



Using your Segal Education Award and Non-Traditional Uses for the AmeriCorps Education Award

Non-traditional uses of the AmeriCorps Ed Award can lead to meaningful employment. Corps strengthen the fabric of America by revitalizing communities, preserving and restoring the environment, preparing youth for responsible productive lives and building civic spirit through service.

The Corps Network (TCN) currently administers a multi-state national direct AmeriCorps grant as well as a large national Education Awards Program (EAP). Since 2000 over 53,500 members from 80+ Corps across the country have enrolled in TCN's AmeriCorps grants.



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A term in AmeriCorps goes by quickly but the skills and abilities gained last a lifetime. This publication is designed to aid program staff and members as they “begin with the end in mind.” A term of service provides the opportunity to explore options, identify areas of interest and meet individuals who are engaged in these areas - - all while making a substantial investment in communities and the environment. We encourage users to consider the time engaged in service as an “on ramp” to education, training and careers. We wish you well!



“My AmeriCorps service with Northern Bedrock helped me to build connections across Minnesota and realize that I wanted to pursue a career in historic preservation. The program provided introductions to many preservation trades, which gave me the confidence to apply to positions such as my internship at point Reyes National Seashore, where I am currently learning more about historic preservation trades from knowledgeable National Park Service employees.” – Laura

Introduction

This document has two parts - - the first addressing the best way to make the most of your AmeriCorps Education Award, which includes loan forbearance, taxes and much more. The second part was designed to address the needs of those Corpsmembers who don't plan or had not planned to continue their education in a traditional four-year degree program. Not only can this serve as a tool to encourage current Corpsmembers to join The Corps Network's AmeriCorps funded grant programs and/or the Education Awards Program, it may be used as a recruitment tool as well. By sharing this information with your Corpsmembers, everyone is given the opportunity to make an informed decision about his/her future. The Corps Network's member Corps have permission and are encouraged to copy this document for distribution to their Corpsmembers.

Why should I enroll in an AmeriCorps Program if I don't plan to continue my education?

Besides the national service aspect of improving lives and strengthen communities, members may also have the opportunity to learn teambuilding, job skills, life skills, financial literacy and building lasting relationships, all while promoting environmental stewardship in The Corps Network's programs. AmeriCorps is a great way to achieve the goals that fit the diverse lifestyles of young adults. Career options range from Automotive Technology to Computer Arts and Web Design to careers in Environmental Stewardship.

You have seven (7) years to use the Ed Award. Once you've completed your term in the Corps (and possibly achieving a GED or high school diploma), you may feel differently about higher education. Or, you may want to work for a year or so after leaving the Corps and before using your education award. You have time to think about your future, so why not go for it - get that scholarship now so it will be there when you need it. *In addition, we hope (with approval from Congress) members will soon be able to use the award for the purchase of a car, down payment on a home, etc.*

Award Limitations - Multiple Terms

AmeriCorps members can enroll in multiples terms of service that add up to the value of two full-time education awards. In other words, you can blend summer, part-time, and full-time service positions and receive awards as long as the combined service terms don't exceed two full terms. (You can also serve without receiving an Education Award up to a maximum number of terms outlined below.)

Considerations

- If you wish to enroll in a new term that exceeds your eligibility, you can do so and receive a pro-rated award. The amount of the award will be determined by the full-time award amounts in the years you served and will bring your total awards to the amount of two full-time awards.
- If you exit a term "for cause" and do not receive an award, it counts as term of eligibility*. For example, if you leave midway through a full-time service terms and don't receive an award, you lose a full-time term of future eligibility. The same is true with part-time and summer service terms. **if you exit before serving 10% of your required hours, then it does not count as a term served.*
- If you receive full or partial education awards from a parent, grandparent, or foster parent, the amount you receive will diminish your ability to receive awards in the future through your own service.

Maximum Number of Terms

- In blending summer, part-time, and full-time terms, you can serve a maximum:
- Four terms for AmeriCorps State and National programs
- Five one-year terms for VISTA programs
- No limit on the number of total terms for NCCC programs, but members may not serve more than two consecutive NCCC terms without a break in service of at least 10 months before serving again

If you max out the number of terms you serve with one stream of service, you can start a new term with another AmeriCorps program and receive additional awards -- as long as you have not yet reached the full value of two full-time awards. You can also serve terms (and elect not to receive an award) up the limits shown above.

Determination of a Term - For purposes of calculating your eligibility to serve multiple terms

Determination of a term is based on the amount of an award received for a service term divided by the amount of a full-time award in the year service was performed. In other words, when you complete a full-time year, you use a year of eligibility. It doesn't matter if you received a \$5,350 or \$5,550 award or higher, it still counts as a full term.

If you serve a part-time term or receive a pro-rated award, divide the amount of your award by the amount of a full-time award for that year. For example, if your half-time award was \$2,775, divide that amount by \$5,550, and you arrive at .5. This means you have used half of a full term of eligibility or a quarter of your total eligibility.

NOTE: Changes in the amount of the award will not grant you additional eligibility. If you received two \$5,350 awards, you cannot serve additional terms even though the amount has increased.



Amount of the Segal AmeriCorps Education Award

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 2012 fiscal year is \$5,550. 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.

For All Members: You can check your My AmeriCorps account or with Corps staff to confirm the value of the award for which you are eligible.

Program year example: Enrolled in 2016-2017 means that the Member's Records in eGrants will show him/her enrolled in 2016 even if the start date was January 2017 as these are based on the CNCS fiscal year. VISTA and NCCC may be on a different program year schedule.

Ed Award (Scholarship Amount)	Full-time 1700 hr.	Three Quarter time 1200 hr.	Half-time/ Part-time 900 hr.	Reduced Half-time 675 hr.	Quarter-time 450 hr.	Minimum-time 300 hr.
2010-2011	\$5,350	n/a	\$2,675	\$2,038	\$1,415	\$1,132
2011-2014	\$5,550	n/a	\$2,775	\$2,114	\$1,468	\$1,175
2014-2015	\$5,645	n/a	\$2,822	\$2,150	\$1,493	\$1,195
2015-2016	\$5,730	n/a	\$2,865	\$2,182.78	\$1,515.55	\$1,212.44
2016-2017	\$5,775	n/a	\$2,887.50	\$2,199.92	\$1,527.45	\$1,221.96
2017-2018	\$5,815	n/a	\$2,907.50	\$2,215.24	\$1,538.36	\$1,230.69
2018-2019	\$5,920	\$4,144	\$2,960	\$2,255.24	\$1,566.14	\$1,252.91
2019-2020	\$6,095.00	4,266.50	\$3,047.50	\$2,321.00	\$1,612.43	\$1,289.95

Options for Using your AmeriCorps Education Award

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 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*.

Pay Current Educational Expenses at Eligible Schools

Eligible schools are higher educational institutions, both domestic and foreign, 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.

Types of Schools

- The award can be used at colleges and universities listed as [Title IV](#) by the Department of Education.
- Veterans of the Armed Forces can also use the award for education, apprenticeship, and on-the-job training at institutions that accept the [G.I. Bill](#).
- The lists include [trade schools](#) and [overseas schools](#), as well as [outdoor education and international programs](#) not on either list.
- You can use your award in non-degree settings including [enrichment classes](#) at community colleges or university extension services.

Title IV

A Title IV school is an institution that processes U.S. federal student aid, such as Stafford loans. If you'd like to search for a specific school or verify that a school is Title IV, [you can do that here](#). You can also call the school and ask if they are Title IV. Veterans can also use the award for education, apprenticeship, and on-job training at institutions that accept the G.I. Bill.

To find out if a school is Eligible:

- Ask the financial aid office if the school is a Title IV institution.
- Learn if students who attend the school are eligible to use Pell Grants, Perkins Loans, or Stafford Loans to attend the school. If students are eligible for these loans, it is a Title IV school. These loans are examples of some of the most common types of Title IV assistance.
- Call the toll-free number at the U.S. Department of Education's Federal Student Aid Information Center between 9:00 a.m. and 8:00 p.m. (Eastern Standard Time), Monday through Friday. That number is 1-800-433-3243. You also can conduct an online search at the Department of Education's Web site at www.ed.gov.

Trade Schools

You can use the award at [Title IV](#) educational institutions, which are usually colleges and universities.

However, a number of trade schools are also on the two lists. These include schools for:

- Flight training
- Massage
- Cooking
- Salon training
- Auto mechanics
- Court reporting
- Many others (*some are listed later in this publication*)



If you would like to go to a trade school, check to see if the school is on the [Title IV](#) list.

It might take some work to find the ideal school in a desirable location that will accept your education award. Don't forget to check community colleges! These institutions often provide the same focus areas as trade schools but for a fraction of the cost.

Learn more about the [types of schools](#) where you can use your award.

Matching Schools

A number of colleges and universities encourage AmeriCorps alumni to attend by offering them scholarships. You can find out which schools match the Ed Award at the [official AmeriCorps web site](#).

You can find schools that:

Match the Segal AmeriCorps Education Award: These are schools that might provide a financial supplement when students use an education award.

Provide scholarships to AmeriCorps alumni: At these schools, you can potentially receive a scholarship whether or not you elect to use your education award.

Provide credit hours for AmeriCorps service: Find schools where your service can move you closer to earning a degree.

What if your school is not listed? There are tips you can follow to [recruit "match" schools](#).

Recruit "match" schools

Here are a few options if your school isn't listed currently on the ["matching" schools](#) list:

- Check if your school has a Volunteer Center, Campus Compact, or other community service office. Not only will you learn about opportunities to volunteer while a student, you might hear about scholarship opportunities right up your alley.
- If you think your college should establish a new AmeriCorps scholarship, take up the cause. AmeriCorps and VISTA members often become idealistic and dedicated students, the type that most colleges and universities wish to attract.

New scholarships can come from two sources:

- Within the school itself and/or
- Foundations and other giving agencies that provide scholarship funding.

You can research the best path to pursue by asking questions at various campus offices (such as the financial aid office) and on the Internet (for example, use these keywords in a search engine: 'foundations,' 'funding,' 'establish,' 'scholarships').

What are qualified expenses to attend school – Besides tuition, what can it cover?

For a full-time student, qualified expenses can include tuition and fees, an allowance for books, room and board, transportation, and other expenses. It is important to note that every Title IV school determines the cost of attendance for its students. This is not an amount determined by the member or by the Trust. The cost of attendance should be used by the school to calculate the amount for which the student is eligible to use the education award.

The Ed Award can be used for that portion of the cost of attendance that has not already been covered by other sources of financial assistance.

Buy School Gear

The question is, can a student use the award for educational supplies and equipment such as a computer?

The answer is maybe with a strong possibility of yes. It's a question worth asking your school's financial aid office. While many schools allow this, it is at the discretion of the financial aid office.



You can use your award to pay for expenses within the school's predetermined Cost of Attendance. (Cost of attendance is a financial aid term for the general amount it would cost for a student to attend that school).

Some schools allow an increase of Cost of Attendance in a given year to help pay for supplies and equipment, such as a computer. Your best bet is to ask what the policy is.

If you are a full-time student requesting to use the award on a computer, your chances are better than a student taking just one class. If you are a photography major, you have a better chance in asking to use the award to buy a camera than a student studying biology.

Important: When you send Education Award funds to a school, they will arrive in [two disbursements](#). This might affect your ability to purchase school items in a timely manner.

G.I.-Approved Programs

If you are using the G.I. Bill to attend an institution of higher learning, you can also use your Education Award. This is a change that went into effect with the passage of the [Serve America Act](#) and not all financial aid offices might be aware of it. (If this happens to be your case, ask the financial aid office to take a look at [the law](#).)

Being able to use the G.I. Bill and your award together can go a long way toward funding your education. You might want to consider using your award to [buy school gear](#) that falls under "Cost of Attendance" (such as a computer).

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.*

FAFSA Process

Hiding midway through the FAFSA, you'll find the question relevant to getting your AmeriCorps income to NOT count against you for financial aid.

