

Using Your Segal Education Award

And Non-Traditional Uses for the
AmeriCorps Education Award

A Publication of The Corps Network
corpsnetwork.org



AmeriCorps



**The
CorpsNetwork**



Using Your Segal Education Award

And Non-Traditional Uses for the AmeriCorps Education Award

Non-traditional uses of the AmeriCorps Education 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 multi-state national direct AmeriCorps fully funded grants as well as a large national Education Awards Program (EAP). Since 2000 over 76,000 members from 80+ Corps across the country have enrolled in TCN's AmeriCorps grants.

This publication was based solely on information currently available.

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A Note from The Corps Network

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 their time engaged in service as an “on ramp” to education, training and careers. **We wish you well!**

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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 is 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 TCN's AmeriCorps funded grant programs and/or the Education Awards Program, but it can also be used as a recruitment tool. By sharing this information with your Corpsmembers, everyone is given the opportunity to make an informed decision about their future. TCN'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?

Besides the national service aspect of improving lives and strengthening communities, members may also have the opportunity to learn teambuilding, job skills, life skills, financial literacy and build 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 as well as traditional college/university courses.

You have seven (7) years to use the AmeriCorps Education Award (ed award). Once you've completed your term in the Corps (and possibly achieved 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 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 (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 a term of eligibility*. For example, if you leave midway through a full-time service term and don't receive an award, you lose a full-time term of future eligibility. The same is true with fewer than full-time terms.
**if you exit before serving 10% of your required hours, then it does not count as a term served.*
- If you receive a full or partial award 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.



“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

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 (ASN) programs (*includes TCN's grants*).
- **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 (ASN, VISTA, NCCC), 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 to the limits shown above.

Determination of a Term

- For purposes of calculating your eligibility to serve multiple terms

This is based on the award amount received for a service term divided by the amount of a full-time (FT) award in the year service was performed. i.e., when you complete a FT term, 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 \$5,550 awards, you cannot serve additional terms even though the amount has increased. Unless you have served fewer than the allowable terms and elect to serve with no education award.

FAQ: What happens if an individual who is eligible to receive only a discounted award amount does not complete the entire term of service but leaves early for compelling personal reasons?

For a member who is eligible only for a discounted award and leaves service early, the same rules apply as they do for other pro-rated education award amounts. The member:

- must have served at least 15% of the required term and
- must have left early for compelling personal reasons.

The pro-rated amount will be based upon the discounted award amount.

EXAMPLE: A member enrolls in a term offering an award amount of \$5,645. But the member is only eligible to receive a discounted amount of \$2,000 based on the value of the ed awards the member has already received. The member agrees to serving the entire term in order to receive the discounted amount. If the member exits the term for compelling personal circumstances after having served 50% of the normal required term, the member will receive 50% of the \$2,000 which is \$1,000.

Amount of the Education Award

Amount, Eligibility, and Limitations

The amount of a full-time Segal AmeriCorps Education Award is equivalent to the maximum value of the Pell Grant for the fiscal year in which the term of national service is approved*. The amount of the Pell Grant can change each year. Therefore, the amount of a full-time award can change. **Once an individual earns an award, the dollar amount of that award will not change.** The award amount for less than half-time service programs varies based on the required terms of service.

As a reference, the amount of a Pell grant for the 2020-2021 fiscal year was \$6,345, which is the amount for AmeriCorps program year 2021-2022 as the funds were allocated in the previous fiscal year's budget. Members should check with their program or project sponsor to confirm the amount of the award for which they are eligible.

Once a member earns an award, the dollar value of that award will not increase even if the ed award increases. Payments made from Segal AmeriCorps Education Awards are considered taxable income in the year that the AmeriCorps member 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 less one day.

For All Members: You can check your MyAmeriCorps account or with your Corps staff to confirm the value of the award for which you are eligible. However, it should be noted in your Member Service Agreement.

Program year example for TCN's grants: Enrolled in 2021-2022 means the Member's Records in eGrants will show them enrolled in program year 2021 even if the start date was February 2022 as these are based on the AmeriCorps fiscal year (Oct 1 – Sept 30).

Ed Award (Scholarship Amount)	Full-time 1700hr.	Three Quarter time 1200hr.	Half-time/ Part-time 900hr.	Reduced Half-time 675hr.	Quarter-time 450hr.	Minimum-time 300hr.	Abbreviated Time 100hr.
2015-2016	\$5,730	n/a	\$2,865	\$2182.78	\$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	\$4,266.50	\$3,047.50	\$2,321.00	\$1,612.43	\$1,289.95	
2020-2021	\$6,195	\$4,336.50	\$3,097.50	\$2,630	\$1,638.89	\$1,311.11	
2021-2022	\$6,345	\$4,441.50	\$3,172.50	\$2,417.14	\$1,678.57	\$1,342.86	\$357.08
2022-2023	\$6,495	\$4,546.50	\$3,247.50	\$2,474.27	\$1,718.25	\$1,374.60	\$365.52
2023-2024	\$6,895	\$4,826.50	\$3,447.50	\$2,626.27	\$1,824.07	\$1,459.26	\$388.03

**TCN's grants are approved in the fiscal year prior to the actual year the members will be serving. Ex. 2023-2024 award amounts listed here are actually listed as (Oct 1, 2022-Sept 30, 2023) on americorps.gov but for TCN's grant year, this would be Oct 1, 2023-Sept 30, 2024. If not in TCN's grants, check with your own Corps or grants officer.*



Options for Using Your AmeriCorps Education Award

You can use your education award to pay *current educational expenses at eligible schools* and at certain *GI Bill-approved educational programs for veterans*. **Payments are made directly to the Education or Financial Institution, not to the individual. Any remaining balance can be found in your MyAmeriCorps account.**

Eligible schools are higher educational institutions, both domestic and foreign, that currently participate in the Department of Education's Title IV student aid programs. They are referred to as "**Title IV schools**." This category includes most post-secondary colleges, universities, and technical schools. If the school offers students federal student aid, such as Stafford Loans, William D. Ford Federal Direct Loans, Federal Perkins Loans, and Public Health Service Loans, it means the institution participates in the Title IV program and is a "Title IV school."

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*.

Eligible Educational Expenses

- **Title IV courses:** The Cost of Attendance (COA) as determined by the institution for a degree or certificate program at a Title IV school. The COA may include tuition, books and supplies, transportation, room and board, and other expenses. The institution's Financial Aid Office determines a student's COA, based on U.S. Department of Education regulations and guidance.
- **Non-Title IV educational courses offered by a Title IV institution:** tuition and fees normally assessed a student for a course or program of study by the institution,

including costs for rental or purchase of any books or supplies required of all students in the same course of study.

- [See Section 2525.20 of the Code of Federal Regulations](#) for additional information on *eligible expenses* for students taking non-Title IV courses, students taking correspondence courses, students with disabilities, and students engaged in cooperative education programs.
- Costs associated with courses or programs authorized under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill. A US Department of Veterans Affairs-approved Certifying Official can determine covered costs.

