health, economic, and other pressing needs in communities across Vermont. Most AmeriCorps grant funding goes to the Serve Vermont, which in turn awards grants to nonprofit groups to respond to local needs. Most of the remainder of the grant funding is distributed by CNCS directly to multi-state and national organizations through a competitive grants process. Other individuals serve through AmeriCorps VISTA, whose members help bring individuals and communities out of poverty by serving full-time to fight hunger and illiteracy, improve health services, and increase housing opportunities, and AmeriCorps NCCC (National Civilian Community Corps), a 10-month, full-time residential program for men and women between the ages of 18 and 24. In exchange for their service, AmeriCorps members earn an education award that can be used to pay for college or to pay back qualified student loans. Since 1994, more than 5,100 Vermont residents have served more than 7.6 million hours and have qualified for Segal AmeriCorps Education Awards totaling more than $17,860,000.

Senior Corps: More than 1,900 seniors in Vermont contribute their time and talents in one of three Senior Corps programs. Foster Grandparents serve one-on-one as tutors and mentors to more than 750 young people who have special needs. Senior Companions help more than 370 homebound seniors and other adults maintain independence in their own homes. RSVP volunteers conduct safety patrols, renovate homes, protect the environment, tutor and mentor youth, respond to natural disasters, and provide other services through more than 340 groups across Vermont.

Social Innovation Fund: The Social Innovation Fund transforms lives and communities using limited federal investment as a catalyst to grow the impact of nonprofits with evidence of strong results. It harnesses the expertise of grantmaking intermediaries to identify, evaluate and expand effective nonprofits and engages funding partners to contribute nearly three dollars to every one federal dollar invested. As the Social Innovation Fund network grows programs that work in Vermont, more people are able to overcome their most pressing challenges in the areas of economic opportunity, health, and youth development. The Social Innovation Fund is investing more than $56,000 in expanding the impact of one nonprofit in Vermont.

The Corporation for National and Community Service is a federal agency that improves lives, strengthens communities, and fosters civic engagement through service and volunteering. CNCS engages millions of Americans in service to meet local needs through Senior Corps, AmeriCorps, and national days of service; improves communities through the Social Innovation Fund, and leads volunteer initiatives across the nation. To learn more visit NationalService.gov or Serve.gov or call 202-606-5000 or TTY 1-800-833-3722.

Information on this page reflects active programs as of February 10, 2017.
<table>
<thead>
<tr>
<th>Category</th>
<th>AmeriCorps VISTA Projects</th>
<th>AmeriCorps State Programs</th>
<th>AmeriCorps National Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member term of service</td>
<td>Full-time only: 365 days</td>
<td>Full-time, Half-time, Reduced Half-time, Quarter-Time, Minimum-Time</td>
<td>Full-time, Half-time, Reduced Half-time, Quarter-Time, Minimum-Time</td>
</tr>
<tr>
<td>Member stipend/ living allowance payments</td>
<td>Administered by the Corporation for National and Community Service (unless VISTA project has a Program Grant)</td>
<td>Administered by the Grantee</td>
<td>Administered by the Grantee</td>
</tr>
<tr>
<td>Member support costs (stipend and benefits)</td>
<td>Covered by the Corporation (unless the VISTA project is a Cost-share)</td>
<td>Required for full-time members and optional for others. Programs can use Corporation grant funds or match funding to cover member support costs.</td>
<td>Required for full-time members and optional for others. Programs can use Corporation grant funds or match funding to cover member support costs.</td>
</tr>
<tr>
<td>Member Training</td>
<td>Corporation provides a Pre-service Orientation to all new VISTA members</td>
<td>Grantee is responsible for training members</td>
<td>Grantee is responsible for training members</td>
</tr>
<tr>
<td>Member Service</td>
<td>Capacity Building activities, incidental direct service only</td>
<td>Direct service and capacity building activities</td>
<td>Direct service and capacity building activities</td>
</tr>
<tr>
<td>Member Fundraising</td>
<td>No limit on % of time spent raising funds for the organization</td>
<td>Cannot allot more than 10% of their time to fundraising for the AmeriCorps program</td>
<td>Cannot allot more than 10% of their time to fundraising for the AmeriCorps program</td>
</tr>
<tr>
<td>Segal AmeriCorps Education award and end of term options</td>
<td>Members choose a Segal AmeriCorps education award OR a cash stipend, paid upon successful completion of service.</td>
<td>Members receive a Segal AmeriCorps Education award appropriate for the term of service completed. There is NO choice of a cash option.</td>
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</tr>
<tr>
<td>Operational support costs</td>
<td>Projects contribute 100% of the operating costs in cash or in-kind</td>
<td>New programs must contribute a minimum of 24% of the total program costs in cash or in-kind. Overall grantee share of total budget increases gradually to 50% overall share by the tenth year of funding and any year thereafter. There is no minimum match required for EAP and Fixed-Amount grants.</td>
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</tr>
<tr>
<td>Corporation grant support</td>
<td>Training and support money may be available</td>
<td>Funding amount based on Member Service Years (MSY) and varies based on type of program.</td>
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</tr>
<tr>
<td>Reporting Requirements</td>
<td>Program reports required quarterly in first year, often reduced to semi-annual thereafter; financial reports required only for programs receiving grants</td>
<td>Set by the State Commission</td>
<td>Programs submit annual progress reports due the first Monday in December and semi-annual Financial Status reports directly to the Corporation</td>
</tr>
<tr>
<td>------------------------</td>
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</tr>
<tr>
<td>Application Submission process</td>
<td>Begins with a Concept Paper submitted to the Corporation State Office.</td>
<td>Begins with Commission issuing a Request for Proposals and applicants applying directly to the State Commission</td>
<td>Begins with submission of an application directly to the Corporation</td>
</tr>
<tr>
<td>Results Requirements</td>
<td>Member service must lift people out of poverty and be sustainable; program must address one or more CNCS strategic initiatives</td>
<td>Determined by State and CNCS priorities as well as program identified performance measures</td>
<td>Determined by CNCS priorities as well as program identified performance measures</td>
</tr>
<tr>
<td>Application Deadline</td>
<td>No set deadline; contact your CNCS State Office</td>
<td>One annual deadline for each grant competition. Check with State Commissions for specific deadlines.</td>
<td>Specific annual deadline for Planning Grant applicants and a separate annual deadline for all other grant competitions.</td>
</tr>
</tbody>
</table>
A BRIEF HISTORY OF NATIONAL SERVICE