On the paper version of the 2013-14 FAFSA, it's easy to find: Question 43D.

It's trickier to find the question when filling out the FAFSA online. When you reach a screen labeled "Student Financial Information Continued," you should see a number of check boxes. Click the checkbox next to the text, "Grants and scholarship aid reported to the IRS." When you click the box, this text should appear:

Student grant and scholarship aid reported to the IRS in your (and your spouse's) adjusted gross income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

Make sure you fill this out! It can help you get a better financial aid package than if you just leave it blank. Though you won't get the satisfaction of doing the math yourself, when you submit your FAFSA, the financial aid office will subtract the amounts you list in this section. This gives you a lower adjusted gross income.

In other words, if your only source of income in the previous calendar year is \$9,000 from AmeriCorps or VISTA, then for financial aid purposes **your income is \$0**, and you potentially could receive a better financial aid package than a student who earned \$9,000 at a regular job. (Be aware that other factors may apply here -- for example, if your parents still claim you as a dependent or if you have other assets.)

The potential **benefits can stretch into two school years**. The FAFSA you fill out for the 2013-14 school year is based on your 2012 taxes. Likewise, down the road, the FAFSA you fill out for the 2014-15 school year will be based on your 2013 taxes. If your term of service runs from 2013-14, you can potentially receive benefits from this section of the FAFSA over the next two school years. Even if you take a year off national service before going to school, you might still be able to benefit.



For her service, Sarah received a living allowance and a full AmeriCorps Education Award, which helped her pay off her student loans. However, one might also say that Sarah was paid in sunsets.

The FAFSA

The Free Application for Federal Student Assistance (FAFSA) is a form (in both paper and online versions) that prospective students fill out who'd like to receive financial aid to go to school. You can learn more on the [Department of Education's FAFSA web site](#).

Usually it is filled out early in a new calendar year as schools have priority financial aid deadlines that occur often in March or earlier. Even if you are not yet accepted to a school, you can still fill out the FAFSA.

It is completed annually by current and anticipating college students (both undergraduate and graduate) and sometimes their parents to determine eligibility for federal student financial aid (including grants, loans, and work-study programs).

Check with the school's financial aid office for its priority deadline. Filling out the FAFSA before the deadline could help you get the best possible aid package.

Learn more about the FAFSA process to turn your service experience into a potentially better aid offer!

Go to school?

Before you go to school to pursue knowledge, a little knowledge about your Education Award can help you manage your college finances.



In this section, you'll learn how to maximize your award and about special financial aid opportunities for students who have performed national service. You'll also get a sense of the diversity of schools that accept the award and how to use it for school gear such as a computer.

School

There are financial aid opportunities available to VISTAs and AmeriCorps members that might significantly increase a student's ability to [create a better aid offer](#) compared to a student without a national service background.

Likewise, people who don't use their award carefully might end up losing valuable student aid. Learn how [avoid losing aid](#) and other [financial aid tips](#).

The Segal AmeriCorps Education Award can be used to pay current educational expenses at various [types of schools](#) — colleges, universities, [trade schools](#), and [overseas schools](#) — that are designated as [Title IV](#) by the U.S. Department of Education. In other words, you can use it at schools that process U.S./federal financial aid.

Veterans of the Armed Forces can also use it for education, apprenticeship, and on-job training at institutions that accept the [G.I. Bill](#). (Non-veteran members who earned education awards between October 1, 2009 and December 22, 2011 are also allowed unrestricted use of their awards at educational institutions on the G.I. Bill approved list.)

Since the award can be used only for current educational expenses, you cannot use it to cover past balances in your school account. (You can, however, use the award on qualified student [loans](#).)

You can use the award for [enrichment classes](#) and take a course or two here and there through a community college, junior college, or university -- as long as it's Title IV.

There are also a number of "[matching](#)" schools that provide an incentive for national service participants. For example, some schools offer a scholarship to service grads.

A student might be able to use the award to purchase a computer and/or [buy school gear](#) as long as the items qualify as "cost of attendance" expenses at a Title IV school.

When sending Education Award funds to a school, the money will arrive in two payments, and the second will arrive midway through the term or semester. Read more about the process of making a [disbursement to a school](#).

About your Education Award

After successfully completing your AmeriCorps term of service, you are eligible to receive a Segal AmeriCorps Education Award. You can use your 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 must use your award within seven years of completing your term of service.

You can find this information at: <https://www.nationalservice.gov/resources/edaward>

Transferring your Ed Award

Under the [Serve America Act](#), AmeriCorps members who begin on or after October 1, 2009 and are 55 or older when commencing service can give their education award to a child, step child, grandchild, step grandchild or foster child. This provides an excellent incentive for members who neither wish to return to school nor have loan balances to repay. The child would then have 10 years to use the award. To receive the award, the child must meet citizenship requirements for AmeriCorps. (The benefit does not apply to VISTAs.) You can transfer your award directly from your My AmeriCorps account.

A transferred award is treated much like a standard Education Award with a few exceptions.

- The beneficiary of the award has 10 years to use the award (not seven) from the date when the transferring individual completes a service term.
- The award's beneficiary cannot put loans into national service forbearance while the transferring individual is serving.
- The award's beneficiary can use the award at a [Title IV school](#) but NOT a non-Title IV school that is on the approved list of learning institutions for the [G.I. Bill](#). [This policy differs from the traditional Education Award.]

General Considerations

- You can transfer the award to a child, grandchild, or foster child. You CANNOT transfer it to other family members, mentored children, or scholarship funds.
- The transferring and designated individual are required to provide a certification (under a penalty of law) that each meets the criteria to give or receive a transferred award.

- When an Education Award is transferred, it affects the transferring and designated individual's ability to receive future awards. For example, if a parent gives her child two full-time awards, neither parent nor child will be able to receive awards in the future.

Considerations for Individuals Giving Away the Award

- You can transfer one award one time to one designated individual. If you serve multiple terms, you can designate different awards to different individuals. In general, you cannot re-transfer an award after selecting someone to receive it. There are two exceptions: 1) If the designated individual rejects the award before any portion has been used and the award has not yet expired (under the seven-year deadline), you can transfer it to someone else. 2) You are able to re-transfer the award for good cause, such as the death of the designated individual or other extreme circumstances. The Corporation for National and Community Service will determine the circumstances that constitute a "good cause."
- Since the recipient of your award will have 10 years from the close of your service to use it, beware of giving it to young children. Children seven or younger will be 17 or younger before the award expires and might never have a chance to use it.
- At any time after you have designated someone to receive your award, you can revoke any unused portion of the award.
- While the award expires after 10 years for the beneficiary, the transferring individual's control over it expires in seven years. You have seven years from the completion of a service term to designate someone to receive the award and/or revoke any unused portion of the award. There are instances where you can extend the [seven year](#) deadline.

National Service Trust and How to Access Your Award

The National Service Trust is an account in the U.S. Treasury from which the Corporation makes payments to education and financial institutions on behalf of AmeriCorps participants who have successfully completed a term of service in an approved AmeriCorps national service position. The Office of the National Service Trust, frequently referred to as the Trust, is the department within the Corporation that manages all functions related to the AmeriCorps Education Award.

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.

The Importance of Using My AmeriCorps

In order to prevent a delay in the processing of Segal AmeriCorps Education Award payments, individuals must request payments electronically using the on-line system, [My AmeriCorps](#). This is a secure, user-friendly and fast method for requesting payments to be remitted to qualified schools or loan holders. It also provides electronic records of payments requested and there are no forms to mail.

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

If you have questions about your award please contact the **National Service Hotline** at 1-800-942-2677. The Hotline is staffed by customer service representatives from 8:00-8:00 EST. Changes of address may be reported in the My AmeriCorps portal, or <http://www.nationalservice.gov/questions/app/ask>



If you use assistive technology and need assistance accessing the My AmeriCorps Portal please contact the National Service Hotline at 1-800-942-2677.



Loan Postponements, Interest Payments, and Financial Aid

Loans

As tuition rates increase, more students than ever are borrowing to pay for school. According to www.FinAid.org, the average debt among graduating seniors is \$37,172 according to U.S. News. Excessive loan debt can force borrowers into careers they don't prefer and can cause economic hardship down the road. For student borrowers, AmeriCorps service can help minimize federal loan debt and even set a course to wipe it out completely.

The Segal AmeriCorps Education Award can be used to repay [qualified loans](#). There are [loan strategies](#) for using the award effectively. While serving, [VISTAs](#) (who elect to receive the education award) and AmeriCorps members can place their qualified awards in [forbearance](#). This means they won't make payments while serving and the interest that gathers on their qualified loans will get paid once they successfully complete their term(s) of service. Deferment is also a possibility for VISTAs [making the choice](#) not to receive the education award.

There are additional options for student borrowers. These include government programs that might lower your loan payments while you serve based on your living allowance ([Income-Based Repayment](#)). You might pay as little as \$0 per month, while you serve. A second program might wipe away your loans completely if you work for 10 years full-time at a nonprofit or government agency ([Public Service Loan Forgiveness](#)).

Qualified Loans

The laws surrounding the award allow members to repay "qualified student loans." For the most part, these include loans backed by the federal government (except PLUS Loans to parents of students). You also may use your education award to repay a student loan made by a state agency, including state institutions of higher education. Education awards cannot be used to repay any other type of loan, even if the loan was obtained for educational purposes. These include private loans and credit lines.

You can use your education award to repay student [loans in default](#), as long as the loans meet the definition of "qualified student loan." (A loan goes into default after the borrower falls behind on payments and the loan holder sends default notices.)

List of Eligible Loans

This list includes the types of qualified loans that Education Award funds can repay. If you are not sure what type of federal loans you have, check your loan paperwork or ask your lender. You cannot apply your award to Parent PLUS loans or private loans. Eligible loans include:

- Stafford Loans
- Perkins Loans
- William D. Ford Direct Loans
- Federal Consolidated Loans
- Graduate PLUS Loans
- Primary Care Loans
- Nursing Student Loans
- Health Education Assistance Loans
- Loans issued to AmeriCorps members by state agencies, including state institutions of higher learning.



Loan Strategies

Thinking strategically about how you repay your loans can save you thousands of dollars over the next several years.

With many student loans, you can use your award as a lump sum to "skip" a number of payments (and this can last for years) OR you can reduce your loan principal to lower your payments and get rid of your loan sooner. Check the site's [repayment options](#) resource for more details.

These considerations can also help you while you serve:

- If you are considering the [Public Service Loan Forgiveness \(PSLF\)](#) program to wipe out your student loans in 10 years, you need to have Direct Loans as your lender. If you don't, you can consolidate your loans now. Details are at the site's Public Service Loan Forgiveness resource.
- Which choice is better for you? National service forbearance or the Income-Based Repayment (IBR) program? Check the site's [forbearance vs. IBR](#) page to figure out what's best for you.

Repayment Options

The key for AmeriCorps or VISTA members is to understand how to repay your federal student loans in keeping with your values and lifestyle choices. Some members will want to use their ed award to pay down the loan principal; this means they pay the least amount possible over the life of the loan. Others will want to postpone payments for as long as possible; this means they can take a break before making new student loan payments.

To have a say in how the education award payment is processed on your loan, here are two loan concepts you need to know:

Principal: This is the amount you borrowed. The principal decreases when payments are made.

Interest: This is the money added to the principal that the lender gets to keep. For example, if you have a \$1,000 loan with a 7 percent interest rate and you make no payments over the course of the year, at the end of the year, the new loan amount will be \$1,070 (\$1,000 principal plus \$70 interest).

When you make a lump sum payment on your federal student loans (like with an education award), there are two ways that payment can get applied to your account. To illustrate this, let's take a look at two soon-to-be graduates of AmeriCorps: [Lindsay and LaMarcus](#).

What Lindsay and LaMarcus have in common

Lindsay and LaMarcus both went to college before service. They both accumulated \$15,000 in student loan debt and have payments of \$100/month scheduled to start shortly after they finish their service.