Current educational expenses are expenses that you incurred after the start of your AmeriCorps service. Expenses that pre-date your AmeriCorps service are not considered "current." However, if you have a qualified student loan to pay for expenses incurred prior to your AmeriCorps service, you can use your award to repay the qualified loan.

If you withdraw from a school where you have used the education award, the school may be required to refund the National Service Trust (Trust), the U.S. Treasury account from which AmeriCorps makes education award payments. If any refund is owed, it is credited back to your education award account, and is subject to the award's original expiration date (seven years from the date the award was earned).

In rare cases, the education award can affect the process of receiving additional financial aid through FAFSA. Please consult your institution's Financial Aid Office to ensure your financial assistance needs are properly addressed. You can provide your Financial Aid Officer with the letter [FAFSA Guidance for Financial Aid Officers](#) that AmeriCorps makes available to educational institutions.

Repay Qualified Student Loans

The AmeriCorps Education Award can only be used to repay *qualified student loans*.

- Loans backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students). Examples include Stafford Loans, Perkins Loans, Wm. D. Ford Federal Direct Loans, Federal Consolidated Loans, Supplement Loans to Students, and Guaranteed Student Loans.
- Loans under Titles VII or VIII of the Public Service Health Act. Examples include: HEAL, HPSL, Nursing Student Loans, Primary Care Loans, and Loans for Disadvantaged Students.
- Loans made by a state agency, including state institutions of higher education.

The Segal AmeriCorps Education Award cannot repay any other type of loan, even if the loan was obtained for educational purposes at eligible schools or programs. You can use your award to repay defaulted student loans if the loan meets the definition of *qualified student loan*.

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.
- Your options include trade schools and overseas schools, as well as outdoor education and international programs.
- You can use your award in non-degree settings including enrichment classes at community colleges or university extension services.
- You can take online courses providing they meet the above criteria.

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 school, check here: <https://www.thiscollegelife.com/finance/student-loans/complete-list-of-title-iv-schools/>. 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 a “Qualified Institution”

You can use your AmeriCorps Education Award to pay for current education expenses at qualified institutions of higher education. A "qualified institution" is one that participates in the U.S. Department of Education's student aid programs (i.e., it has an agreement with the U.S. Department of Education whereby students at the school are eligible to receive federal student financial aid to attend the school). These are sometimes called Title IV schools. ("Title IV" refers to the section of the Higher Education Act that authorizes the federal student aid program.)

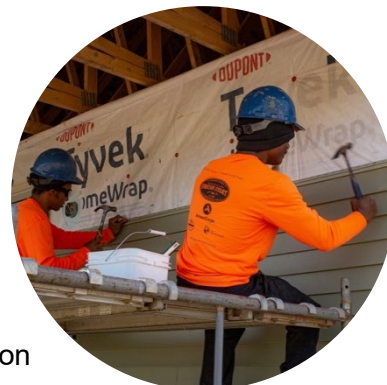
A school may be fully accredited and even offer graduate degrees, but unless it is a school that participates with the U.S. Department of Education in Title IV financial assistance, the AmeriCorps Education Award, by law, cannot be used there. To find out if your school is a qualified institution, you can:

1. Ask your financial aid office if the school is a Title IV Institution.
2. Call the toll-free number (1-800-433-3243) at the U.S. Department of Education's Federal Student Aid Information Center Monday through Friday, between 9:00 a.m. and 8:00 p.m. (EST).
3. Conduct a search at the website for the Department of Education at <http://www.fafsa.ed.gov/fotw0506/fslookup.htm>. If the school is on the list of institutions found when you do a search after clicking on "Create Education Award", then the school is a Title IV school.

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:

- Arts/Theater
- Auto Mechanic
- Carpentry
- Court Reporting
- Culinary Arts
- Massage Therapy
- Salon Training
- 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.

FAQ: How do I search for my institution?

You can search for your institution in the MyAmeriCorps portal by using any combination of its name, city, and state. Once you find your Institution, select it and the information will populate your request.

FAQ: What if I cannot find my institution?

For members who cannot locate their institution in the MyAmeriCorps portal, the following steps should be taken:

1. Click on "not found" in the institution listing.
2. When the screen comes back up enter all the Institution Information the member has.
3. Complete the certify and submit buttons.
4. Click submit.
5. The request has gone to the Trust for manual processing and submission to the institution.

Any Education Award payment request that must be manually processed can only be processed after a correctly completed voucher form is received by the Trust. The Trust has up to 30 days after receipt to process the manual request. You can see the status of your request from your homepage or contact the AmeriCorps Information Hotline for additional help.

A Couple of Other Things to Know

You have 7 years to use your education award. If you don't have a plan in place when exiting your term of service, these 7 years may go by faster than you think. You don't want to lose your

award, so keep careful track of each one you earn. Even if you have qualified loans, don't put off the paperwork until it's too late and your award expires.

Multiple awards expire 7 years from the date you earned each specific award. i.e. they each have their own expiration date.

When do you actually earn the award?

Once you have exited from the program it can take up to 30 days to actually see the award in your MyAmeriCorps account. First your service must be completed – hours, timesheets, exit paperwork, etc. – then staff approve the exit in the portal, providing you have successfully completed all program requirements.

Keep your www.my.americorps.gov info current. You were required to create an account to enroll into AmeriCorps. Before exiting your current term, go back in and make sure all your contact info is correct. Reset your password, if necessary, to something you will remember later as it will be needed to access your award(s) when you are ready to go to school or repay a loan.

Schools of National Service

Schools of National Service recognize that individuals who serve in AmeriCorps bring tremendous value to higher education and other post-secondary experiences. You can search these schools at <https://americorps.gov/partner/partnerships/schools-national-service>

Sample FAQs from the AmeriCorps Website

FAQ: What is "Schools of National Service"?

AmeriCorps' Schools of National Service benefits both post-secondary institutions and the AmeriCorps alumni they enroll. Recognizing that AmeriCorps alumni are a valuable asset to the academic community, Schools of National Service seeks to reward their service and incentivize their education by providing benefits to students who choose to serve. In return, institutions receive students who are trained leaders, community-minded, and driven to make a difference in the world.

FAQ: What are the possible benefits that qualify an institution as a School of National Service?

Options for Schools of National Service Include:

- Tuition matching for the Segal AmeriCorps Education Award (could be at the undergraduate or graduate level and could be specific to a school or program)
- Scholarship or fellowship to AmeriCorps alumni
- Priority points for admission consideration for AmeriCorps alumni

- In-state tuition for AmeriCorps alumni
- Expenses like books and supplies, room and board, or other personal costs like transportation for AmeriCorps alumni
- One-year enrollment deferrals for individuals to serve in AmeriCorps
- Academic credit for AmeriCorps experience
- Other incentives that vary by institution

FAQ: How does a school become a School of National Service?