When faced with challenges, our nation has always relied on the dedication and action of its citizens. The Corporation for National and Community Service (CNCS) carries on a long tradition of citizen involvement by providing opportunities for Americans of all ages to improve their communities through service.

The Civilian Conservation Corps

During the Great Depression of the 1930s, President Franklin D. Roosevelt created the Civilian Conservation Corps. Four million young people joined in response to his call to service, restoring the nation’s parks, revitalizing the economy, and supporting their families and themselves. For 11 years the Civilian Conservation Corps provided billions of dollars in services and enabled millions of families to live in dignity.

The GI Bill

During the 1940’s, the GI Bill linked wartime service to educational benefits, offering returning World War II veterans the opportunity to pursue higher education in partial compensation for service to their country. Veterans improved their own lives by attending college. They also contributed mightily to America’s future.
**Peace Corps**

In the 1960s the call to service came from President John F. Kennedy, who challenged Americans in his inaugural address, “Ask not what your country can do for you, ask what you can do for your country.” In response to this challenge, the Peace Corps was born. The Peace Corps continues to engage thousands of volunteers who travel the world far and wide.

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**National and Community Service Trust Act**

President Bill Clinton sponsored the National and Community Service Trust Act, a revision of the National and Community Service Act of 1990, which was passed by a bipartisan coalition of Members of Congress and signed into law on September 21, 1993. The legislation created a new federal agency, the Corporation for National and Community Service (CNCS), to administer federally-funded national service programs known as AmeriCorps.

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**The War on Poverty**

President Lyndon B. Johnson brought the spirit of the Peace Corps home to America by creating Volunteers in Service to America (VISTA) in 1964. VISTA, which is now part of AmeriCorps, continues to fund programs under the sponsorship of local public agencies or nonprofit organizations to improve the condition of people living in under-served, low-income communities throughout America.
Why is AmeriCorps Unique?

Key Differences between AmeriCorps Members and Employees

To fully understand your placement at your host site, it’s essential to understand the differences between an AmeriCorps Member and a regular employee. These differences provide a framework to help you understand how you fit in and how to talk about your role with other staff members.

Motivation for applying

Members are motivated by a desire to serve the community and ‘get things done’. AmeriCorps Members receive little in the way of monetary compensation, and instead are driven by the satisfaction of their service. This makes it very important to have quality work and opportunities lined up at the site, and for the member to take advantage of service, networking, and other experiential opportunities.

Regional and national implications

AmeriCorps is a nationwide program that engages more than 80,000 members each year. As part of this program, members are subject to a special set of rules and regulations. *See page 20 for an overview of these rules and regulations. In addition, members may be called away from the site for events that relate to AmeriCorps, such as providing relief services in the case of a disaster.

Compensation

Members do not receive a wage or salary. Instead, they receive a minimal living allowance, frequently set at/near the poverty level and subject to state and federal tax. Members also receive an education award at the completion of their service (also subject to tax). They may opt to enroll in the AmeriCorps health insurance whereby the monthly premium is covered. Additionally, members are gain valuable skills, training and networking opportunities through their service.

Responsibilities

Members are guided by a position description developed before the position begins. AmeriCorps positions should fill a unique niche at the organization, and should not displace or duplicate other employed positions. Members also have many responsibilities to the AmeriCorps program. These responsibilities may include attending trainings, completing reports, engaging in other service projects, service learning activities, etc.

Potential need for greater support & coaching

AmeriCorps Members may have little experience in a workplace setting when beginning service. In addition to technical training, Host Site Supervisors and Program Staff are trained to assist members with general and basic job skills as necessary.
Tenure in position

Members are placed at sites on a temporary contracted basis, most commonly 11 months. Full-Time members are contracted to complete 1700 hours, while half-time members will complete 900 hours of service. Members may sign on for a second term of service, but are not allowed to serve more than 4 terms of service. The member will need to be thinking of “what’s next?” during their service. The Program and Host Sites support the member in using their service experience as a springboard for “life after AmeriCorps.”