How Lindsay and LaMarcus differ

In college, Lindsay couldn't stand the thought of taking out student loans. She borrowed the least possible amount and covered her other expenses working 25 hours/week. She wants her student loan debt to disappear, planning to throw her education award at the beast.

LaMarcus is less concerned with his student loan than with what he's going to do over the next few years. His AmeriCorps service opened up several new options for him. At the moment, he's considering spending a year or two in Costa Rica doing volunteer environmental work. What he's not looking forward to is making his student loan payments.

What are their options?

Typically, if you send your Education Award funds without instructions to lenders like Sallie Mae, they will automatically pay ahead as many of your loan payments as your education award will cover.

What this means is that if your payments are \$100 a month and you send your lender roughly \$4,800 from your Education Award account, Sallie Mae* will advance you 47 payments, and you won't have to make another payment for the next four years. This arrangement works out great for someone like LaMarcus who would like to keep his student loan out of sight and mind for as long as possible. (*NOTE: Policies vary, even within the same company!)

The downside is that after the four years, LaMarcus' payments will still be \$100 a month, and his student loan balance will be in the \$12,500 range. The reason his education award didn't reduce his loan by a greater amount is that in advancing his payments, his lump sum paid interest first and then principal.

Here is another option: If you submit your education award voucher to a lender with a request in writing, the lender can potentially apply your lump sum payment toward the principal rather than advancing payments.

This option works best for someone like Lindsay. With a roughly \$5,000 education award, she can reduce her loan balance by one-third to around \$10,300. Her new monthly payment will be roughly \$60. As long as she makes regular payments, she will pay far less over the life of the loan than someone who has taken the payment-advance option.

The downside to paying down the principal with your education award is that you don't get a break from making payments. Once your term of service ends, you will need to start making payments.

So what's the process of moving forward?

If you want to be like LaMarcus, before you send your award funds to your lender, make a request in writing that they advance payments for you with your lump sum.

If you want to be like Lindsay, make a request in writing to your lender asking to apply your lump sum toward principal. Do this before you send the funds!

You can also ask your lender to make advance payments for a specified length of time (for example, a year) and apply the rest toward principal.

WARNING: *Loan companies have varying policies, and there is always a chance these options will not work for you. However, don't let this deter you from asking questions of your lender and pursuing options. Many past AmeriCorps members have had great success in paying their loans in the way that works best for them.*

Forbearance

If you have federal student loans, you might be eligible to get all or part of the interest that accumulates during your service term paid for you.

Forbearance means that you neither make payments nor pay interest on your loan(s) over a specified period. In other words, you will not have to make payments on your loan(s) while you serve. Then after you successfully complete service, the National Service Trust will pay the interest that gathered while you were a member.

Loans do not go into forbearance automatically. There is a [forbearance process](#) to follow, the earlier in your term, the better.

Forbearance applies to most federal loans with two [exceptions](#).

[Private loans](#) do not qualify for forbearance.

If you put your loans into [forbearance and want to count your service term toward the 10-year Public Service Loan Forgiveness program](#), there are specific steps to follow.

Is forbearance available for members serving in a term without an education award? Yes! Members who have received the value of two full-time education awards are eligible for forbearance during their service terms and to have their accrued interest paid after successfully completing their service.

Here is a legal disclaimer from CNCS: "The National Service Trust can certify your AmeriCorps or VISTA status, but only the loan holder can determine your eligibility for forbearance. Contact your loan holder if you haven't heard from them within four weeks of submitting your information to the Trust."

If you have loans you cannot place in forbearance, investigate the [Income-Based Repayment](#) program or loan consolidation (to create new loans that qualify for forbearance).

Notes

The interest that CNCS pays on your student loan is taxable income. The amount in taxes is substantially less than the amount of the interest CNCS pays for you, but you are required to pay it.

If you are a VISTA not electing to receive the education award, you are not eligible for national service forbearance. You may have other options to make repayment easier during your term of service, such as [Income Based Repayment \(IBR\)](#). Other possibilities include [Income Sensitive Repayment \(ISR\)](#) and [Income Contingent Repayment \(ICR\)](#).

CNCS will NOT pay interest on loans if you fail to complete your term of service. Exceptions will be made only for compelling personal reasons. It's up to your individual program to determine those circumstances.

Forbearance Exceptions

Forbearance applies to most federal loans with two exceptions.

- National service forbearance does not apply to Parent PLUS loans. These are federal loans taken out in a parent's name to pay for a child's education. If you have Parent PLUS loans, you can neither put them into forbearance nor pay them down with your education award.
- Federal Perkins loans are also not eligible for national service forbearance. (Many educational institutions will use their discretion to grant forbearance for Perkins loans.)
- AmeriCorps VISTA members with Perkins loans can opt for partial loan forgiveness. Read about [Perkins Loans and VISTA](#).
- [Private loans](#) also do not qualify.

Forbearance and Forgiveness

The [Public Service Loan Forgiveness \(PSLF\)](#) program offers a potential benefit for those who serve in AmeriCorps or Peace Corps.

Ordinarily, to fulfill the program's requirements and make progress toward the 10 years it takes to have your loans forgiven, you need to make steady loan payments while working full-time at a nonprofit or government agency. If your loans are in forbearance while you serve in AmeriCorps, you are not making steady loan payments.

Here's what you need to do to make your AmeriCorps service time count toward your ten years if your loans are in forbearance. When you complete service and receive your Education Award, you need to use your award to make a lump sum payment on your loan equaling one payment for each month you served.

For example, if you served a 12-month term with VISTA, and your standard payments would have been \$300 per month, you need to make a lump payment on your loan in the amount of \$3,600.

If you served a 10-month, AmeriCorps term, your lump sum would be \$3,000.

If your monthly payments are so substantial (usually more than \$500 per month), that your award won't cover the amount of 12 payments, then you must use your full award.

You have six months from the time you receive your award to make your lump sum to qualify.

IMPORTANT: Before you have funds sent to your lender, make sure the loan company knows that you are making a lump sum to cover several past payments!

The reward to you is that you will be closer to your goal of having your loans forgiven!

If you opt out of national service forbearance and/or enroll in a program like [Income-Based Repayment \(IBR\)](#), then you will NOT need to make a lump sum payment with your Education Award.

Forbearance or IBR?

These two options will help you out with your student loan bills while you serve. You can learn the specifics of [forbearance](#) and [Income-Based Repayment \(IBR\)](#) elsewhere.

Advantage: Forbearance

The interest on your federal student loans that gathers during your term is paid after you complete service. Your loan balance returns to its pre-service level.



Mario is a recent graduate of our Charter School. During his last few months in the program he broke a record for the number of credits earned in a trimester. In September he completed his OSHA-10 training and plans to obtain his Waste Water Collections Certificate from Empire College with the hopes to acquire a job in water management.

Advantage: IBR

You make low (or even \$0) monthly low payments, and the months of your service will count toward Public Service Loan Forgiveness. After 10 years (120 months) of full-time employment at a nonprofit or government agency, your loan balances are forgiven. If you are in forbearance and not making loan payments, the months you serve will not count toward the 10 years unless you make a lump sum payment. See the [forbearance and forgiveness page](#) to learn more.

Advantage: Forbearance

If you choose IBR but don't plan to work at a nonprofit or government agency for 10 years, the student loan interest you avoid paying while serving will snowball later if your income increases over a certain amount. (Check out [FinAid.org's Income-Based Repayment resource](#) for more information and an [income calculator](#).)

Advantage: IBR

Forbearance ends when your service ends. Your IBR status is reviewed once a year, and your loan payments stay low as long as your income is low.

To recap, here are considerations when making your decision:

Forbearance has potential of working well:

- For members who do not think they will work 10 years with a nonprofit or government agency
- For members who expect their household incomes to spike within a few years after completing service

IBR has potential of working well:

- For members confident they will work 10 years at a nonprofit or government agency
- For VISTAs electing not to receive an education award (and are ineligible for forbearance)

Forbearance process

- You can request forbearance from the school or loan company that holds your loan through your My AmeriCorps account.
- If you're enrolled in service and don't have a My AmeriCorps account, you can [sign up here](#). (Sometimes, it takes a few weeks after you start service before your account is created.)
- You can find the form by clicking on the "forbearance request" link on the left side of the screen.
- When you log on, here's the information you'll need to fill in the forbearance request form: The name of the lending school or institution, the city, state, and zip code. If you have more than one lender, fill out the form for each of them.
- You should receive notification of your forbearance within a few weeks from your lender(s) and that you do not need to make payments while you remain in service.

Getting the interest paid

- Over your term, the interest on your loan will continue to grow. The National Service Trust will pay off the interest that accumulated once you complete all phases of your service.

- After you have finished your term, completed the exit paperwork, and your program has submitted the paperwork to CNCS, go back to your My AmeriCorps account. This time click on the "interest accrual request" link on the left side of the screen.
- Within a few weeks, CNCS will send funds to your lender to cover all or part of the interest that gathered while you were serving. Your loan balance ideally will return to the amount it was on the day you began your term.

Will the National Service Trust pay off ALL the interest that accumulates?

- Check out our [accrued interest formula resource](#).

Accrued Interest Formula

AmeriCorps and VISTA members with high loan balances often fear that the National Service Trust will pay off less than 100 percent of the interest that accumulates during their service terms.

The line in the official materials that states, "The Trust will pay all or a portion of the interest that accumulated during the service period," also leaves members wondering what circumstances would cause the Trust to pay less than 100 percent of the accumulated interest.

In most cases, following a full time service term, the Trust will pay 100 percent of the interest after successful completion of service.

If you serve in a part-time position or receive a pro-rated education award, the total might be less than 100 percent.

You can use this formula to determine how much the Trust will pay.

Here's what you'll need to know to use the formula.

- How many service hours did you complete?
- How many days were you enrolled in service?

According to the law, the percentage of accrued interest that the AmeriCorps will pay: is the lesser of:

(1) The lesser of the product of--

(i) The number of hours of service completed divided by the number of days for which forbearance was granted; and

(ii) 365 divided by 17; and

(2) 100

Here's an example for an AmeriCorps member who completed a 1700 hour term in ten months (October-July):

$$[1,700 \text{ hours} / 304 \text{ days} = 5.59] \times [365 / 17 = 21.47] = 120$$

Since 120 is greater than 100, AmeriCorps will pay off 100 percent of the accumulated interest on this member's student loans.

Other Useful Information about the Education Award

Can you extend the 7-Year Deadline?

- You have seven years to use the education award from the date of your completion of service. You can use portions of your award at different times, as long as it is for authorized expenditures and within the specified time period. You could, for example, apply a portion of the award to existing qualified student loans, and save the remainder to pay for authorized college costs a few years later. To be considered for an extension, a member must apply for an extension before the end of the seven-year period. Contact the National Service Trust at 1-800-942-2677 for further information.
- A member may use the education award up to seven years after his or her last day of service. A member may apply for an extension if:
 - he or she is unable to use the award for some reason during that time that is outside of his or her control such as a serious illness; or
 - he or she enrolls in another term of service in an approved program.

Can I mail in a request for an extension or do I have to use the online system, My AmeriCorps?

- You are strongly encouraged to use the online system to request an extension. Those requests are processed more quickly. You can attach supporting documents to your online request.
- However, you may also mail, fax, or email a request to the Trust, along with supporting documents. It must be received by the Trust or postmarked prior to your award's expiration date. There are no exceptions.

Tax Implications

Paying taxes on the Education Award is a reality. In this section, you'll learn information that might help soften the blow, how much members often pay, and about the effort to repeal the taxes on the award.

The Segal AmeriCorps Education Award, unlike most other scholarships and fellowships, is subject to federal tax in the year you have funds sent from your National Service Trust account to a school or lender. (If you use your award in 2013, you'll report it on the taxes you file by April 15, 2014.)