A post-secondary institution can qualify as a School of National Service by entering into a written commitment to provide incentives to AmeriCorps members and alumni. Members/Alumni can encourage schools to participate.

FAQ: I am considering joining AmeriCorps or my child is considering AmeriCorps. What does Schools of National Service mean for me?

Schools of National Service might be a way to make college more affordable and accessible. If an AmeriCorps member goes to an education award matching School of National Service, they can enhance their Segal Education Award. Other Schools of National Service might provide benefits such as academic credit for AmeriCorps service, priority admission points, or subsidized room and board or a textbook stipend.

FAQ: I am considering taking a gap year. How can Schools of National Service help me?

Participating Schools of National Service can offer a range of benefits to make it easier to take a gap year, such as expanded deferment or financial incentives.

FAQ: I am an AmeriCorps member, and I don't know if I want to go to college after my term of service. Is the Schools of National Service network still for me?

Yes! You don't have to use your education award right away; you have 7 years to use it. If you eventually decide to pursue a higher education or other post-secondary program, you can use the Schools of National Service network to maximize the benefits of your service term.

Qualified Expenses

The AmeriCorps Education Award can be used to pay the portion of the cost of attendance that is not covered by other sources of financial aid, such as scholarships, loans, grants, and tuition or fee waivers. The U.S. Department of Education developed the term "**cost of attendance**" for use by Title IV schools. Schools use it whenever a student applies for federal financial assistance. It is the school's estimate based on Department of Education guidelines of what it will cost for a student to attend for a specific period of time.

For a full-time student, qualified expenses may include tuition and fees, an allowance for books, room and board, transportation, and other expenses. Every Title IV school determines the cost of attendance for its students. **This is not an amount determined by the student or by the National Service Trust.** 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. Your financial aid office should be able to tell you what the cost of attendance is before submitting your voucher for payment.

When a member requests a payment that they plan to use the AmeriCorps Education Award for books or school items, they must contact their school's financial aid or bursar's office. The staff in these offices will work with the student to determine if they are eligible to use their award as payment for these specific items. Once the request is approved and certified by the school's financial aid representative or bursar (either through the MyAmeriCorps portal or paper voucher), a payment is remitted to the school. Payments are never made directly to a member. How the money is reimbursed to the member or applied to a school account on their behalf is completely between them and the school.

Note: "Current" Education Expenses are costs that were incurred during or after your AmeriCorps service. Expenses incurred prior to your enrollment in service are not qualified.

Cost of Attendance

Cost of Attendance (CoA) is a formula based on the type of student. For a full-time student, the cost of attendance would be calculated at a higher amount since it is assumed that the individual needs to focus more on their studies than a part-time student. The CoA includes housing, transportation, food, etc.

Example: Let's say you enroll at community college taking only one class. You would have a very low cost of attendance calculation because you're not a full-time student and not in a degree seeking program. This determines how much financial aid can be sent to the school or how much you are eligible to use in a given semester. Alums who may already have other financial aid, other scholarships, work-study or other forms of financial aid must figure out how much financial aid they have vs. how much is the cost of attendance. That creates a gap of how much aid they have and how much they are expected to need to spend on going to school.

That gap is how much of their ed award they can send the institution to cover the difference. There is a formula the school would use, but this is negotiable. **You need to advocate for yourself** – maybe you can argue, "due to increased cost of living in this area, I actually need a

higher budget for financial aid.” You would need to document that you have a higher cost of attendance and therefore should be able to use more of your ed award to pay for additional things like housing, transportation costs, food, computer, etc. You can try to leverage the award to pay for all your expenses when attending school even if you have other financial aid.

Some schools allow an increase in Cost of Attendance in a given year to help pay for supplies and equipment. Always ask the financial aid officer what their policy is. If you are a full-time student, your chances are better than if you are only taking one class, but if the money is needed for a class requirement, that may work in your favor.

FAQ: Does paying for student housing count? Or a laptop? Or transportation?

Yes, in many cases. It depends on the school and whether or not you are a degree seeking student or just taking a single course. For example, a full-time student would be able to count expenses such as transportation, a laptop, meal plan, or housing, whereas a student who is just taking a single class may not be able to count those expenses. However, if you are taking online classes or your class requires you to have a laptop/computer with certain capacity (such as graphic arts) you may be able to qualify even if you are not a full-time student. If you are a full-time student, live off campus, and are taking classes in person, transportation may be a valid expense. You will want to talk to your financial aid office to ask about what they consider “cost of attendance.”

FAQ: Can I use it for relocating to student housing?

Unsure - we have never heard of someone being able to use the ed award for this, but it probably depends on what the specific expenses related to relocation are, whether you are a full-time student or not, what other financial aid you have, and many other factors. You should start by contacting the financial aid office at the school and finding out whether they would consider those expenses under the umbrella of “cost of attendance.” Then you would need to tell them about your education award and ask about their processes for being reimbursed for educational expenses.

FAQ: Is the award applicable towards a mortgage?

Possibly. If your housing is a mortgage payment and you are a full-time student, you should contact the school’s financial aid office to see about using the education award to pay for your housing expenses (i.e. your mortgage).

What counts can depend on the school and whether or not you are a degree seeking student or just taking a single course. For example, a full-time student would be able to count expenses such as a meal plan or housing, whereas a student who is just taking a single class would not be able to count those expenses.

FAQ: How do you prove or go about submitting that funds spent were for student expenses/cost of attendance? When buying supplies, is it a reimbursement or an actual check?

This depends on the school. You need to find out their process for submitting expenses for reimbursement. Or, depending on the expense, it may be possible to charge the expense directly to your student account at the school and then use the education award to directly pay off your student account instead of buying with your own personal funds. Start by contacting the school's financial aid office to let them know what you plan to use it for and ask about their process.

GI Bill

The ed award can also be used for educational expenses associated with enrollment in *programs of education, apprenticeships, or job trainings approved for educational benefits under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill*. Regarding the education award, such programs are referred to as "GI Bill approved programs."

If the GI-Bill approved program is offered by a Title IV school, the award can pay for current education expenses by virtue of it falling under the category of being a Title IV school. If the GI-Bill approved program is NOT offered by a Title IV school, it is referred to as a "GI-Only Program" and special rules apply.

The rules for using the education award at GI-Only Programs are based upon the date the award was certified (approved) by an authorized AmeriCorps program staff, and whether the AmeriCorps alumnus is a veteran.

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

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. Your school's financial aid office can assist you in planning your financial aid over your college years.

Below is some basic guidance and info to pass on to a financial aid counselor which may help when they advise you on when and how to use your education award. Get to know this person, learn their name, take detailed notes every time you speak to them. This could be very useful.