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Members are guided by a position description developed before the position begins. AmeriCorps positions should fill a unique niche at the organization, and should not displace or duplicate other employed positions. Members also have many responsibilities to the AmeriCorps program. These responsibilities may include attending trainings, completing reports, engaging in other service projects, service learning activities, etc.

Orientation

Members will attend an AmeriCorps Orientation before or at the start of their service.
Prohibited AmeriCorps Activities

While charging time to the AmeriCorps program, accumulating service or training hours, or otherwise performing activities supported by the AmeriCorps program or CNCS, staff and members may not engage in the following activities:

a. Attempting to influence legislation;
b. Organizing or engaging in protests, petitions, boycotts, or strikes;
c. Assisting, promoting, or deterring union organizing;
d. Impairing existing contracts for services or collective bargaining agreements;
e. Engaging in partisan political activities, or other activities designed to influence the outcome of an election to any public office;
f. Participating in, or endorsing, events or activities that are likely to include advocacy for or against political parties, political platforms, political candidates, proposed legislation, or elected officials;
g. Engaging in religious instruction, conducting worship services, providing instruction as part of a program that includes mandatory religious instruction or worship, constructing or operating facilities devoted to religious instruction or worship, maintaining facilities primarily or inherently devoted to religious instruction or worship, or engaging in any form of religious proselytization;
h. Providing a direct benefit to—
   i. A business organized for profit;
   ii. A labor union;
   iii. A partisan political organization;
   iv. A nonprofit organization that fails to comply with the restrictions contained in section 501(c)(3) of the Internal Revenue Code of 1986 related to engaging in political activities or substantial amount of lobbying except that nothing in these 9 provisions shall be construed to prevent participants from engaging in advocacy activities undertaken at their own initiative; and
   v. An organization engaged in the religious activities described in paragraph 3.g. above, unless CNCS assistance is not used to support those religious activities;
   i. Conducting a voter registration drive or using CNCS funds to conduct a voter registration drive;
   j. Providing abortion services or referrals for receipt of such services; and
   k. Such other activities as CNCS may prohibit.

AmeriCorps members may not engage in the above activities directly or indirectly by recruiting, training, or managing others for the primary purpose of engaging in one of the activities listed above. Individuals may exercise their rights as private citizens and may participate in the activities listed above on their initiative, on non-AmeriCorps time, and using non-CNCS funds. Individuals should not wear the AmeriCorps logo while doing so.

In addition to the Prohibited Activities listed above, as an AmeriCorps State* program, members are disallowed from:

- General fundraising for the host site or AmeriCorps, including funds that would be used for overhead costs, wages, general operation, or the Host Site’s cost share for the member.
- Conducting Administrative tasks that are not directly related to the members Direct Service.
Our program’s annual report shows the value of national and community service and is designed, in part, to persuade our community to support our program and other programs supported by CNCS. Is this permitted?

The restrictions on legislative lobbying do not apply to efforts like this to educate the general public, provided that the materials are not specifically designed to generate lobbying activities.

What if I provide a factual, technical presentation to a legislator who is visiting our program and at the end the legislator makes an unexpected announcement that he or she has decided to co-sponsor legislation to support national service?

There is nothing wrong with hosting an informational site visit by an elected official. If your presentation is informational and focuses on a topic directly related to your organization's performance under a grant program, the fact that a legislator reaches and announces this conclusion spontaneously does not in itself make the presentation unallowable.

May a local program supervisor visit elected officials in Washington, D.C.?

The threshold question is whether the costs of such a trip would be a reasonable and necessary program expense given your approved budget and the specific purposes of your grant award. In addition, assuming this first criterion is met, the OMB Cost Principles for nonprofits and institutions of higher education have an additional requirement: travel, lodging, and meal costs may be allowed only if they are incurred to offer testimony at a regularly scheduled Congressional hearing pursuant to a written request for such presentation made by the hearing's convener. Because such costs are allowable under very limited circumstances, you should seek guidance from your program officer at CNCS ahead of time.

An elected official who is running for re-election wants to have a campaign publicity event at our service site. Is this type of site visit permitted?

No, you should steer clear of any event that could appear to be partisan in nature.
I work for a national non-profit organization that receives a grant to operate an AmeriCorps program. My position is partially funded under the AmeriCorps grant and partially funded by non-federal sources. Can I lobby on issues related to AmeriCorps when I am not on AmeriCorps time?

The restrictions apply only to the use of Federal grant funds (including matching funds) and to projects and programs supported by CNCS. You should be careful to document that any lobbying is done during the time that is not charged to your CNCS grant and that your lobbying activities are not part of the AmeriCorps program.

**Doesn’t the Domestic Volunteer Service Act give programs specific statutory authority to lobby concerning appropriations or authorization legislation?**

You are right about the authority in the DVSA, but DVSA programs are currently subject to a superseding proviso in their annual appropriations statute that prohibits the use of appropriated funds to engage in any activity that is designed to influence legislation or appropriations pending before the Congress or any State legislature.