The end-of-term VISTA cash stipend is also subject to taxes.

When the National Service Trust pays interest off on your student loans, the amount paid is also considered taxable income.

- [How much do members pay in taxes on their awards?](#)
- [What are tax strategies that might save money?](#)
- What is the process for [paying taxes on the award?](#)
- Where can I learn more? You can find the official word on the Tax Implication of the Segal AmeriCorps Education Award through the [CNCS website](#).

How Much Do Members Pay?

Former members often report paying \$500 in additional taxes after spending a full award. Since people have different tax scenarios, this is not a set amount. Some pay more, others less. Sometimes, you will still receive a refund, but it is reduced by the amount of tax paid on the award.

You can calculate your education award tax with an online tax service (Many of them are free until you file, and others are always free). At any time of year, you can plug in your estimated tax numbers and note the amount of your refund or what you owe. Then add the amount of your award you're planning to withdraw. By doing this, you can see the difference the education award is making on your tax bill.

HIDDEN TAX DANGER! Members who move on from service and start a job in the \$30-40,000 a year range risk bumping themselves into a higher tax bracket when using their education award(s). To help avoid this from happening to you, [check out the national service tax strategies](#).

Process for Paying Taxes

In January following the year you use all or part of your award, you will receive a 1099-Misc form in the mail. You can also download this from your [My AmeriCorps account](#). This is an income-reporting form that you use when filling out your taxes.

IMPORTANT POINT: Unlike other types of employment income, you are NOT able to withhold a sum from your education award and use it to pay taxes.

If I use \$600 or less from my award, do I pay taxes?

If you use \$600 or less, a 1099 form will not be created for you. However, according to the IRS, you are still obligated to report any amount withdrawn from your Trust account as income on your taxes. Even if it's just \$5.

What if I made a mistake and paid too much in taxes?

There have been cases in which members have reported their award as income in a year BEFORE they actually used it and paid taxes twice. If this happens to you, you can amend your tax return and get a refund. This has to happen within three years of overpaying the taxes. Learn more [at the IRS website](#).

Tax Strategies

Did you know that the interest you pay on student loans is often tax deductible? Did you know that you can get tax credits when going to school?

You can pay less in taxes by taking advantage of these options. The best way to learn more about these topics is to type the keywords "deducting student loan interest" or "education tax credits" into your favorite search engine.

IMPORTANT POINT: To receive your deductions or credits, you need to use Tax Form 1040. The EZ form will not allow you these options.

If you are concerned about taxes, you might try using your award(s) over the course of multiple tax years (for example, half in 2013 and half in 2014).

This might help prevent you from bumping into a higher tax bracket, especially if your post-service job pays in the \$30-40,000 range!

Living Allowance

You are responsible for any income taxes owed on any AmeriCorps living allowances you receive. The living allowance amount received in a calendar year is subject to income taxes for that calendar year. For example, if you receive a portion living allowance in 2010 and the rest in year 2011, the portion received in 2010 is subject to 2010 income taxes, and the portion received in 2011 is subject to 2011 income taxes.

After the calendar year in which you earned any living allowance, your AmeriCorps project will send you a W-2 form indicating the amount of the allowance you earned in that year. Most AmeriCorps VISTA and AmeriCorps NCCC members receive their W-2 forms from CNCS.

Where can a member find their W-2 form or 1099 form for tax purposes?

W-2s are used to report to the IRS that portion of the living allowance or stipend that is taxable. It is not used for reporting on the amount of the education award used.

AmeriCorps State and National members receive their W-2 from the program where they served. AmeriCorps VISTA and AmeriCorps NCCC members receive their W-2 from the Corporation for National and Community Service. Form 1099 MISC is used to report to the IRS any education award payment made in excess of \$600.00 on behalf of an individual during the year.

Duplicate W-2 and 1099 forms are available within My AmeriCorps. For corrected forms, members should contact the National Service Hotline at 1-800-942-2677.

Frequently Asked Questions (FAQs)

For more information visit: <https://www.nationalservice.gov/programs/amicorps/segal-amicorps-education-award/segal-amicorps-education-award-faqs>

Online Resources & Contacts

This resource is designed to help you create strategies for using your award. Please contact us if we can assist you in understanding the material in this resource. If you have questions regarding your own loan or school accounts, please contact those organizations directly. If you have questions regarding your My AmeriCorps account or national service forbearance, please contact the National Service Trust.

National Service Trust

National Service Trust is available to assist members through the National Service Hotline at 1-800-942-2677 or <https://questions.nationalservice.gov>. Payment requests can be submitted through the member's My AmeriCorps account at <http://my.americorps.gov>.



These online resources provide additional valuable information:

[Official Web site](#)

The [AmeriCorps Segal Education Award](#) Web site includes vital information on issues like loan forbearance, the effect of the education award on taxes, and how the award applies to financial aid. The information is dense but extremely useful, and members can benefit from browsing the site and finding the information that applies to their individual situations.

[AmeriCorps Alums](#)

The AmeriCorps Alums Web site provides a list of schools that reward present and past national service participants and other resources and opportunities. You don't have to be an alum to join. Registration is free, and you'll find education award resources at this link.

[Title IV Schools](#)

You can find whether a specific school is Title IV (and eligible to receive your award) through this online resource. If you'd like to browse schools by state and country, download the Federal School Code pdf that's available on this page.

[FinAid.org](#)


A terrific place to learn more about paying for school and repaying loans. The site provides excellent resources on [Income-Based Repayment \(IBR\)](#) and Public Service Loan Forgiveness (PSLF). Also included is an [Income Based-Payment Calculator](#) that shows you how much you might save (or not save) through these programs.

[Direct Loans](#)

To take advantage of the Public Service Loan Forgiveness program, you'll need Direct Loans. You can consolidate your existing loans into Direct Loans at [this site](#). (You don't need Direct Loans to qualify for Income-Based Repayment.

[Campus Compact – Public Service Loan Forgiveness](#)

This program has created a thorough service-oriented resource on [PSLF](#).



ON A PATH TO SUCCESS

From the CCC to the Highways!

“If it weren’t for the Corps I wouldn’t have known about this job,” says Sandra, a new Caltrans highway maintenance worker. Sandra spent two years with the California Conservation Corps. “I wasn’t scared to get my hands dirty,” she says. “I’m eager to learn; in fact, it’s hard for me to take a break.” Sandra is already using her Education Award at Los Angeles Trade Tech where she’s studying to become an electrician.

The following pages contain a few Title IV institutions and other training programs for non-traditional uses of the AmeriCorps Education Award

We've only scratched the surface on curriculum and career options in this publication. The first few pages below concentrate on a variety of courses at a few select schools followed by career options and a random sampling of schools in those specific areas. With apprenticeships in the building trades and energy efficiency a major focus at many Corps right now, we have found a couple of schools offering courses in these areas. Check the Title IV listings and other websites provided in this document for schools in your area and what they have to offer.

About the Education Award:

www.nationalservice.gov/programs/amicorps/segal-amicorps-education-award

U.S. Department of Education Title IV Schools:

<https://fafsa.ed.gov/>

To search schools by subject, try these websites:

www.nces.ed.gov/collegenavigator

www.petersons.com

www.collegeboard.org

For more information about AmeriCorps contact the Corporation for National and Community Service:

www.americorps.gov

www.nationalservice.gov

Sample College Listings

Some schools and technical institutes specialize in one subject while others offer a wide range of training. Take for instance the *Pennsylvania College of Technology* in Williamsport, PA (www.pct.edu). They offer Bachelor of Science degrees, Associate degrees and certificates. **Here are some of the fields of interest offered:**

Bachelor of Science (BS)

Degrees may parallel or build upon the two-year majors, or they may stand as their own unique majors. While the associate's degrees primarily emphasize practical applications, the [baccalaureate core](#) and individual curriculums offer a broader educational experience by adding advanced practical applications, liberal arts study, systematic problem solving, cultural diversity, senior-year projects, and interdisciplinary courses that develop appreciation for the relationships between science, technology, and society. PCT offers Distance Learning - Degree-completion programs exist for students who have attained a two-year associate's degree in selected program areas. And, students may complete a bachelor's degree online in Applied Health Studies; Automotive Technology Management; Dental Hygiene: Health Policy and Administration Concentration; Health Information Management; Nursing (also offered via traditional classroom setting); Technology Management; and Web Design and Multimedia. Courses include Business & Computer Technologies; Accounting; Construction & Design Technologies which includes HVAC, Sustainable Design, Construction Management; Nursing; Culinary Arts; Industrial & Engineering Technologies which includes [Computer Aided Product Design](#), [Electronics and Computer Engineering Technology](#), [Welding and Fabrication Engineering Technology](#); Transportation Technology including [Automotive Technology Management and Aviation Maintenance Technology](#).

Associate Degree

major help students prepare for employment or serve as the basis for additional education. Associate's degree majors require a minimum of 60 credits and are founded on a [core curriculum](#) that supports and complements the discipline-specific courses.

The **Associate of Applied Science (A.A.S.)** degree offers students the opportunity to gain the technical and occupational skills needed for employment. Many four-year colleges accept all or a substantial portion of A.A.S. degree credits as part of a bachelor's degree.

The **Associate of Arts (A.A.)** degree is designed to parallel the first two years of a liberal arts education at a four-year college.

The **Associate of Applied Arts (A.A.A.)** degree is offered in Advertising Art and Mass Media Communication. These majors offer students the opportunity to gain the technical and professional skills needed for employment and to prepare for transfer to a four-year college.

Courses include [Accounting](#); [Business](#) Management; Legal Assistant-Paralegal; Construction & Design Technologies, HVAC, Electrical Technology; Renewable Energy Technologies, Health Sciences; Culinary Arts; Hospitality Management; Industrial Engineering; Electronics and Computer Engineering; Machine Tool Technology; Welding Technology; Advertising Art; Early

Childhood Education; Human Services; Mass Media Communication; Studio Arts; Natural Resource Management; Forest Technology; Landscape/Horticulture Technology; Automotive Technology; Collision Repair, Aviation Technology.

Certificates in Special Field of Study

These majors are occupational in nature and heavily skills oriented. They are not primarily for transfer, but in certain cases can be transferred to some colleges. Certificate majors vary in length and include a [core curriculum](#) in communication and math, but do not exceed two years of course work.

Courses include Health Information Coding; Nurse-Health Care Paralegal; Construction & Design; Electrical; Building Maintenance; Basic Construction; Plumbing; Paramedic; Practical Nursing; Automotive Service Technician; Aviation Maintenance Technician; Collision Repair Technician.

College Search

With today's technology, there are many internet sites that give you the opportunity to search for the school you want based on your interests. Whether you want to become a barber, pilot, fashion model, forest ranger, truck driver, or professional chef, you can search for schools that offer those types of courses. Once you have found the right school, check U.S. Department of Education Title IV Schools at

fafsa.ed.gov to make sure it is a Title IV school (so you can use the voucher) and find the school code. Below are a few websites to help you in your search.

www.nces.ed.gov/collegenavigator

College Navigator consists primarily of the latest data from the **Integrated Postsecondary Education Data System**

(IPEDS), the core postsecondary education data collection program for NCES – the National Center for Education Statistics.

What is the importance of an education?

It's important because in every culture an educated, skilled work force is what makes individuals, businesses, and societies grow and prosper. Knowledgeable individuals with the ability to develop, follow through, and execute a plan are what build cities and governments. Formal education provides the fundamentals where we learn to research, comprehend, to analyze reason and make decisions. Receiving information and learning to think and reason



"I am learning the pathway out of poverty includes enriching your mind, embracing opportunities and allowing positive role models to walk alongside you on the journey of life."

Tim has used his AmeriCorps Education Award to take college classes in the evenings. He also operates his own lawn care and pressure washing business on the weekends. As one of TCN's 2016 Corpsmembers of the Year, Tim has been a valuable resource to TCN and the national service field over the past couple years.

creates knowledge that can be applied and shared. Colleges provide a basis for knowledge that allows an individual to become a vital asset to the community and labor market. Pursuing and obtaining a degree, gives an individual proof of the type and level of knowledge gained.