- 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.*

Most schools only allow you to use the ed award for other things after tuition is paid but this is a school-by-school issue. They default to having you pay tuition first. But always confirm with the school in advance.

To break it down for you. Members have different buckets of financial aid and they try to leverage them in a specific way: put their ed award towards one thing and another scholarship towards something else based on requirements for each. Hypothetically, this is doable, but it's really important to advocate for yourself and document all of your conversations with the financial aid office. Get to know someone in that office, get their direct phone number, develop a relationship with them. They will work with you if you work with them. Sometimes it takes multiple calls/meetings to work things out. They want you to be able to leverage all of the aid, but it can be tricky to do things in the right order. Fill out the forms correctly to make it work right!

FAFSA Process

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 at <https://studentaid.gov/>. 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. For a letter for your Financial Aid Counselor if they need an explanation of the AmeriCorps benefits and how they are treated on the FAFSA [go here](#).

Also, register with **Service Year** to get tax assistance: <https://serviceyear.org/>.

Neither the education award nor the living allowance you received as an AmeriCorps member count towards a member's expected family contribution (EFC) on the FAFSA.

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 2022-2023 school year is based on your 2021 taxes. Likewise, down the road, the FAFSA you fill out for the 2023-2024 school year will be based on your 2022 taxes.



About the 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.

FAQ: Can the education award be used for school application fees?

Usually no, but there is an exception. You must be a current student or currently enrolled in order to have the education award sent to the school you are attending to pay for fees. So, if you are currently enrolled as an undergraduate of a school and you want to apply for a graduate program at the same school, you should be able to use the education award to pay for the application fees.

Example from AmeriCorps Alum: When he was a student at Northern Arizona University, and he was applying for graduate school at Northern Arizona University, he was able to have the application fees for grad school added to his student account and then sent the education award to the school to pay off his student account.

FAQ: Can it be used for certifications not associated with an accredited university?

No, if the certification program is not through an eligible educational institution, then you cannot use the education award for it.

FAQ: Would I be able to use the award for a sorority?

You probably cannot use it to pay dues directly to the sorority since the sorority is not a qualified educational institution. However, if the dues can be routed through your account with the school, then you may be able to use it to pay dues. Also, it appears that many students use student loans to help pay their dues. If you went that route, you would need to make sure the loans you secured were the type that are eligible to be repaid by the education award.

FAQ: Does the award cover any fees for written exams/practical exams to get certified or licensed in trade school?

First, the trade school would need to meet the requirements of an eligible educational institution. Next, you would need to contact the financial aid office or the administrative support person for the trade school to ask if that would be possible. It would likely depend on the school and what they consider “cost of attendance.”

Transferring the Ed Award

The Serve America Act allows the transfer of education awards earned by a member who successfully completes a term of service in AmeriCorps State and National programs, under specific conditions. To transfer your award, you must be at least 55 years old at the start of service and the award must go to your child, stepchild, grandchild, step-grandchild, or foster child. You can transfer your award directly from your MyAmeriCorps 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.]



“I want to use my AmeriCorps Scholarship for courses to expand my knowledge on subjects I haven’t had a chance to study.”
– **Christine, Civicorps**

General Considerations

- Many members see the word “transfer” and think it means transferring schools or they are eligible to pass their award on to any family member – this is not true.
- You (if you were 55 or older when earning the award) can transfer it to a child, grandchild, or foster child. You CANNOT transfer it to other family members, mentored children, or scholarship funds.
- The transferring and designated individuals 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.

National Service Trust

The National Service Trust is an account in the U.S. Treasury from which AmeriCorps 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 AmeriCorps that manages all functions related to the AmeriCorps Education Award.

How to Access Your Award – Requesting Payments

How to request payments online from your *MyAmeriCorps* Account

Accessing and managing your education award has never been easier. [MyAmeriCorps](#) 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 [MyAmeriCorps](#). 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 AmeriCorps. 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

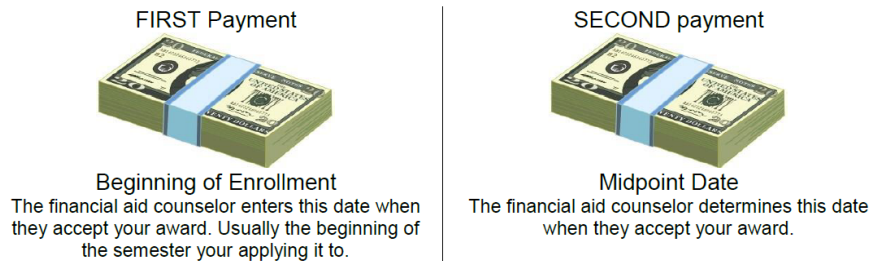
student loan. The institution will certify the accuracy of the information and submit it to AmeriCorps for payment.

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 lending institution has not registered in [MyAmeriCorps](#), they will not be on the list of institutions in the MyAmeriCorps 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.

Your education award will be paid in two installments



This applies only to paying for school, not repaying student loans. Here’s the official explanation from AmeriCorps:

By law, education award payments for current educational expenses must be made “in 2 or more installments,” none of which exceeds 50% of the amount of the payment. The interval between installments may not be less than one half of the period of enrollment, except as necessary to permit the second installment to be paid at the beginning of the semester, quarter, or similar period of enrollment.

The National Service Trust makes two installments, one at the beginning of the enrollment period upon which the amount is based and the second at the middle of the enrollment period. When the school approves the payment request, it indicates both the beginning date of the enrollment period and the midpoint date. If the midpoint date has already passed when the Trust receives the approved payment request, the entire amount requested/approved is paid. Payments are generally sent out by the U.S. Treasury every Friday.

Basically

1st half comes right away once you submit the paperwork on where you want it to go.
2nd half comes later – generally after the deadline to drop out passes.

Example: in My AmeriCorps you enter the name of the school where you want the funds to go. The school also has an account (or needs to create one) and gets a notice saying Jane Doe has an ed award she wants to use at this school. The school then needs to check to see if Jane is enrolled as student, then they must acknowledge that they know Jane is enrolled there and request the funds. Once that is done, there is a question on the form that asks them about a mid-point date. Schools not as familiar with AmeriCorps may not know why they're being asked that – they don't know what it means, so they put in a random date, often the "drop" date for classes. They may not realize the date they enter on the form is the date the second half of the award will be paid. This can cause the tuition to be paid late. *See details on next page.*

YOU CANNOT GET CASH BACK!

If you withdraw from a school where you have used the education award, the school may be required to refund the amount paid to them to the National Service Trust. If any refund is owed, it is credited back to your education award account, and is subject to the award's original expiration date (seven years from the date the award was earned).

FAQ: Should you notify your school or lender in advance that they will be paid via my education award?

We recommend that you do that. Since someone from the school or lender needs to approve the transfer of money, it is good to give them a heads up.

FAQ: What is the timeline for receiving the award once requested? Is it 100% institution dependent?