**May a CNCS-funded program sponsor or endorse an event, such as a debate between candidates, which itself is not partisan, but which likely will include advocacy for or against political parties, platforms, candidates, proposed legislation or elected officials?**

CNCS-funded programs should avoid any connection with such political events, and individuals enrolled in a national service program who attend such events should avoid any appearance that they are doing so as part of the national service program.

**Does that mean an organization receiving CNCS funds may not take part in the political process?**

No, but an organization that receives CNCS funds may only sponsor or endorse political events if it does so without using CNCS support, and if it avoids the appearance that it is doing so in its capacity as a CNCS grantee or that the event has any connection to the CNCS-funded project.
1. You are a “member” of the Vermont Housing & Conservation Board Program, not a “volunteer”. We don’t want to disrespect people who give freely of their time by claiming we get no remuneration for the work we do, and yet we want to respect ourselves by acknowledging that we have committed to a year of national and community service by identifying as members of a movement. This term seems to work the best all the way around.

Volunteers are persons who give their time with no financial reward. (School board members, land trust board members, church members, scouts, students, people participating in a project on their person (not work) time. We serve with volunteers, and often help to recruit and perhaps train volunteers to help mostly volunteer powered organizations/non-profits who depend on community and professional people to operate services. AmeriCorps members receive a living allowance (however small) and an educational award for the service they commit to.

2. As a member, you were “selected”, not “hired”. You receive a “living allowance” and not a “wage”. You are a “member”, not a “volunteer” or “employee”. You were selected to participate in a service opportunity or to fulfill a season of service for your community, not to do a “job”.

3. You serve at a “Host Site” of the Vermont Housing & Conservation Board AmeriCorps Program and your supervisor is often referred to as the site supervisor. Sometimes Host Site Organization is shortened to “HSO”. Groups, organizations, schools, etc. with whom we join to carry out project plans are referred to as “community partners”.

4. Projects are the collaborations we develop with community groups, and/or organizations based on their interest and needs. Projects have goals and objectives, develop from a plan, have resources and needs identified, can be measured for success and impact and can be continued without our assistance. We plan our own obsolescence due to the vagaries of political funding whims. Our goal is to leave communities empowered, so that they don’t need us in the future. If communities can continue these projects on their own without AmeriCorps program assistance, then the project is truly sustainable.

5. You don’t do projects “for” communities, but rather you join “with” communities to carry out projects. This is more than a semantic difference, since our intent is to leave communities more empowered than they were to help themselves. We want to respond to their needs and ideas, not just act on our own and hope they fit in the community later. Empowerment is helping people help themselves. We always look for opportunities in our projects to involve those people who benefit from the project, as partners, collaborators and/or consultants in the project activity itself.
6. You should refrain from using the words “advocate” and “solicit” when you are describing what you do. Although what we may do may involve advocacy or solicitation of resources for a project, the Corporation for National Service is sensitive about the use of these words because of their mis-use and mis-interpretation in the past. It’s preferred that you say “I do support work with the residents,” or “I obtained donated materials for this project from XYZCorp,” etc.

7. AmeriCorps members complete direct service with organizations that amounts to increased capacity building, something that enables host sites to expand their reach further than they could have without your efforts.

Thanks for your cooperation with this! Your words matter to us....
AmeriCorps FAQs

Is AmeriCorps like Peace Corps?

Yes. AmeriCorps is often referred to as "the domestic Peace Corps." Both agencies are committed to service, and both offer challenging and rewarding full-time opportunities. Peace Corps assignments are all overseas, and AmeriCorps members serve only in the US. While Peace Corps Volunteers serve for two years, a stint in AmeriCorps usually lasts 10 months to one year. (Some AmeriCorps projects also offer part-time opportunities, and some AmeriCorps members serve more than one term of service.)

What skills do I need to have?

Some programs have specific skill requests in certain areas, and others look for a bachelor's degree or a few years of related volunteer/job experience. For others, your motivation and commitment may be the primary requirement.

Do I get paid?

For all AmeriCorps programs, members receive a modest living allowance, and some programs provide housing. You may not save much money during your year of service, but most members find the living allowance to be adequate to cover their needs. AmeriCorps members who complete a term of service also receive an AmeriCorps Education Award.

Is there an age requirement?

You must be at least 17 years old, although some service opportunities require you to be at least 18. For one of our programs, the National Civilian Community Corps (NCCC), members must be between 18 and 24 years old, but for most there are no upper age limits.

Can I join if I’m not a U.S. citizen?

You must be a U.S. citizen, national, or legal permanent resident alien of the U.S. to be an AmeriCorps member.

Are there any loan forgiveness programs or repayment plans that I might qualify for as an AmeriCorps member?
On September 27, 2007, President Bush signed the College Cost Reduction and Access Act of 2007 (“CCRAA”) into law. In addition to other amendments to the Higher Education Act of 1965, the CCRAA created two new federal programs: a new Public Service Loan Forgiveness program and a new Income-Based Repayment plan (IBR) for the repayment of federal loans. The new Income-Based Repayment plan helps to make repaying education loans more affordable for low-income borrowers, such as an AmeriCorps member living on a stipend; AmeriCorps service is also recognized as equivalent to a public service job for the purposes of the Public Service Loan Forgiveness program.

Can I defer student loans during my service with AmeriCorps?