How does an education benefit me?

An education improves your value in the marketplace by leading to better paying jobs and can be a factor in job promotions. Employers want people who are knowledgeable and educated working for them. They look for prospective employees with college degrees. A college degree is many times a requirement to even qualify to apply for a job. A degree gets a foot in the door to career opportunities. It attracts better jobs and better pay. Well educated job seekers have an advantage in today's competitive market.

Furthering one's education can significantly improve the outlook of his or her future. Those holding a degree may have access to better employment opportunities, greater pay, and better benefits. However, there are so many schools offering degree programs that it may be hard to choose. While reading reviews can be quite helpful in deciding, not all of these reviews are created equally. That's why finding a reliable school review service can be so important.

Information

Some online college reviews may offer only basic services. This can include vague information such as tuition, location, and other general information. Although these facts may be of high importance, there are other factors to consider. We pride ourselves on gathering resources that can address these concerns and more. Providing prospective students with an insight into college life at the school of choice is our business.

Resources

To include the most informative reviews, various resources are sought. Simply presenting information found on web pages of the learning institution is not an option. Focusing on entertaining, yet factual reviews is what makes this service unique. Building a comprehensive and well-respected college review service to assist those searching for the right school is the ultimate priority.

The following pages are a list of some career and technical programs that teach career skills to current for former corpsmembers to help them compete in today's business environment. If you are entering the workforce for the first time, or ready to make a career change, these programs can combine your interests and passion with the skills you will need to compete for jobs in high- demand.

Sample School #1

Maricopa Community Colleges

Arizona (Phoenix, Mesa, Scottsdale, and Glendale) www.gc.maricopa.edu

Accounting

Bookkeeping and accounting clerks manage the financial records of companies or clients. They maintain and update accounting records, receipts, accounts payable and receivable, and profit and loss. They document and record financial data, and gather information used for reports, research, financial statements and payroll use. Their record keeping serves the organization's need to keep track of all revenues and expenses.



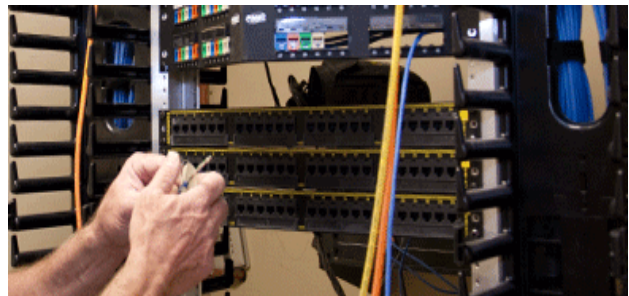
[Accounting Paraprofessional \(AAS\)](#)

[Accountancy](#)

[Accounting \(CCL\)](#)

Computers: Cisco Networking

The widespread use of the Internet and intranets also has resulted in an increased focus on security. Security threats range from damaging computer viruses to online credit card fraud and identity theft. Most organizations are now employing the services of security consulting firms which specialize in all aspects of information technology (IT) security. These firms assess computer systems for areas of vulnerability, manage firewalls and provide protection against intrusion and software “viruses.” They also play a vital role in homeland security by keeping track of people and information.



GCC's Cisco Networking Academy prepares students to test for the CCNA and CCNP industry-recognized certification. The curriculum is taught by Cisco Certified Academy instructors. The degrees in this program provide training for a position working in a networking and Internet environment. Knowledge and skills are developed via hands-on training to install, configure, maintain and troubleshoot Cisco routers, switches, advanced routing protocols, Local Area Networks (LANs) and Wide Area Networks (WANs). Courses in the program prepare students for the Cisco Certified Networking Associate examination.

Developmental Disabilities Specialist (CCL)

The Certificate of Completion (CCL) in Developmental Disabilities Specialist program is designed for students interested in working in various settings serving children or adults with developmental disabilities. The coursework combines theory and application. Academic preparation focuses on the physical and emotional correlates of developmental disability. The students also complete an internship, gaining experience working in a school or agency supporting persons with developmental disability.

Family Life Education

Family life education encompasses many types in social services and education. Typically, the job title of human services assistants provides customers with support and assistance in obtaining social services to meet their unique needs. They work closely with teachers, court liaisons, social workers, psychologists, and providers of medical care to provide quality service to customers. They maintain accurate records and consult with supervisors when problems come up.



ASSOCIATE IN APPLIED SCIENCE

[Family Life Education \(AAS\) - Adolescent Development Emphasis](#)
[Family Life Education \(AAS\) - Adult Development and Aging Emphasis](#)
[Family Life Education \(AAS\) - Child and Family Organizations Emphasis](#)
[Family Life Education \(AAS\) - Parent Education Emphasis](#)

CERTIFICATE OF COMPLETION

[Adolescent Development \(CCL\)](#)
[Adult Development and Aging \(CCL\)](#)
[Child and Family Organizations Management and Administration \(CCL\)](#)
[Parent Education \(CCL\)](#)

Nursing



Nurses provide holistic care for patients with acute and chronic conditions. They educate patients and the public about various medical conditions and provide advice and emotional support to patients' family members. They record patients' medical histories and symptoms, help perform diagnostic tests and analyze results, operate medical equipment, administer treatment and medications and help with patient follow up and rehabilitation.

ASSOCIATE IN APPLIED SCIENCE

[Nursing \(AAS\)](#)

CERTIFICATE OF COMPLETION

[Nurse Assisting \(CCL\)](#)
[Practical Nursing \(CCL\)](#)

Sample School #2

College and Conservatory of the Performing Arts

New York & Los Angeles www.amda.edu

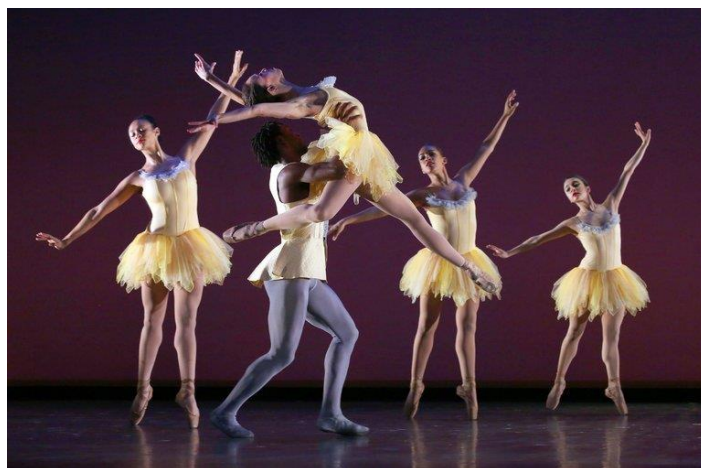
Art, Design and Performance

A career in the Arts whether it's acting, theater design, stagecraft, filmmaking, or photography may require a diverse skill set. If a member plans to take pursue a degree, certificate or professional program in the arts they would develop a strong set of skills that could lead to a path in entertainment industry, electronic media/broadcasting, television, theater or even commercial work.



Conservatory program includes a large variety of fundamental aspects of the arts
 Learn different techniques of acting, improvisation, voice and speech control and stage combat
 DEGREES OFFERED:

CAMPUS(ES)	PROGRAM TITLE	DEGREE/LENGTH
Los Angeles	<ul style="list-style-type: none"> ▶ Acting ▶ Music Theatre ▶ Dance Theatre ▶ Performing Arts 	Bachelor of Fine Arts Four-Year
Los Angeles and New York	<ul style="list-style-type: none"> ▶ Studio Program: Acting for Stage, Film and Television ▶ Integrated Program: Acting, Music Theatre, Dance ▶ Dance Theatre Conservatory: Theatrical, Commercial and Concert Dance 	Conservatory Certificate Two-Year





Guidance: Schools Matching the Ed Award



Participating in the Segal AmeriCorps Education Award Matching Program gives your institution access to tens of thousands of AmeriCorps alumni with millions of dollars in Segal AmeriCorps Education Awards for tuition and fees.

AmeriCorps engages more than 75,000 men and women in intensive service each year through more than 15,000 nonprofits, schools, public agencies, and community and faith-based groups across the country. AmeriCorps alumni have the traits and skills colleges and universities value. They are committed to civic engagement, know how to problem solve, and offer leadership. AmeriCorps helps members develop leadership and job-related skills that are useful in their post-service pursuits:

- 90% of members report that they have gained new skills
- 80% of members report they are more likely to participate in community service
- 72% of members continue to volunteer after completing their service.

Joining the Segal AmeriCorps Education Award Matching Program can help your institution recruit highly motivated AmeriCorps alumni. By agreeing to provide a minimum of a \$1,000 match, scholarship, or benefit for least one AmeriCorps alumnus each year, your institution will be added to our list of participating institutions that guides our alumni in their education choices.

Learn More:

[List of Matching Institutions](#)

[About the Segal AmeriCorps Education Award](#)

[About the Segal AmeriCorps Education Award Matching Program](#)

For Institutions:

[FAQs for Higher Education Institutions](#)

[Download the Commitment Form](#)

[Outreach Opportunities](#)

For AmeriCorps Members and Alumni:

[FAQs for AmeriCorps Members and Alumni](#)

[Resources: How to Invite Schools to Participate](#)

Sample Regional Title IV institutions that Match the AmeriCorps Education Award

PACIFIC NORTHWEST REGION & CALIFORNIA

Antioch University Seattle

Seattle, WA www.antioch.edu/seattle

Antioch University Seattle offers a \$2,000 National Service Scholarship to qualified AmeriCorps and Peace Corps alumni in recognition of academic potential, involvement in community and leadership. Students must be admitted to an undergraduate or graduate degree program and be attending full time. Scholarships are renewable with satisfactory academic achievement. As all of the University's programs are two years in length for full time students, the total award is \$4,000.



Arts and Literature Concentration

Communication & Media

Leadership & Sustainable Business

Global and Social Justice Studies

Psychology and Counseling

Spiritual Studies

Urban Ecology

Bastyr University

Kenmore, WA www.bastyr.edu

Bastyr University is offering an AmeriCorps scholarship to qualified AmeriCorps alumni in recognition of academic potential and leadership in the field of Natural Health. This scholarship will provide \$1500 towards tuition to any AmeriCorps student who is admitted to Bastyr University through the regular admissions process. This AmeriCorps scholarship will be awarded in addition to any academic or need based scholarship that the student may be offered and will be renewable annually with satisfactory academic achievement.

Acupuncture & East Asian Medicine

Ayurvedic Sciences

Exercise Science

Herbal Sciences

Holistic Landscape Design

Human Biology

Midwifery

Naturopathic Medicine

Nutrition

Public Health

California Institute of Integral Studies

San Francisco, CA www.ciis.edu

CIIS is a unique institution where education is rooted both in the great traditions of knowledge and in the most forward-looking visions of the future. Creative, curious, mindful, and socially aware—these are just a few of the words that describe the people of CIIS.

CIIS matches the AmeriCorps education award for the following students:

Undergraduates up to \$2,000

Masters up to \$3,000

Doctoral up to \$4,000

The award match would be granted if the student completed ONE year of study in our school and after the use of one full year of the AmeriCorps award. The match is given in the form of a scholarship and it is only up to tuition charges for the semester that it is applied.

Acupuncture & Chinese Medicine:
Master's Degree (MSTCM)

Anthropology and Social Change

Asian Philosophies and Cultures

Community Mental Health

East-West Psychology

Expressive Arts Therapy

Human Sexuality

Integral and Transpersonal Psychology

Philosophy, Cosmology, and
Consciousness

Somatic Psychology

Transformative Leadership

Transformative Studies

Women's Spirituality Program

Pacifica Graduate Institute

Carpinteria, CA <https://www.pacifica.edu/>

Pacifica will be able to provide a 100% dollar-for-dollar matching scholarship up to \$4,725.00 per year with a maximum of \$9,450.00 throughout the student's enrollment in their program of study. A total of five new scholarships will be available on a first-come, first-served basis every year.