The steps in the timeline and the people involved are:

1. You complete all of the requirements of your AmeriCorps program (i.e., submitting any final timesheets, reports, and forms that you've been asked to submit, including your portion of the Exit Form in eGrants).
2. Your Corps program staff complete the Exit Form in eGrants.
3. Your MyAmeriCorps portal www.my.americorps.gov is updated to show your education award.
4. You log in to your MyAmeriCorps portal and submit the request to send money from your education award to a school or loan servicer (make sure the school is listed in the portal).
5. The school or loan servicer logs into their portal, verifies that you are a student or have a loan and approves the transfer of money.
6. The education award funds are sent! Don't forget the two-part payments for schools.

Each of these steps happens electronically and only takes a few minutes to complete. However, the timeline could be stalled or slowed if someone doesn't complete a step. For example, if you haven't submitted your final time sheet, your program cannot exit you so you cannot yet access your education award. Or, if the school never logs into their portal account and approves your education award transfer, then they won't see the payment. How long it takes depends on how long it takes each human in the process to complete their step.

Steps to Request Payments

To request your Segal AmeriCorps Education Award payment:

1. Verify that all of the pre-populated information on your request form is correct;
2. Fill in the [amount you authorize](#) the National Service Trust to pay the Institution out of your available award balance;
3. Choose whether your [payment](#) will be used to *pay a loan* or to pay for *current education expenses*;
4. If you chose to pay for *current education expenses*, enter the [semester or term](#) for which you are authorizing payment;
5. Search for and select your institution;
6. Check the [terms of agreement](#) boxes if you agree with the following statements:
 - a. You have not been convicted, since the completion of your AmeriCorps service, of the possession or sale of a controlled substance
 - b. You have received a high school diploma or its equivalent (such as a GED)
 - c. You understand that a knowing and willing false statement on this form can be punished by a fine or imprisonment or both under Section 1001 of Title 18, USC;
7. Click the "Submit" button. Your payment request will be sent to your Institution, which will complete the request and forward it to the Trust for payment.

See **step-by-step instructions** via this very helpful 3-minute video that shows you how to submit your request through My.AmeriCorps.gov:

<https://youtu.be/AeXPB2Cd69U>

Thanks to Kimmy Ferry from PennServe for this amazing resource. Note that in the screenshots you can see that you access your education award information on the left side (the Member Portal) rather than the right side (the Applicant Portal)

Payments are made directly to the Education or Financial Institution.

When sending Education Award funds to a school, the money will arrive in two payments; the second will arrive midway through the term or semester. Contact the National Service Hotline with any questions 1-800-942-2677.

FAQ: What if I find an error in my pre-populated information?

If you find an error in the pre-populated information, such as an incorrect address or zip code, first try to correct it yourself. Cancel the request page you are using, return to the homepage and click the "edit my contact information" button. This will take you to a page where you can update your contact information. If you are able to make the edits, click on the request again and your information will be updated. If you are unable to correct the mistake, click the "Contact Us" link to send a message to AmeriCorps.

Again, consider not using it all at once if you have \$5,000 or more in education awards. This completely depends on your overall financial situation and taxes, but it is important to note that it will be considered income on your taxes in the year in which you use it. This is not as relevant if you have a smaller education award as it will be less likely to make a difference on your taxes.

The Importance of Using MyAmeriCorps

Use the [MyAmeriCorps](#) portal to Manage Your Education Award

- Check your award balance and value
- Request payments to educational institution and loan holder
- Request forbearance on qualified student loans
- Update contact information
- Check living allowance and tax statements

To prevent a delay in the processing of AmeriCorps Education Award payments, individuals must request payments electronically using [MyAmeriCorps](#). 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. AmeriCorps 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. **Keep your contact information, especially email address, up to date and remember your password.**

If you have questions about your award, please contact the **National Service Hotline** at 1-800-942-2677. Changes of address may be reported in the MyAmeriCorps portal.

Note: Your program does not have direct access to information about your ed award. Their only role is to complete the exit form. When they attest that you completed all service requirements, that triggers the education award to become available to you and become visible in your MyAmeriCorps account. You won't see it until you've been successfully exited.

Loan Postponements, Interest Payments, and Financial Aid

Forbearance and Accrued Interest Payment

Individuals who serve in an approved program may be eligible to have the repayment of their qualified student loans postponed while serving. This postponement is called *forbearance*. You may be eligible for loan forbearance based on your national service. While interest may continue to accrue during your service, if you successfully complete the term of service, the National Service Trust will pay all or a portion of the qualified loan's interest that accrued during your service. Read more about general loan forbearance [here](#).

Forbearance Eligibility

Most federally guaranteed student loans are eligible for forbearance. If your loan does not qualify for forbearance based on your AmeriCorps service, you may be eligible for another type of deferment or forbearance. Contact your loan holder to determine eligibility and options. The Trust can only pay accrued interest for qualified student loans. If your loan is in default, it may not be eligible for forbearance. You can apply for forbearance using your [MyAmeriCorps](#) account. Contact your loan holder if you do not hear from them within four weeks of submitting the forbearance request.

AmeriCorps 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. .
- Private loans also do not qualify.

How to Apply for Forbearance

After you have enrolled in AmeriCorps, go into your account in [MyAmeriCorps](#).

- On your homepage, click on the "Create Forbearance" link to bring up the page where you can request forbearance.
- Follow the instructions. Select your current term of service and identify the company that holds your student loan.
- When you click on "submit," a request will be sent electronically to your loan company. This request will verify your involvement in AmeriCorps and request that your qualified loans be put in forbearance during your service period.

Your loan holder will notify you when they have acted upon your request. You should contact your loan holder if you have not heard from them within four weeks of submitting your information online. You can also check the status of your forbearance request in your MyAmeriCorps account.

If the loan company has not registered in [MyAmeriCorps](#), they will not be on the list of institutions in the system. Try searching for the institution using variations of their name. Some institutions have registered using their commonly known initials (e.g., SUNY, not State University of New York); others are registered under their full name (e.g., Massachusetts Institution of Technology, not MIT). Try the city where the institution is located. If you cannot find the correct institution at the correct location, you should click on the institution "Not Found" link and follow the directions.

FAQ: After my service, AmeriCorps deducted the interest that was paid on one of my student loans from my total award. They said, this was for the loan that did not go to the withhold status to stop the interest on my student loan during my service. Have you heard of this issue from other members?

We have not heard of this happening other AmeriCorps alums. We would assume that either you did not complete a forbearance request in MyAmeriCorps when you started your service term, or your forbearance request was not approved for some reason. In some cases, AmeriCorps members already have their loans in forbearance for some other reason when they start AmeriCorps, so they don't take the time to complete the forbearance request form in MyAmeriCorps. It is our understanding that you need to complete the forbearance request through the MyAmeriCorps portal in order to then have your loan interest repaid at the end of your AmeriCorps term without having that money taken out of your education award.