You may qualify for postponement, or forbearance, of the repayment of your loans during your service. The education award will help you pay off qualified student loans when you're finished. Contact your lender for more specific information or to confirm your loan status during AmeriCorps service.

What if I’m out of school and not interested in the education award? Can I get that money in cash?

If you're part of AmeriCorps VISTA, you may opt for a cash payment of $100 per month of service instead of the education award. All other AmeriCorps members are eligible only for the education award.

I’m confused. There are different programs, with different names, but they’re all AmeriCorps?

Yes, basically. AmeriCorps is a national network of hundreds of programs throughout the United States. Two of these programs -- AmeriCorps VISTA and AmeriCorps NCCC -- are managed nationally. The others fall under the umbrella of our AmeriCorps State and National programs, which are administered by State Service Commissions in each state and U.S. territory. Depending upon your interests and availability, we can help you determine which program might be best for you.

I am currently participating in AmeriCorps and have a question about my Education Award. Who should I contact?

For general questions about the Education Award and student loan deferment, contact National Service Trust at 1-800-942-2677. If you have successfully completed your AmeriCorps service, you can view your AmeriCorps Education Award account balance and activity online. To request a copy of your AmeriCorps Education Award voucher or report a change of address, you can visit https://questions.nationalservice.gov/.

For general information on student financial assistance, you may contact your high school guidance counselor, the financial aid officer at the post-secondary institution you plan to attend, the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243), or consult the Student Guide issued by the U.S. Department of Education.
Education Award

The Eli Segal AmeriCorps Education Award, named after Eli Segal -- one of the pioneers of the national service movement and the first CEO of CNCS -- are a post-service benefit received by AmeriCorps members, including those supported through AmeriCorps VISTA and AmeriCorps NCCC. Upon successful completion of a term of service, members are eligible to receive a Segal AmeriCorps Education Award, which may be used only to pay college costs or to repay student loans. Members may earn up to two awards and have seven years to use this benefit. Since the inception of AmeriCorps in 1994, more than one million alumni have earned more than $3.3 billion in education awards. The award, which was designed to encourage AmeriCorps alumni to seek postsecondary education opportunities, serves as a powerful recruitment tool for individuals to join AmeriCorps. Studies show that AmeriCorps alumni, with their commitment to service, also make excellent students. A growing number of higher education institutions, in order to encourage AmeriCorps alumni to enroll in their institutions, are “matching” the education award with scholarships and / or academic credits.

Amount, Eligibility, and Limitations

Beginning with terms of service that were supported with 2010 funds, the amount of a full-time education award is equivalent to the maximum value of the Pell Grant for the award year in which the term of service is funded. Prior to this time, the amount of an education award had remained the same since the AmeriCorps program began. Because AmeriCorps State and National programs are funded on a different schedule than VISTA and NCCC, VISTA and NCCC members will be eligible for the new amount sooner than AmeriCorps State and National members. As a reference, the amount of a Pell grant for the 2017 fiscal year is $5,815. Members should check with their program or project sponsor to confirm the amount of the award for which they are eligible. Because the maximum amount of the Pell Grant can change every year, the amount of a full-time award can change in the future. However, once a member earns an award, the dollar value of that award will not increase. For all programs, award amounts for part-time terms of service vary based upon the length of the required term of service. Payments made from Segal AmeriCorps Education Awards are considered taxable income in the year that the Corporation makes the payment to the school or loan holder. A member serving in a full-time term of service is required to complete the service within 12 months.

Eligibility

You are eligible for a Segal AmeriCorps Education Award if you successfully complete your term of service in accordance with your member contract with one of the following approved AmeriCorps programs:

- AmeriCorps State and National
- AmeriCorps VISTA
- AmeriCorps NCCC
- Alternative to the Segal AmeriCorps Education Award

As an alternative to the Segal AmeriCorps Education Award, AmeriCorps VISTA members may choose to take a part-service cash stipend. Only AmeriCorps VISTA alumni who choose the stipend and have student loans may be eligible for up to 15% cancellation on certain types of loans. To determine what student loans may be eligible for
cancellation and to receive forms, contact the U.S. Department of Education at 1-800-433-3243. AmeriCorps VISTA members who choose the education award may not claim a partial cancellation.

Award Limitations
Currently, the maximum numbers of terms that you can serve in each AmeriCorps program are:

- four for AmeriCorps State and National
- five for VISTAs
- two for NCCC

Full-time, half-time, reduced half-time, quarter time, and minimum time terms of service each count as one term of service.

Generally, if you are released for cause before completing your term of service and do not receive an education award, that term of service counts as one of your terms. The Trust does not make payments to anyone other than qualified schools and loan holders. See your financial aid counselor for information on how they handle disbursements and reimbursements.

If you withdraw from the school at which you have used the education award, the school may be required to refund the Trust. If any refund is owed, it is credited to your education award "account," and is subject to the award's original expiration date (seven years from the date the award was earned). For general information on how withdrawing from school may affect your student financial aid, ask your financial aid counselor or refer to the U.S. Department of Education's Federal Student Aid Handbook. Under certain circumstances, you can use the education award to study outside the U.S. Contact the National Service Hotline at 1-800-942-2677 for further information.