Clinical Psychology (Ph.D.)

Clinical Psychology (Psy.D.)

Counseling Psychology

Community, Liberation &
Ecopsychology

Engaged Humanities

Integrative Therapy & Healing Practices

Jungian & Archetypal Studies

Mythological Studies

Somatic Studies

SOUTHEAST REGION

Pulaski Technical College

North Little Rock, AR www.uaptc.edu

Pulaski Technical College offers AmeriCorps alums the opportunity to apply for two scholarships each academic year, which will include full tuition and fees for up to four semesters per student. Students must maintain a 3.0 GPA with 12 hours and be a US Citizen and resident of Arkansas. The Arkansas Service Commission is the point of contact for scholarship applicants.



Automated Manufacturing Systems

Automotive Technology

Aviation Technology

Collision Repair Technology

Construction Management

Diesel Technology

Drafting and Design Technology

Electronics

General Technology

Heating, Ventilation, Air Conditioning & Refrigeration

Machining and CNC

Military Technology

Power Sports Technology

Tractor and Trailer Logistics

Welding Technology

Sherman College of Chiropractic Tidewater Tech

Norfolk, VA www.tidewatertechtrades.edu

In honor of, and to reward students involved in community service, we will match Segal AmeriCorps Education Awards up to \$1,000. Students must be enrolled and submit a copy of their AmeriCorps voucher in order to receive the matching award.

Automotive Technician

Building Maintenance & Repair

Combination Welding

Heating, Ventilation & Air Conditioning

Future Generations Graduate School

Franklin, WV <https://www.future.edu/>

Future Generations Graduate School offers a dollar for dollar match of up to \$10,000 with the Segal Education Award Matching Program to students enrolled in the Master's Degree in Applied Community Change. Future Generations Graduate School is designed for individuals committed to applied action within communities. As a West Virginia based institution, Future Generations Graduate School emphasizes a focus on central Appalachia.

MA in Applied Community Change

Leaders for Peace

Ecosystem Resilience

Linguistics Education

Engineering Enterprise

Leadership & Development

Georgetown University School of Continuing Studies

Washington, DC <https://scs.georgetown.edu/>

Georgetown University School of Continuing Studies (SCS) will provide Segal Award recipients an additional 15% scholarship each semester for all Master of Professional Studies (MPS) programs, Executive Master of Professional Studies (EMPS) programs, and the Bachelor of Arts in Liberal Studies (BALS) program. Tuition rates are adjusted annually and go into effect at the conclusion of each spring semester. This scholarship shall not apply to study abroad programs or any additional fees levied by Georgetown University. Students must remain in good academic standing according to the standards set forth by the SCS Office of Academic Affairs in order to continue receiving the scholarship.

PROFESSIONAL MASTER DEGREE PROGRAMS

Master's in Global Hospitality
Leadership

Master's in Public Relations &
Corporate Communications

Master's in Sports Industry
Management

Master's in Real Estate

Executive Master's in Global Higher
Education

Master's in Urban & Regional Planning

Executive Master's in Emergency &
Disaster Management

Master's in Higher Education
Administration

Master's in Applied Intelligence

Executive Master's in Global Strategic
Communications

Master's in Emergency & Disaster
Management

Master's in Design Management &
Communications

Master's in Systems Engineering
Management

Master's in Integrated Marketing
Communications

Master's in Technology Management

MOUNTAIN REGION

Flathead Valley Community College

Kalispell, MT www.fvcc.edu

Five (5) \$1,000 match awards are available. Please contact Danelle Whitten, Associate Director of Financial Aid at 406-756-3842 for more details.



AGRICULTURE & NATURAL RESOURCES

Agriculture
Brewing Science and Brewery
Operations
Forestry
Geospatial Technology
Integrated Agriculture & Food Systems
Natural Resources Conservation &
Management
Parks, Tourism and Recreation
Management
Wildlife Biology

OCCUPATIONAL TRADES

Advanced Manufacturing
Commercial Driver's License (CDL)
Electrical Apprenticeship
Electrical Technology
Electronics Technician
Firearms Technologies
Heating, Ventilation & Air Conditioning
Industrial Machine Technology (CNC)
Industrial Maintenance
Welding and Fabrication Technology

Westminster College

Salt Lake City, UT <https://www.westminstercollege.edu/>

Westminster College is pleased to offer an AmeriCorps Matching Grant to qualified undergraduate students in recognition of academic potential, involvement in community activities, and leadership. This award matched the AmeriCorps Education Award with up to \$4,725 annually based on the amount of funds the student requests from AmeriCorps. The matching amount will apply toward tuition for the student's first bachelor's degree and may not exceed a student's remaining financial need after all need-based financial aid has been awarded.

Aviation Flight Operations
Aviation Management
Geology

Global Studies
Outdoor Education and Leadership
Sports Management

National Personal Training Institute of Colorado

Lakewood, CO www.personaltraininginstitute.edu

NPTI Colorado is pleased to offer a \$1,000 scholarship to any student who enrolls in NPTI Colorado's personal fitness trainer course. The entire personal fitness trainer course cost is:

The 7-month / 600-hour course covers the essential elements required to sustain a personal fitness trainer career at health & fitness institutions like Lifetime Fitness, 24-hour Fitness, or as may be required to implement a wellness program, or start a personal training business. Hands-on, real time training is included in this comprehensive course that also includes anatomy, physiology, exercise science, program design, diet & nutrition (over 100 hours), and the business of personal training.

The successful graduate will be prepared to take the Certified Personal Trainer (CPT) exam from the most respected certifying agencies in the fitness industry like the National Academy of Sports Medicine (NASM), the American Council on Exercise (ACE), and the National Strength and conditioning Association (NSCA) ... and we'll reimburse about 50% of your already discounted CPT exam fee when you pass!

Training Youth Clients

Training Older Adults

Advanced Methods of Training
(Kettlebells, Olympic Lifts, HIIT Training)

Advanced Corrective Exercise Training

Bootcamp Training

Starting Your Own Fitness Business

Running Your Own Fitness Business

Athletic Performance Training

Tactical Performance Training

Suspension Training

Pre- & Post-Natal Training

Advanced Nutrition Concept

Fort Peck Community College

Poplar, MT <http://www.fpcc.edu/>

Fort Peck Community College will match up to three (3) individual Segal AmeriCorps Education Awards at \$1000.00 each per academic year. Match will be in the form of tuition waiver up to \$1000 per student per year.

CERTIFICATIONS

Accounting Technician

Automotive Technology

Business Assistant

Diesel Technology

Graphic Web Design

Healthcare Montana Pre-Nursing

Truck Driving

Welding Technology

SOUTHWEST REGION

Prescott College

Prescott, AZ <http://www.prescott.edu/>



Prescott College matches the Segal AmeriCorps Education Award over the duration of your academic program. There is no cap on the number of recipients who may receive the match and no additional criteria or application required. It is available for use in all degree-seeking and approved certificate programs.

ADVENTURE EDUCATION

Adventure-Based Environmental Education
Outdoor Experiential Education
Outdoor Program Administration
Wilderness Leadership

CULTURAL & REGIONAL STUDIES

Border Studies
Gender Studies
Regional Studies

ENVIRONMENTAL STUDIES

Conservation Biology
Earth Science
Environmental Education BA
Environmental Studies
Marine Studies
Natural History & Ecology

Texas A&M University Bush School of Government & Public Service

College Station, TX <http://bush.tamu.edu/>

The Bush School of Government and Public Service at Texas A&M partners with AmeriCorps in its residential degrees only (not the online certificates or the Executive online degree). The Bush School offers a Master of Public Service and Administration and a Master of International Affairs. We waive the application fee for AmeriCorps applicants. We will award a minimum scholarship of \$5,000 in the first year, equal to about 40% of current Texas A&M tuition/fees, for any qualified AmeriCorps alumni applicant. Applicants may earn higher levels of aid (Up to \$15,000 in year one) based on the merits of their application. The scholarship is renewable in their subsequent year of the program pending satisfactory academic achievement. For out-of-state students, a scholarship award will also include a non-resident tuition waiver that qualifies them for Texas residency rates (about a \$9,000 savings).



GRADUATE CERTIFICATES

Certificate in Advanced International Affairs
Certificate in Homeland Security
Certificate in Nonprofit Management
Certificate in Public Management
Certificate in International Communication and Public Diplomacy
Certificate in National Security Affairs

NORTHEAST REGION

Asnuntuck Community College

Enfield, CT www.asnuntuck.edu



Asnuntuck Community College provides a \$1000 presidential tuition waiver for two (2) AmeriCorps Alumni admitted as full-time, matriculated students. Presidential tuition waivers are renewable with satisfactory academic progress for a total waiver of \$2,000. Applications are due by May of each year.

Additive Manufacturing
Advanced Manufacturing Machine Technology
Advanced Manufacturing Welding Technology
Manufacturing Electro-Mechanical
Maintenance Technology
Manufacturing Electronics Technology
Metal Fabrication Technology
Quality Inspection Technology
Technology Studies: Advanced Manufacturing
Welding Technology Option (A.S.)

Technology Studies: Lean
Manufacturing and Supply Chain
Management option (A.S.)
Technology Studies: Machine
Technology option (A.S.)
Technology Studies: Manufacturing
Electro-Mechanical Maintenance
Technology Option (A.S.)
Technology Studies: Manufacturing
Electronics Technology option (A.S.)

Delaware Valley College

Doylestown, PA www.delval.edu

Delaware Valley College offers a matching grant for AmeriCorps members who are eligible for the Segal AmeriCorps Education Award. The matching grant is for \$1,375 each year for up to four years equaling a total Segal Education matching grant of \$5,500. Recipients must meet the college's admissions requirements; be enrolled full time in one of the college's undergraduate degree programs and remain in good academic standing throughout their undergraduate studies.

Agribusiness (B.S.)
Animal Science (B.S.)
Biology (B.S.)
Conservation and Wildlife Management (B.S.)
Crop Science (B.S.)
Dairy Science (B.S.)
Environmental Science (B.S.)
Equine Management (B.S.)
Equine Science (B.S.)

Food Science (B.S.)
Food Technology with Nutrition
Specialization (B.S.)
Horticulture (B.S.)
Small Animal Science (B.S.)
Sustainable Agriculture Systems (B.S.)
Turf Management (B.S.)
Zoo Science (B.S.)

Rhode Island School of Design

Providence, RI <https://www.risd.edu/>

The Rhode Island School of Design offers to match the AmeriCorps grant for an amount not to exceed \$4725 for two, full-time, matriculated undergraduate or graduate students. Candidates should send a letter to the financial aid office by February 15th stating their eligibility and their interest in applying.



Apparel Design

Architecture

Ceramics

Digital + Media

Experimental and Foundation Studies

Film / Animation / Video

Furniture Design

Glass

Graphic Design

History of Art + Visual Culture

Illustration

Industrial Design

Interior Architecture

Jewelry + Metalsmithing

Landscape Architecture

Literary Arts + Studies

Painting

Photography

Printmaking

Sculpture

Teaching + Learning in Art + Design

Textiles

Sterling College

Craftsbury Common, VT www.sterlingcollege.edu

The school will match education award funds up to \$1,500 per year.

Ecology

Environmental Humanities

Sustainable Agriculture

Sustainable Food Systems

Outdoor Education

Draft Horse Management

MIDWEST REGION

Simpson College

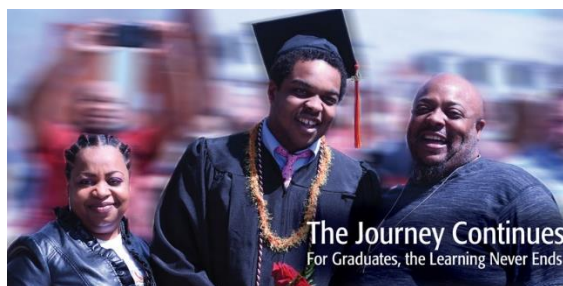
Indianola, IA <http://simpson.edu/>

Simpson College will offer a matching award to match 25% of the education award offered each year by AmeriCorps and VISTA over a four-year period (25% of the award value per year). The match will apply only to full-time degree-seeking students who are receiving the AmeriCorps and VISTA award.