FAQ: Should I put my loan into forbearance immediately upon enrolling in AmeriCorps?

Not necessarily. When you end your term of service, if you have your loans in forbearance, you can also request to have your interest repaid which is on top of what you already get with the ed award.

If you have a lot of loans and you are continuing in public service you may want to consider public service loan forgiveness. You should consider asking for an income-based repayment plan instead of putting your loan into forbearance. When you're in AmeriCorps, in most cases, your income is so low you would possibly qualify for \$0 payments. It may seem odd to you that a payment would be \$0, but it is possible, and happens all the time for individuals who go through service. You won't pay anything while serving but you get credit for payments and those would count towards the individual qualifying for Public Service Loan Forgiveness.

FAQ: I saw there was loan forgiveness for AmeriCorps members somewhere. It was a listing on my loan provider page, but I didn't understand it fully.

There is a difference between loan forgiveness and loan forbearance. AmeriCorps members are eligible for loan forbearance, which means you do not need to make payments towards your loan while you are serving in AmeriCorps. Depending on what type of loan you have, your loan may continue to accrue interest while you are serving. If that happens, you can then fill out the interest repayment form in MyAmeriCorps at the end of your term and have the interest that accumulated during service repaid by AmeriCorps. This is separate from your Education Award. It is an additional benefit. However, you must complete the forbearance form in MyAmeriCorps if you want the interest to be repaid.

We are not aware of loan forgiveness that is specific to AmeriCorps, however, there is the Public Service Loan Forgiveness (PSLF) program. If you plan to continue into a career with public service and you have loans, you should definitely consider looking into this option.

Note: if you plan to do PSLF, you should consider NOT using forbearance and instead talk to your loan servicer about getting an interest-based repayment plan. That way you can start making payments which can count towards your 120 required payments.

Accrued Interest Payment

To get your interest paid for your service, you must fill out the forbearance form in the portal. At the completion of your term, this should be linked in the portal to your exit paperwork which verifies the exact dates of your term of service, qualifying you for the interest to be repaid. If you had a loan in forbearance for another reason, you will run into trouble at the end of your term if you don't already have the appropriate forbearance form in MyAmeriCorps in order to get your interest repaid.

The Trust will pay all or a portion of the interest that accrued on your qualified student loan during your service. The Trust can only make an interest payment after you have successfully completed a term of service and have earned an education award. All members who have earned awards and have outstanding qualified student loans are eligible for this benefit.

The portion of the accrued interest that the Trust pays is determined by the type (full or part-time) and length of your service. Members who completed full-time terms of service, completed the terms within 12 months, and received education awards will have 100% of the interest paid that accrued on their qualified loans during their service. Members who completed part-time terms may not be eligible to have all the accrued interest paid. Members who end their service early due to compelling personal circumstances may not be eligible to have all the accrued interest paid.

Interest payments are not subtracted from your education award amount. They are made in addition to education award payments.

How to Apply for an Interest Payment

After you have completed your service and received notification of your award, you can go into your [MyAmeriCorps](#) account.

- On your homepage, click on the "Create Interest Accrual" link at the top of the page to bring up the page to request the payment.
- Follow the instructions. Select the appropriate term of service and type of loan. Then, identify the holder of your student loan.
- When you click on "submit," a notice* will be sent electronically to your loan company. A record of your request will appear in your account homepage.

**This notice will verify that you served in an AmeriCorps program and earned an education award. It also requests that the loan holder provide information about your qualified loan so that the correct amount of interest can be determined. The loan company provides the information, then certifies and submits the payment request electronically to the National Service Trust.*

Interest payments are reflected in your [MyAmeriCorps](#) account and will also appear on the statements from your loan holder. Interest payments, as well as education award payments, are considered taxable income and are reported to the IRS.

It is a good practice to get the accrued interest paid before making a payment using your education award. This will give you a more accurate payoff amount if you want to pay off a student loan using your education award.

Loans

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 the member successfully completes their term(s) of service. Deferment is also a possibility for VISTAs [making the choice](#) not to receive the education award.

Qualified Loans

The laws surrounding the ed 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.)

You may want to check out free student loan advice at www.freestudentloanadvice.org. This is a great resource for information on public service loan forgiveness, loan deferment, and loan forbearance. It can help with tricky details on exactly how loans are handled. You also should speak with your lender regarding interest-based repayment plans.

FAQ: If we're paying off loans, do we send payment directly to the student loan institution? Can you explain the process of using the education award for outstanding student loans?

Yes, you choose the loan service provider from the list in the MyAmeriCorps portal. Here is a link to a screenshot-by-screenshot video that shows the process:
<https://youtu.be/AeXPB2Cd69U>

FAQ: How do you know if your loan institution is qualified to accept the award?

We recommend starting by looking at the list in the answer above. Next, once you complete your term of service you can log into MyAmeriCorps and see the dropdown list in the education award form.

FAQ: Should the funds be sent directly to my loan provider or to my school?

If you are using it to pay off a loan, yes, it would go directly to the loan servicer rather than the school.

FAQ: How do you send the award to specific federal loans rather than the total amount? I want to pay off the ones accruing interest first!

It would depend on if your loans are all through the same loan servicer or not. If they are different loan servicers, that is easy, just identify which one you want to pay off first and select that loan servicer.

If the loans are all under the same loan servicer, we recommend contacting the loan servicer and letting them know you will send this payment and which loan you want it to be applied to.

FAQ: Which loans do you suggest we can apply for as a Single Person, without anyone to cosign for us?

This is outside of the scope that we can address, however we've listed a few resources below from reputable sources:

<https://studentaid.gov/>

<https://www.nerdwallet.com/article/loans/student-loans/your-guide-to-financial-aid>

FAQ: If we use the education award for our loans and still have left over money, do we get that money reimbursed?

No, you cannot get the leftover money sent to you personally. However, any remaining Education Award will stay in the account for you and remain accessible in your MyAmeriCorps portal for the full 7 years.

List of Eligible Loans

Most postsecondary loans backed by the federal government are considered by law to be qualified for repayment with a Segal AmeriCorps Education Award. This includes both subsidized and unsubsidized loans. Also, loans that are made by state agencies, including state colleges and universities are considered qualified. Qualified loans include:

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

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 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).

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 your 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 terms 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.



Mario graduated from our Charter School. During his last few months in the program he broke a record for the number of credits earned in a trimester. 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.

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.



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 their last day of service. A member may apply for an extension if:
 - They are 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
 - They enroll in another term of service in an approved program.

Extend Your Award's Use Period

To be considered for an education award extension, one of the following must apply:

- You served another term of national service during the previous award's use period, or
- You were unavoidably prevented from using the award during the original use period.