You have seven years to use the education award from the date of your completion of service. You can divide up your award and use portions of it at different times, as long as it is for authorized expenditures within the specified time period. You could, for example, apply a portion of it to existing qualified student loans, and save the remainder to pay for authorized college costs a few years down the road.

Award Transfers
The Serve America Act allows for the transfer of AmeriCorps State and National and Silver Service education awards under certain conditions. Basically, the person who earned the award has to have been at least 55 years old when they began the term of service and the person to whom the award is transferred has to be the transferring individual’s child, grandchild, or foster child.

To transfer an award, an individual must:

- have earned an education award in an AmeriCorps State and National or a Silver Scholar term of service;
- have been at least 55 years of age before beginning the term of service for which the award is attached;
- have begun this term of service on or after October 1, 2009;
- transfer the award before the original expiration date;
- designate all or a portion of the unused award for the transfer; and
- complete the on-line forms authorizing the transfer, which includes providing information and certifying eligibility to make the transfer.

Taxes
Remember, the IRS has determined that payments made from an education award are considered to be included in a member's taxable income in the year the payment is made to the school or loan holder. Interest payments are also considered taxable. This increase in your income could affect your tax liability for that year. See the web page on tax implications for additional information.

**Using Your Segal Education Award**

After successfully completing your AmeriCorps term of service, you are eligible to receive a Segal AmeriCorps Education Award. You can use your Segal AmeriCorps Education Award to repay qualified student loans and to pay certain education costs at qualified institutions of higher education and training programs. You may use your education award to both repay qualified student loans and to pay for current education expenses. You can access the entire award or part of it until the total amount has been used or the award expires. You can use your award within seven years of completing your term of service.

**Use the Education Award to Repay Qualified Student Loans**

The national service legislation defines *qualified student loan* as a loan backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students) or under Titles VII or VIII of the Public Health Service Act. You may also use your Segal AmeriCorps Education Award to repay a student loan made to you by a state agency, including state institutions of higher education.

Segal AmeriCorps Education Awards cannot be used to repay any other type of loan, even if the loan was obtained for educational purposes. You can use your Segal AmeriCorps Education Award to repay defaulted student loans as long as the loans meet the definition of *qualified student loan*.

**Use the Education Award to Pay Current Educational Expenses at a Qualified School**

Qualified schools are higher educational institutions that currently participate in the Department of Education’s Title IV student aid programs (referred to as Title IV schools). This category includes most post-secondary colleges, universities, and technical schools. The education award can also be used for programs of education, apprenticeship, or on the job training that have been approved for educational benefits under the Montgomery GI Bill and the Post 9/11 G.I. Bill. For the purpose of the education award, these are referred to as G.I. Bill approved programs. See the paragraph on G.I. Bill approved programs below, for further explanation.

Educational expenses that can be paid include:
- The “Cost of Attendance” (COA) for a degree- or certificate-granting program of study at a Title IV school. The COA may include tuition, books and supplies, transportation, room and board, and other expenses. Each Title IV school's financial aid office determines their students’ COA based upon standard U.S. Department of Education guidance.
- Educational expenses for non-degree courses, such as continuing education courses or workshops offered by Title IV schools. Educational expenses that can be paid normally include tuition & fees, books, and supplies, as determined by the school’s administrative office.
- Courses or training programs authorized under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill. These courses and programs have been approved by the Department of Veterans Affairs for GI Bill educational benefits. The educational institutions or training establishments that offer these
courses and training programs will have a VA-approved Certifying Official who can determine eligible expenses.

If the G.I. Bill approved programs are offered by institutions that are Title IV schools, expenses can be determined by either the institution’s Financial Aid Office or the VA-approved Certifying Official. Current educational expenses are expenses that were incurred after you became an AmeriCorps member. Educational expenses that pre-date your AmeriCorps service are not considered “current”. If you took out a qualified student loan to pay for the expenses before you entered AmeriCorps, you can use your education award to repay that loan. But you cannot use the award to repay an old debt to a school, such as for an outstanding tuition bill that you incurred before you entered AmeriCorps.

**GI-Approved Programs**

An education award can now be used at programs of education, apprenticeship, or on the job training that have been approved by the Secretary of Veterans Affairs under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill. If the GI-Bill approved program is offered by a Title IV school, any AmeriCorps alumni can use their award to pay for current educational expenses. However, if the GI Bill approved program is offered by an institution that is not also a Title IV school, then special rules apply. We use the term **GI-Only** for these programs. The rules for these GI-Only programs are based upon the date the education award was certified (approved) by an authorized program staff and whether the AmeriCorps alumnus is a veteran.

These are the rules governing GI-Only programs—GI bill approved programs that are offered by institutions which are not Title IV schools:

- A Segal AmeriCorps Education Award certified on December 23, 2011, and later, can be used if the member is a veteran.
- An education award certified between October 1, 2009, and December 22, 2011, can be used by both veterans and non-veterans.
- No education award that was certified prior to October 1, 2009, can be used for GI-Only programs, even if the member is a veteran.