PRE-PROFESSIONAL PROGRAMS

Dentistry
Engineering
Law
Medicine
Nursing
Optometry
Pharmacy
Physical Therapy
Theology/Ministry
Veterinary Medicine



Indiana University School of Public and Environmental Affairs (SPEA)

Bloomington, IN www.spea.indiana.edu

SPEA strongly encourages students who have successfully completed volunteer service with AmeriCorps to apply. Alumni of the AmeriCorps program qualify for a reduction of 3 credit hours per year of service with a maximum award of 6 credit hours. This is a value of at least \$2,700 per year of service, depending on the residency. AmeriCorps alumni also satisfy the experiential requirement of the MPA and MSES degrees. Additionally, all who apply by SPEA's February 1 Priority Aid Deadline will be considered for merit aid opportunities including graduate, teaching, and research assistantships, as well as SPEA's nationally recognized Service Corps program.

UNDERGRADUATE DEGREES

Public Affairs
Environmental Science
Environmental & Sustainability Studies
Healthcare Management & Policy
Arts Management

MASTERS DEGREES

Public Affairs (MPA)
SPEA Connect Online MPA & Certificate Programs
Environmental Science (MSES)
Public Affairs-Environmental Science Dual Degree (MPA-MSES)
Environmental Sustainability

Illinois State University Stevenson Center for Community and Economic Development

Normal, IL <https://stevensoncenter.org/>

Through coursework and an 11-month paid internship, students earn a master's degree in anthropology, applied economics, kinesiology and recreation, political science, or sociology. Within each degree program, the applied community/economic development subplan covers a range of topics, including project design and management, grant writing, and other subjects in administration and planning. Additionally, each student drives an individual research agenda in areas like sustainable development, food systems, microfinance, and housing.

- The Stevenson Center matches the AmeriCorps Education Award through:
- Graduate assistantship (starting at \$914/month) during fall and spring semesters (first year)
- Stipend (\$1,516/month) during 11-month professional practice internship (second year)
- 100% tuition waiver worth up to \$30,300 over 2-year program

MASTER DEGREES:

Anthropology

Applied Economics

Kinesiology and Recreation

Political Science

OTHER PROGRAMS:

Peace Corps Paul D. Coverdell Fellows Program

Applied Community & Economic Development (ACED) Fellows Program

Peace Corps Prep

University of Michigan--Taubman College of Architecture and Urban Planning

Ann Arbor, MI <http://www.taubmancollege.umich.edu/>

Taubman college offers Teach for America and other AmeriCorps alumni who are admitted to our graduate degrees a matching scholarship for up to \$10,000. The matching award is based on the award amount from AmeriCorps, the level of funding already awarded by Taubman College, and the availability of funds.



Master of Urban Planning

Master of Architecture

Master of Science in Architecture

Master of Urban Design

University of Missouri, Columbia

Columbia, MO www.missouri.edu/groups

Established in 1998, the AmeriCorps Graduate Fellowship program is designed to reward volunteers who recently completed assignments in these service organizations and are accepted into master's or doctoral degree programs in relevant fields (i.e., counseling psychology, public administration, rural sociology, social work, or parks, recreation, and tourism). Awards are made for up to three to four students per year, who receive support for years equal to the number of years of service in AmeriCorps, with a stipend equivalent to the current value of a .25 FTE assistantship from the Graduate School. The nomination materials must include evidence of the number of years of AmeriCorps service. Students must be nominated by departments to which they have been granted admissions.

Accountancy

Animal Sciences, BS

Architectural Studies, BSHES

Biological Engineering, BSBE

Chemical Engineering (Materials), BSChE

Civil Engineering, BSCiE

Computer Engineering, BSCoE

Computer Science, BS

Economics, BS

Environmental Sciences (Atmosphere), BS

Environmental Sciences (Land and Soil), BS

Geography (GIS), BA

Industrial Engineering, BSIE

Information Technology, BS

Mathematics (Actuarial Science and
Mathematical Finance), BS

Mechanical Engineering (Aerospace
Engineering), BSME

Natural Resources Science and Management, BS

Nutritional Sciences, BSHES

Nutritional Sciences (Nutritional Sciences),
BSHES

Personal Financial Planning, BSHES



Luis is using the AmeriCorps Education Awards to attend Fresno City College in pursuit of an associate's degree in electronic systems technology. Even with his parenting responsibilities and a full-time job with the Corps, Luis maintained a 3.67 GPA during his first semester. He hopes to eventually transfer to California State University, Fresno to receive a bachelor's degree in electrical engineering

Non-traditional Trades and Title IV Institutions that Accept the AmeriCorps Education Award

The Arts: Acting/Theater Design & Stagecraft/Filmmaking

Sample Schools:

Allan Hancock College / Santa Maria, CA - www.hancockcollege.edu

American Academy of Dramatic Arts / New York and Hollywood, CA - www.aada.org

Brevard Community College / Cocoa, FL - www.brevard.cc.fl.us

Central Lakes College / Brainerd, MN - www.clcmn.edu



Automotive/ Mechanic

Auto Mechanics interact with customers to obtain information about the problems that they are experiencing with their car. They examine various systems within cars to diagnose problems and run computerized diagnostic test to help them identify components that might be malfunction. Education options for mechanics include an associate's degree in automotive technology, vocational training, an apprenticeship or job training. The mean hourly wage for mechanic is \$19.58 and the mean annual wage is \$40,720.¹

Sample Schools:

Wisconsin Indian Head Technical College / Shell Lake, WI - www.witc.edu

Arizona Automotive Institute / Glendale, AZ - www.aai.edu

Automotive Training Center / Pennsylvania (various) - www.autotraining.edu

Albuquerque Technical-Vocational Institute / NM - www.tvi.edu

Arizona Automotive Institute / Glendale, AZ - www.azautoinst.com

Community College of Allegheny County / Pittsburgh, PA - www.ccac.edu

Denver Automotive & Diesel College / Denver, CO - www.dadc.com

¹ Bureau of Labor Statistics <http://www.bls.gov/oes/current/oes493023.htm>

Business and Finance

A career in Business and Finance is becoming one of the fastest-growing and in demand of all occupation because business professionals are in need in almost every industry. Business professionals work as health care administrators, financial analyst, and sales representatives. The program is designed for students who wish to gain the technology and skills necessary for employment and advancement in the business management environment.

Sample Programs:

Walla Walla Community College / Walla Walla, WA - www.wwcc.edu

Becker Professional Education / Online - www.becker.com

Johns Hopkins University Carey Business School / Baltimore, MD - <https://carey.jhu.edu/>

Dorsey School of Business / Dearborn, MI - www.dorsey.edu

Los Angeles City College / Los Angeles, CA - www.lacitycollege.edu

Carpentry, Construction, Electrical

These career paths can focus on building frameworks, including partitions, joist, studding, and wood stairways, window and door frames, and hardwood floor. This career path may privy a corps member to gain additional vocational skills like Electrical, Air Cooling and HVACC installations. The mean hourly income wage for a carpenter is \$22.49 and the mean annual wage is \$46,780 a year. ²

Sample Schools:

Automotive Training Center / Pennsylvania (Exton and Warminster) - www.autotraining.edu

Yestermorrow Design/Build School / Waitsfield, VT – www.yestermorrow.org

Allan Hancock College / Santa Maria, CA - www.hancockcollege.edu

Eastern Florida State College / Cocoa, FL - www.easternflorida.edu

Community College of Denver / Denver, CO - www.ccd.edu

State University of NY College of Technology at Delhi / Catskill Mountains, NY - www.delhi.edu

Cosmetology

Cosmetology is profession specializing in enhancing a client’s beauty. They provide beauty services that include caring for the condition hair, skin and nails. The industry employs personal appearance workers including hair stylist, shampooers, barbers, makeup artist and manicurist. It takes within 1-3 years to be a licensed cosmologist. The annual wage for a cosmetologist can range from \$20,000 – \$40,000.³

Sample Schools:

Eastern Florida State College / Cocoa, FL - www.easternflorida.edu

Empire Beauty School / (various locations) - www.empirebeauty.com

Minnesota School of Cosmetology / Woodbury, MN - www.msccollege.edu

Regency Beauty Institute / (various locations) - www.regency.edu

² Bureau of Labor Statistics (Carpenters) <http://www.bls.gov/oes/current/oes472031.htm>

³ Bureau of Labor Statistics (Cosmetologist) - <http://www.bls.gov/oes/current/oes395012.htm>

Computer Science & Graphic Design

A career in the field of computer science and/or graphic design is a promising field with many employment opportunities increasing every day. Possible job paths may lead to a specialization in Computer and Information systems, Computer Systems analyst, Data Scientist etc.



Careers in Computer Science/Graphic Design

Computer Support Specialist \$24,65 per hour/ \$51,470 per year ⁴

Data Scientist/Research Scientist – \$53.18 per hour/ \$110,620 per year⁵

Web Developers – Median Pay \$31.23per hour/ \$64,970 per year⁶

Sample Schools:

General Assembly / (15 campuses) – www.generalassemb.ly

Mesa Community College / Mesa, AZ - www.mesacc.edu

Udacity / Online - www.udacity.com

Culinary Arts

A career in the culinary field could place the corps member in restaurants and other dining establishments working as prep cooks, restaurant managers, executive chef, sous chef etc. A chef or head cook supervises other culinary workers and oversees the running of the kitchen, often, the entire establishment. A cook who works under a chief's or head cool's supervision may be called an assistant or line cook.



Sample Schools:

Arizona Culinary Institute Scottsdale / Arizona (various) – www.azculinary.edu

Institute of Culinary Education / New York City, NY - www.ice.edu

Quality College of Culinary Careers / Fresno, CA - www.qualityschool.com

The Culinary Institute of America / Hyde Park, NY - www.ciachef.edu

⁴ Bureau of Labor Statistics (Computer Support Specialist) <http://www.bls.gov/ooh/computer-and-information-technology/computer-support-specialists.htm#tab-1>

⁵ Bureau of Labor Statistics (Research Scientist) - <http://www.bls.gov/ooh/computer-and-information-technology/computer-and-information-research-scientists.htm>

⁶ Bureau of Labor Statistics (Web Develops) - <http://www.bls.gov/ooh/computer-and-information-technology/web-developers.htm>

Emergency Medical Technician (Basic Training)

Emergency Medical Technician responds to emergency calls to provide efficient and immediate care to the critically ill and injured, and to transport the patient to a medical facility. The EMT drives the ambulance to address or location given, using the most expeditious route, depending on traffic and weather conditions. A Basic Emergency Management Certificate will allow corps member to gain medical training, leadership skills, and critical thinking for outdoors, low- resource and remote professionals and leaders.



Sample Schools:

Central Lakes College / Brainerd, MN - www.clcmn.edu

Erie Community College / Buffalo, NY - www.sunyerie.edu

Merritt College / Oakland in Alameda County, California - www.merritt.edu

Modesto Junior College / Modesto, California - www.mjc.edu

Yakima Valley Community College / Yakima, Washington - www.yvcc.edu

Horticulturalist

American Society for Horticultural Science

Alexandria, VA www.ashs.org

Certifications offered:

ASHS Certified Professional Horticulturist (CPH)—

Certification is the highest level of certification offered by ASHS. It recognizes those in horticulture who are established, with significant work experience, and most with advanced degrees in horticulture. Applicants must have a minimum of five years' experience with a Bachelor's degree in Horticulture or a closely related field OR three years' experience with an advanced degree in Horticulture or a closely related field. Applicants must also meet the curriculum background requirements as stated in the CPH application.