Qualifying examples include:

- Member's serious illness, injury, or disability
- Death, injury, or disability of member's immediate family member
- Destruction or inaccessibility of member's records
- Natural or other disaster
- Administrative consideration

The National Service Trust may grant an extension if you successfully complete a subsequent term of service in AmeriCorps providing that service falls within the use period of the previous award. "Subsequent terms" includes terms in which a VISTA member receives a cash stipend instead of an education award.

The Trust may also grant an extension if you served in Peace Corps or the military during a previous award's original use period and are unavoidably prevented from using your award during that period.

Lengths of Extensions

If you:

- Are unavoidably prevented from using the award, the extension is generally granted for one year.
- Completed a subsequent AmeriCorps term, the extension is equivalent to the length of your subsequent service term.
- Served in Peace Corps or military service and were unavoidably prevented from using your education award during that period, the extension is equivalent to the length of time you served.

To be considered for an extension your situation must occur within the previous award's use period.

Notice of Award Expiration

An email notice is sent to you **6-12 months prior to the award expiration**, if a balance remains in the account. Letter notices are mailed to those who are not registered on MyAmeriCorps. To manually check the expiration date, log on to [MyAmeriCorps](#) and click My Education Award.

Request an Extension

We encourage you to submit requests via [MyAmeriCorps](#). They are processed more quickly this way, especially if the request is based upon having served a subsequent term in AmeriCorps. Proof of your subsequent service will already be in the system. Proof of the date of your extension request will also be in the system.

To submit a request via MyAmeriCorps:

- Log on to your [MyAmeriCorps](#) account
- Click "My Education Award"
- Click "Create Extension Request"
- On the following screen, select the correct term of service and the reason for the request
- Upload any relevant documentation that supports your request
- Click "Submit"

If you are unable to submit a request via [MyAmeriCorps](#), a written request is acceptable. A written request must clearly state the basis for the request, citing the circumstance that qualifies you for an extension, and must include justifying documentation.

Send written requests via U.S. Postal Service and postmarked before the award's expiration date to:

The National Service Trust, AmeriCorps
ATTN: Extensions
250 E Street, SW, Washington, D.C. 20525

Send faxes to the secure fax number 202-606-3484. The fax receipt or header date must be before the award's expiration date. **It is very important to submit your request before the award's original expiration date.**

Documentation Required:

- For Peace Corps service, include a copy of your Description of Service (DOS) signed by the Peace Corps Director from your assigned country.
- For military service, include a copy of your DD-214 or enlistment form, and an explanation of why you were avoidably prevented from using your award.
- For a serious illness, include verification from medical practitioner citing health condition and explanation of why it prevented you from using your education award. The Trust does not require detailed or personal information.
- For a natural disaster, include a copy of the fire department report or insurance claim.

Tax Implications

The education award is considered taxable income in the year it is used. Example: In 2019 a person uses all or part of an education award for college, qualified student loans, or both purposes. **All payments** made from the education award in 2019 should be included as taxable income for that year. AmeriCorps does not withhold taxes from the award.

By the end of January each year, AmeriCorps sends a 1099 MISC Form to all AmeriCorps members for whom payments have been made totaling \$600.00 or more during the previous year. These include both payments from education awards and payments of interest that accrued while the person was serving. The 1099 MISC Form reflects the total amount that AmeriCorps reports as taxable miscellaneous income to the IRS.

Consider spreading out the award over two tax years. An example:	
Fall 2021 - \$3,170	Spring 2022 - \$3,170

Example: Jane used her award in a lump sum towards her student loan not realizing she would be taxed on that as income of almost \$6,000. She was surprised to see this on her 1099 and that she had to pay the tax after just coming out of AmeriCorps, where she didn't make a lot of money. She recommends that if you are going to use all of the award for a loan, pay half in maybe December and the rest in January or February of the following year to spread it over two calendar (tax) years.

Summary:

Any amount of the education award used, and any interest payments made during a tax year can impact your annual income tax responsibility.

- If you use the entire amount of your education award in one calendar year, you must include the entire amount as income on your taxes for that year.
- If you redeem only a portion of your education award in a calendar year, you are responsible for any taxes owed on that portion.
- If you do not use any of your award in a particular year, you do not include any part as income.

- All interest payments made on your behalf should be included as income in the year the payment was made.
- The Trust DOES NOT withhold taxes from your education award or interest payments. If your education award and interest payments total more than \$600 in a calendar year, AmeriCorps will send you an IRS Form 1099 to be used in preparing your income tax return.
- All ed award and interest payments made on your behalf are considered taxable, even if they don't total \$600. You can review all of your payments under Account Statements in your [MyAmeriCorps](#) account.

Tax Relief

While you are responsible for taxes on your education award and other AmeriCorps benefits, you may be eligible for other tax relief through the Taxpayer Relief Act of 1997. For more information, contact a tax professional or the Internal Revenue Service.

[IRS Publication 970, Tax Benefits for Education](#) explains tax benefits that may be available to taxpayers who are paying for higher educational costs or repaying student loans. AmeriCorps members who use the education award and have interest payments made on their behalf, may be eligible for such deductions.

For questions, check out our [Education Award FAQs](#) or contact the [AmeriCorps Hotline](#).

Note: Although it counts as taxable income it is not supposed to count as income for the consideration of federal financial aid on the FAFSA. You will want to put the education award AND your living allowance amount on the FAFSA in the line marked, "tax exempt interest income." This is currently 44D on the form.

FAQ: I didn't get a 1099 Misc. Tax form, why?

A couple of reasons.

- You haven't used your education award yet. You don't get taxed until you use it.
- You have used less than \$600. You don't receive a 1099 unless you use \$600 or more. However, if you use less, it is still considered taxable income and must be reported on your tax return.

FAQ: The ed award counts toward taxes but does it count toward your income when trying to qualify for other assistance (ACA, food stamps, etc.)?

Although it counts as taxable income it is not supposed to count as income for the consideration of federal financial aid on the FAFSA. You will want to put the education award AND your living allowance amount on the FAFSA in the line marked, "tax exempt interest income." This is currently 44D on the form.

It is also not supposed to count as income when being considered for other federal programs such as food stamps. Many AmeriCorps programs will provide a letter for their AmeriCorps members that explains the AmeriCorps living allowance to other agencies when you are applying.

[Here is a great guide](#) that an AmeriCorps VISTA in New York put together about applying for SNAP (food stamps) benefits.

[Here is another great example](#) from AmeriCorps Central Texas that answers questions about how the AmeriCorps living allowance or education award are considered when applying for federal benefits.

FAQ: Does federal income tax still apply if there is no state income tax?

Yes.

FAQ: Has anyone actually been audited and had to provide receipts for their awards?

Your award is issued through MyAmeriCorps, where you must provide proof of eligible loans or institution related expenses. You may want to save this documentation, but what is most important is saving the 1099-MISC forms that you receive from the IRS which will be available in the MyAmeriCorps portal in the tax year that you spent your award. You will report the amount of the AmeriCorps Award that you used during that calendar year in your taxes. We have not heard of anyone being audited by the IRS or by the AmeriCorps agency.