**How to request payments online from your My AmeriCorps Account**

Accessing and managing your Segal AmeriCorps Education Award has never been easier. My AmeriCorps provides a one-stop shop for AmeriCorps members and alumni -- presenting a wealth of information and frequently requested forms and services. By registering to use the system, you can check your award balance, access important financial forms, request for a forbearance, and, most importantly, easily make payments to your educational or financial institution.

After you have completed your service and received notification of the availability of your award, you can begin to use your education award. Go into your account in My AmeriCorps. In your home page, under “My Education Award” click on the “Create Education Award Payment Request” link to bring up the screen to request the payment. Follow the instructions and complete the form. You will select the purpose of the payment (loan or current educational expenses), the amount of the payment, and identify the holder of your student loan. When you click on “submit”, a notice will be sent electronically to your educational or loan institution. A record of your request will appear in your account home page. The school or loan holder will complete their portion of the form and return it electronically to CNCS. They will fill in the amount for which you are eligible if the request is for current educational expenses or they will provide the payoff amount and loan type if the request is for a student loan. The institution will certify the accuracy of the information and submit it to CNCS for payment.
When you request a payment, the *Available Balance* will be adjusted by the amount of the request. Once the payment is disbursed, the *Award Balance* will be adjusted by the amount disbursed. All payment requests that are not acted upon will be cancelled after 90 days and your *Available Balance* and *Award Balance* will be adjusted accordingly.

If for some reason the institution denies the request for payment, they should have entered comments explaining the reason for the denial. If your school or loan company has not registered in *My AmeriCorps*, they will not be on the list of institutions in the system. After you do a search and your institution does not appear on the list, click on the “Not Found” link. The next screen will ask you to enter as much information as you know about the school or loan company. You will need to enter information in each of the asterisked fields and then submit the form. These requests may be processed manually and can take several weeks to complete.

**Matching Institutions**

Colleges and universities across the country actively recruit talented AmeriCorps alumni for their reputation of perseverance, drive, and proven active citizenship. Many of these institutions offer a variety of incentives such as service scholarships or matching tuition funding to the Segal AmeriCorps Education Award.

For a list of matching institutions, please visit:
http://www.nationalservice.gov/programs/americorps/segal-americorps-education-award/matching-institutions

**Financial Aid**

Determining the amount of financial aid for which a student is eligible can be a complicated process. The rules governing financial aid may contain terms that are hard to understand. Financial Aid Officers are trained to keep up with the ever-changing rules and legislation affecting federal student aid. Your school’s Financial Aid Office can assist you in planning your financial aid over your college years.

Below we are providing some basic guidance in making the most of your education award during your educational experience. We are also providing important information that you can pass on to Financial Aid Counselor which may help when he or she advises you on when and how to use your education award.

If you intend to apply for student financial aid as well as use your education award, payments from your education award, interest payments on your student loans and the living allowance you received during your service can affect your eligibility for some student aid in the school year after the payments were made.

- Under certain circumstances, your education award, living allowance, and Trust payments on accrued interest can be excluded from calculations determining your eligibility for student aid based on financial need. This could increase the amount of "need-based" aid for which you are eligible.
- Under different circumstances, using the education award can reduce the amount of other need-based student aid for which you are eligible.

Many schools will require you to fill out the Free Application for Federal Student Aid (commonly known as FAFSA) if you use your education award, even if you do not intend to apply for financial aid. The FAFSA can be completed online. If you are required to complete this form, complete it early and correctly. *A section of the form asks about your income reported to the IRS from the previous year.*
If you used your education award in the previous year, had interest payments made by AmeriCorps, or received a living allowance, be sure to include those amounts on the line where it asks for AmeriCorps benefits (awards, living allowances and interest payments)”. This can give you a lower adjusted gross income and help you receive a better financial aid package.

Information You Can Give to Your Financial Aid Counselor

Dear Financial Aid Officer:
We are providing this information to assist you in understanding the relationships between AmeriCorps and FAFSA. An AmeriCorps member receives three types of benefits that are relevant to completing the FAFSA:

**Living Allowance:** AmeriCorps members may receive a living allowance to cover living expenses during their term of service.

**Segal AmeriCorps Education Award:** After successfully completing a term of service, AmeriCorps members who are enrolled in the National Service Trust are eligible to receive an education award. The education award can be used to pay education costs at qualified institutions of higher education or training, or to repay qualified student loans. Members can use any portion of their education award and a member has up to seven years after his or her term of service has ended to claim the award.

**Payment of interest on loans:** The Corporation for National and Community Service pays interest on postponed qualified student loans for AmeriCorps members who successfully complete their term of service. The member may also be earning Federal Work-Study wages for serving in an AmeriCorps project. All of these benefits should be included on the "income exclusion worksheet" of the FAFSA.

With respect to the education award and interest payment, the IRS has determined that these payments are subject to income taxes in the calendar years in which the payments are made. That taxable amount is reported on a 1099 form. When the student files a FAFSA for the following year, the amount of the Segal AmeriCorps Education Award paid in the base year and included in that year's AGI, is to be excluded from the need analysis calculation. In most cases, the entire education award amount that was paid is taxable, so the entire amount that was paid is included in the AGI. Thus the filer is to report the entire amount that was paid, not just the amount in excess of tuition, fees, books, and supplies.