ASHS Certified Horticulturists (CH)—are practicing horticulturists who are skilled and knowledgeable in all areas of horticulture. Those with the ASHS CH certification are required to pass a rigorous four-hour exam based on the following areas of horticulture:

Landscape Design and Maintenance
Production of Fruits, Vegetables, Turf, and
Ornamental Plants
Shipping and Handling of Final Product
Propagation

Monitoring and Testing, Diagnosing and
Managing Plant Problems
Business Practice

Massage Therapy

A career path to be a masseur can take about nine to sixteen months, depending on the amount of coursework for a Diploma in Professional Massage Therapy. The curriculum can include techniques from all around the work in human anatomy and physiology, acupressure and uses of alternative medicine.

Sample Schools:

Baltimore School of Massage / Linthicum, MD - www.bsom.com

European Massage Therapy School /Skokie, IL - www.school-for-massage.com/chicago-campus

Pensacola School of Massage Therapy & Health Careers / Pensacola, FL www.psmth.com

University of Colorado Denver / Denver, CO - www.ucdenver.edu



Mortuary Sciences

A career in Mortuary Science range from an accelerated one-year Associate Degree program to a three-and-a-half-year degree program. The curriculum courses include embalming theory, cremation fundamentals, restorative art and funeral planning. Career options vary from Medical Assistant, Morgue Attendant, to a Funeral Manager.

Sample Schools:

The Cincinnati College of Mortuary Science / Cincinnati, OH – www.ccms.edu

Mesa Community College / Mesa, Arizona – www.mc.maricopa.edu

San Francisco College of Mortuary Science / San Francisco, CA www.sfcms.org

Natural Resources, Conservation and Forestry

Many of these programs are only two years. They develop critical skills and knowledge in animal/plant science, mechanics, communications, and public relations specific to become a park ranger. Some programs leave graduates with the ability to survey natural resources, and understand their importance to society and ecological principals of conservation. Career options vary from Federal agencies i.e. National Parks Service, U.S. Dept. of Fish and Wildlife or in State Parks and other conservation agencies around the country.

Sample Schools:

Central Oregon Community College / Bend, OR - www.cocc.edu/default.aspx

Earth Institute at Columbia University / New York, NY - <http://earth.columbia.edu/>

The Wildlife Society / Bethesda, MD – www.wildlife.org

Dixie State College of Utah / St. George, UT - www.dixie.edu

Truck Driving Schools

To be a Truck Driver usually takes three to four weeks to receive a Commercial Driver’s License (CDL) training or a Class B – Straight Truck course. Some possible employers could be for a trucking company, manufacturing company or retail stores.

Sample Schools:

Alexandria Technical College / Alexandria, MN - www.alextech.edu

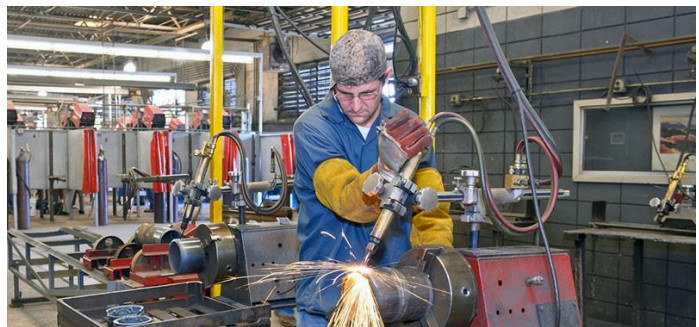
Diesel Driving Academy / Locations in LA and AR – www.dda.edu

Hamrick School / Medina, OH – www.hamrickschool.edu

HDS Truck Driving Institute / Tucson, AZ - www.hdstruckdrivinginstitute.com

Welding Schools

To achieve the skill set for a career in welding, programs range from a three-month structural welding course to a fourteen-month Associate of Occupational Studies. Some possible career options could be a construction company, utility company, automotive industry or sculptor.



Sample Schools:

Austin Community College / Austin, TX – www.sites.austincc.edu/welding/

Cincinnati State Technical and Community College / Cincinnati, OH - www.cincinnatiastate.edu

Hobart Institute of Welding Technology / Ohio (various) - www.welding.org

Other Ways to use your AmeriCorps Education Award

Yoga Teacher Certification

There are generally two ways to do this. You can either go through a community college that offers yoga instructor certification classes or go through a non-profit certification program that accepts financial aid. Community college programs are generally cheaper and may be more familiar with financial aid, but private programs are worth considering as well.



Sample Schools:

College of Lake County / Grayslake, IL
www.clcillinois.edu/ads/yoga-teacher-certificate

Manchester Community College / Great Path & Manchester, Connecticut
www.manchestercc.edu/mcc-offers-yoga-teacher-certification-program

Germanna Community College / Fredericksburg, VA
www.germannacommunitycollege.edu/yoga-instructor-certification

Scottsdale Community College / Scottsdale, AZ
www.scottsdalecc.edu/programs/yoga-instruction

Bellevue College / Bellevue, WA
www.bellevuecollege.edu/pe/programs/yoga-instructor

Anne Arundel Community College / Arnold, MD
www.aacc.edu/programs-and-courses/job-training/yoga-instructor

Red Rocks Community College / Lakewood, CO
www.rrcc.edu/catalogs/14-15/yoga-teacher-certificate.htm

Go on an Expedition

Outward Bound www.outwardbound.org

Outward Bound educational programs, in city classrooms and outdoors in amazing wilderness settings. The aims of Outward Bound learning are to foster personal growth and social skills of participants using challenging expeditions in the outdoors.



The International Wilderness Leadership School www.iwls.com

An outdoor school that specializes in providing guide training, outdoor leadership training, wilderness education, and technical instruction. The programs include technical training in alpine mountaineering, sea kayaking, rafting, canoeing, rock and ice climbing, backcountry skiing/snowboarding, backpacking, and more.

National Outdoor Leadership School (NOLS) www.nols.edu

A non-profit outdoor education school teaching environmental ethics, technical outdoors skills, wilderness medicine, risk management and judgment, and leadership on extended wilderness expeditions and in traditional classrooms. The NOLS mission is to be the leading source and teacher of wilderness skills and leadership that serve people and the environment.

Wildfire Job Training www.coloradofirecamp.com/index.html

If you are considering work in wildland fire suppression after your service, Colorado Fire Camp - the only wildfire academy that teaches the required S-130/S-190 course year-round - accepts EAP awards for their training courses. Trainings in wildfire suppression, mitigation of wildfire risk, and stewardship of forests and grasslands are invaluable in making students more competitive for agency jobs and positions.



Mountaineering Guide

You can use your award to take Kling Mountain Guide classes, if you sign up for the college credit option through San Juan College in Farmington, New Mexico. You don't have to be a student there to enroll.

Here are some of the classes offered through the college credit program:

- Rock Rescue
- Introduction to Mountaineering
- High Altitude Mountaineering
- Avalanche Clinic Level 1
- Avalanche Clinic Level 2
- Sport Climbing



San Juan College / Farmington, NM www.sanjuancollege.edu
Kling Mountain Guides / Durango, CO www.klingmountainguides.com

Study Abroad

If you want to study abroad, many international colleges and universities are Title IV schools that are able to accept the educational award. Here are a few options for

- Option 1:** Research Title IV international schools. These are institutions that process U.S. federal student aid, such as Stafford loans.
- Option 2:** If your My AmeriCorps account won't allow you to send funds to the overseas school, you might consider taking out a Stafford or other federal student loan and then repaying the loan with your award.
- Option 3:** If an overseas school is NOT listed as Title IV but you would still like to attend using your education award, you might be able to enroll in a school stateside and participate in an exchange program. That way, you are paying your tuition to a school inside the U.S. while attending a school overseas. To make this option work, it will take a bit of research on your part.

Countries that have Title IV Universities and Colleges:

Antigua · Australia · Austria · Bulgaria · Canada · China (Hong Kong) · Czech Republic · Denmark · Dominican Republic · Egypt · England · France · Germany · Greece · Grenada · Hungary · Ireland · Israel · Italy · Lebanon · Mexico · New Zealand · Poland · Russia · Scotland · South Africa · Spain · St. Kitts-Nevis · St. Maarten · Sweden · Switzerland · The Netherlands

The IPSL Program (The International Partnership for Service-Learning)

AmeriCorps Alums and IPSL have partnered to provide opportunities for AmeriCorps Alums interested in service abroad, international education and development, and service-learning. Through IPSL programs, AmeriCorps alumni members can connect to unique learning experiences and apply and further develop their service-learning and leadership skills in an international setting.

IPSL Opportunities for AmeriCorps Alums

Graduate Programs in International Development and Service (IDS) or Community Organizing and Social Activism (COSA)

Undergraduate international study and service-learning programs (semester or summer) with academic credit

Advocacy Research abroad for academic credit

AmeriCorps Alumni Benefits:

Priority Admission

Use your AmeriCorps Segal Education Award

Automatic Matching \$5,500 Scholarship

Application Fee Waived

IPSL has MANY short term abroad experiences that are PERFECT for using your SEGAL Education Award.

Go abroad anywhere from 3 - 8 weeks to:

- Guatemala
- Ireland
- Tanzania
- Vietnam
- Peru
- Colombia
- France



IPSL/Concordia University MA-IDS student Maya volunteers in Italy



IPSL/Concordia University MA-IDS students Maya, Ashley, and Sarah, along with program director Adam Dedman, volunteering in Thailand

For more information about the IPSL Graduate Programs visit: www.ipsl.org/graduate-education-abroad

Opportunities for AmeriCorps Alums with no Bachelor's Degree

IPSL's undergraduate international study and service-learning programs combine academic learning with volunteer service to a local community. Through our programs, students find their learning takes on greater depth and meaning. They gain highly valuable, transferable skills that they would not otherwise acquire on a traditional study abroad program. Working with host community members brings classroom lessons to life and best of all, students can receive academic credit through our programs!

Program duration is generally one semester of 13-16 weeks in the fall or spring, or for 4-8 weeks in the summer. Shorter January ("J-term") programs are also available. IPSL programs vary, but the basic components of each program are academic courses for college/university credit, language training, volunteer service-learning placement, homestay with a local family, and academic excursions.

Undergraduate Programs AmeriCorps Alumni Benefits:

- Priority Admission
- Use your AmeriCorps Segal Education Award
- IPSL application processing fee waived

For more information on IPSL's Undergraduate Programs visit www.ipsl.org/undergraduate-programs

Starting Your Own Business

Most community colleges have business start-up classes or entrepreneurship opportunities that coach students while they take classes and start their business venture. Some schools even offer business incubator opportunities, which is a place for businesses to grow during its beginning stages. Incubators offer support, access to resources, and networking opportunities with other new entrepreneurs.

Step one

Check with your local community college to see what they offer.

Step two

Research schools that offers business incubator opportunities. Some examples include:

[On-campus Business Incubator](#)

Kendall College / Chicago, IL

[Cumberland Business Incubator](#)

What is a Business Incubator?

Business incubation programs are often sponsored by private companies or municipal entities and public institutions, such as colleges and universities. Their goal is to help create and grow young businesses by providing them with necessary support and financial and technical services.



Roane State Community College / Crossville, TN

[The Santa Fe College Business Incubation Program](#)

Santa Fe College / Santa Fe, NM

[The Miller Business Resource Center](#)

Salt Lake Community College / Salt Lake City, UT

[Technical Innovation Center](#)

Hagerstown Community College / Hagerstown, MD

[John Pappajohn Entrepreneurial Center](#)

North Iowa Area Community College / Mason City, IA

[The Center for Business and Technology Incubation](#)

Asheville-Buncombe Technical Community College / Asheville, NC

[Springfield Business Incubator \(SBI\)](#)

Springfield Technical Community College / Springfield, MA

Step three

Enroll in the school's community college business start-up class