When students use their education awards as a resource, it may reduce their eligibility for campus-based aid. Financial aid offices must consider the Segal AmeriCorps Education Award as a resource, or funds that you have available toward your cost of attendance, when considering your eligibility for campus-based aid. This includes the Federal Supplemental Educational Opportunity Grant (SEOG), the Federal Work-Study Program, and Perkins Loans. (See 34 C.F.R. § 673.5(c).) AmeriCorps VISTA members have some additional benefits. Whether they have elected the education award or the stipend, AmeriCorps VISTA members may be eligible for other types of loan postponements. Those who choose the stipend are also uniquely eligible for partial cancellation of Perkins loans.
Loan Forbearance and Interest Accrual

Forbearance

Individuals who are serving in a term of service in an approved AmeriCorps position may be eligible to temporarily postpone the repayment of their qualified student loans through an action called loan forbearance. While your loan is in forbearance during your term of service, interest continues to accrue. However, if you successfully complete your term of service the National Service Trust will pay all or a portion of the interest that accrued on your qualified student loans during your service period. You can request that your loan company (your “loan holder”) approve a forbearance for your qualified student loans during your service period. You can easily and quickly request the forbearance on-line through My AmeriCorps. After you finish your term of service, you will be responsible for repaying your loan according to the terms of the loan.

Eligibility for Forbearance

Individuals in approved AmeriCorps positions are eligible for forbearance for most federally-guaranteed student loans. If your loan holder tells you that your student loan does not qualify for forbearance based upon your national service, ask if your service qualifies you for some other type of forbearance or for a deferment.

The Corporation cannot approve or disapprove forbearance requests; it can only verify that you are in an approved national service position. Only the loan holder can determine your loan’s eligibility and approve a request for forbearance. If your loan is in default, it may not be eligible for forbearance. However, if you have loans that had gone into default before you began your national service, you can attempt to negotiate an arrangement with the loan holder or collection agency to bring the loan out of default so forbearance can be granted and interest can be paid.

How to Apply for Forbearance

After you have enrolled in an AmeriCorps project, you can go into your account in My AmeriCorps. In your home page, click on the “Create Forbearance” link at the top of the page to bring up the page to request forbearance. Follow the instructions. You will select your current term of service and identify the company that holds your student loan. When you click on “submit,” a request will be sent electronically to your loan company. This request will verify your involvement in AmeriCorps and request that your qualified loans be put in forbearance during your service period.

Your loan holder will notify you when they have acted upon your request. You should contact your loan holder if you have not heard from them within four weeks of submitting your information online. If the loan company has not registered in My AmeriCorps, they will not be on the list of institutions in the system. In this case, you should click on the institution “Not Found” link and follow the directions.
Interest Payments

Individuals who have successfully completed a term of service in AmeriCorps or Silver Scholars are eligible to have the Trust pay as much as 100% of the interest that accrued on their qualified student loan during their service. The portion that the Trust will pay is determined by the type of service (full or part-time) and the length of your service period. The Trust will only pay interest on qualified student loans, as described on the Using your Segal AmeriCorps Education Award web page.

The Trust will not pay interest if you fail to complete your term of service. Exceptions will be made only if you fail to complete your term of service for compelling personal circumstances and you have earned a pro-rated award. It is up to your individual program to determine compelling personal circumstances. Examples that might be considered are a serious illness or injury, death of your immediate family member, or early closing of your project. An interest payment can only be made after you have completed your service and have earned an award.

Interest payments are in addition to your education award; they are not deducted from your education award amount. Interest payments are based upon the interest that accrued only during the time you were serving in the AmeriCorps program. Remember that interest payments, as well as payments made from your education award account, are considered by the IRS to be taxable income in the year in which a payment is made.

How to Apply for an Interest Payment

After you have completed your service and received notification of your award, you can go into your account in My AmeriCorps. In your home page, click on the “Create Interest Accrual” link at the top of the page to bring up the page to request the payment. Follow the instructions. You will select the appropriate term of service and type of loan and identify the holder of your student loan. When you click on “submit,” a notice will be sent electronically to your loan company. A record of your request will appear in your account home page.

This notice will verify your involvement in national service and request that the loan holder provide AmeriCorps with the amount of interest that accrued between your start date and end date of your service period. The loan company will provide additional information, then certify and submit the information electronically to AmeriCorps.

When the interest payment has been made, it will show up in your account. It should also show up in your account statement that the loan company provides to you.

If your loan company has not registered in My AmeriCorps, they will not be on the list of institutions in the system. You should click on the institution “Not Found” link and follow the directions. These payment requests may need to be processed manually through paper forms and may take several weeks to complete.
In order to prevent a delay in the processing of interest payments, individuals must request payments electronically using our on-line system, My AmeriCorps. This is a secure, fast, and user-friendly method for requesting interest payments to be remitted to your loan holders. It also provides electronic records of payments requested and paid and there are no forms to mail in.

The Corporation for National and Community Service cannot guarantee the prompt and accurate processing of requests for interest payments using paper forms. Payments requested by paper can take up to six months or more for processing and are less secure.

It is fast and easy to access your National Service Participant account in My AmeriCorps. To register, go to https://my.americorps.gov/mp/login.do and click on “Register to create a new Member/Alum account” and follow the instructions.