Living Allowance

The living allowance amount you receive during service is also considered taxable income in the calendar year in which you receive it. For example, if you receive a portion of your living allowance in 2020 and the rest in 2021, the portion received in 2020 is subject to 2020 income taxes, and the portion received in 2021 is subject to 2021 income taxes.

You will receive a W-2 form indicating the allowance amount you earned. Most AmeriCorps State and National members receive W-2s from the sponsoring organization. VISTA and AmeriCorps NCCC members receive W-2 forms from AmeriCorps.

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 AmeriCorps. 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 MyAmeriCorps. For corrected forms, members should contact the National Service Hotline at 1-800-942-2677.

What are the various roles for an institution that processes requests through MyAmeriCorps Portal?

- **An Administrator** should have the authority to assign and designate other staff to the various roles in *MyAmeriCorps*, as well as have the authority to perform all of the role functions him or herself. An institution can designate more than one person as an Administrator.
- **An Education Award – Expenses Processor** should have the authority to determine the dollar amount of an education award that can be used to pay current educational expenses for a particular period of enrollment. This includes being familiar with regulations governing the relevant types of eligible educational expenses: “cost of attendance” for degree or certificate programs and “educational expenses” for non-degree or GI Bill-approved educational programs. For a more detailed discussion of “eligible expenses,” see the link *Pay Educational Expenses*, on the web page *Use Your Education Award*.
- **An Education Award – Loan Processor** should have the authority to determine the payoff amounts for qualified student loans for which a member wishes to make a payment using an education award.
- **A Forbearance Processor** should have the authority to review and approve requests for the forbearance of qualified student loans.
- **An Interest Payment Processor** should have the authority to calculate the amount of interest that accrued on a member’s qualified student loan during the individual’s term of AmeriCorps service or provide the daily interest rate during the period. System-generated service dates are included with all forbearance requests.
- **For more information, check out the Ed Award FAQs:**
 - <https://americorps.gov/members-volunteers/education-award-faqs>



Title IV Institutions and Other Training Programs for Non-Traditional Uses of Ed Award

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.

Note: we try to check all links to ensure they are still active and check the programs offered at these institutions, however, things may have changed since this publication was updated.

About the Education Award:

- <https://americorps.gov/members-volunteers/segal-ameri-corps-education-award/find-out-more>

U.S. Department of Education Title IV Schools:

- <https://fsapartners.ed.gov/knowledge-center/library/resource-type/Federal%20School%20Code%20Lists>
- <https://www.thiscollegelife.com/finance/student-loans/complete-list-of-title-iv-schools/>

To search schools by subject, try these websites:

- www.nces.ed.gov/collegenavigator
- www.petersons.com
- www.collegeboard.org

For more information about AmeriCorps

- www.americorps.gov

Types of Degrees

Here is a quick guide to different types of degrees you may be interested in pursuing. Sources:

- [TheBestSchools.org](https://www.thebestschools.org/)
- [BigFuture, The College Board](https://bigfuture.collegeboard.org/)

Non-Degree Credential

Non-degree credentials are certificate or certification programs that professional training. These credentials are offered by many different entities: community colleges, corporations, professional and trade associations, non-accredited entities, technical and vocational schools, and some undergraduate colleges and universities. Examples include certificates, licenses, apprenticeships, or bootcamps. Credentials might be a way to build upon a degree or training you already have, or can act as a stepping stone to another cre

Associate Degree

An associate degree is a two-year degree typically offered at community colleges, technical colleges, and career colleges. However, some four-year universities offer them as well. Examples of some associate degrees include Associate of Arts (AA) and Associate of Science (AS). AA degrees are broader, while AS degrees mostly prepare students for science or math careers. Some students complete an Associate Degree and transfer to a four-year program.

Bachelor's Degree (or Baccalaureate Degree)

Bachelor's degrees require a four- or five-year programs in a specific academic discipline. The two most common types of bachelor's degrees are bachelor of arts (BA) and bachelor of science (BS). Other types of bachelor's degrees include the bachelor of fine arts (BFA), and bachelor of architecture (BArch). Many professional careers require bachelor's degrees. Earning a bachelor's degree can open the door to many job opportunities and increase your potential income.

Graduate Degree

Graduate degrees are advanced degrees that students pursue after earning a bachelor's degree. The two most common are master of arts (MA) and master of science (MS). Other examples include master of fine arts (MFA) and master of business administration (MBA). A graduate degree is like an extension of a bachelor's degree; a student further enriches their knowledge and narrows their area of study.

Professional Degree

Students earn professional degrees to become licensed to work in professions like medicine or law. Examples include MD (Medical Doctor), JD (juris doctor), or PhD (doctor of philosophy). Professional programs generally require a college degree before you start them and then at least three years of study to complete.

College Search

There are many websites that give you the opportunity to search for the school you want based on your interests. Once you find the right school, check [U.S. Department of Education Title IV Schools](#) at or [This College Life](#) to make sure it is a Title IV school (so you can use the voucher) and find the school code.

Note: there are so many schools offering degree programs that it may be hard to choose. While reading reviews can be helpful in deciding, not all reviews are created equally. Finding a reliable school review service is important. Some online college reviews may offer only basic services. This can include details such as tuition, location, and other general information. Although these facts may be of high importance, there are other factors to consider, like the degree programs and areas of study offered, housing and dining options, on and off-campus life, transportation, the size of the school, internship and job opportunities, and more.

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?

In every culture, an educated, skilled workforce 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 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 often a requirement to qualify for a job. A degree gets your foot in the door and attracts better jobs and better pay. Well-educated job seekers have an advantage in today's competitive market.



Sample Regional Title IV Institutions that Match the Education Award

<https://americorps.gov/partner/partnerships/schools-national-service-search>

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 offers an AmeriCorps scholarship to qualified AmeriCorps alumni in recognition of academic potential and leadership in the field of Natural Health. This scholarship will provide \$1,500 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 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 at CIIS 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
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

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 U.S. 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

Spartanburg, SC www.sherman.edu

Sherman College of Chiropractic will offer a one-time matching scholarship of up to \$4,000 per Segal AmeriCorps Education Award recipient who is admitted to the doctor of chiropractic program. In addition, Sherman College will waive the application fee for any education award recipient. Please contact the Sherman College Office of Admissions for the application waiver code at 1-800-849-8771.

Future Generations University

Franklin, WV www.future.edu

Future Generations University offers a 25% scholarship, worth up to \$4,000, to AmeriCorps members who enroll in either the Master in Applied Community Development program or the Certificate in Applied Community Development program. With two years of service, your Segal AmeriCorps Education Award and this scholarship will cover the cost of the master's degree.

MA in Applied Community Development
Courses: Sustainable Communities
Taking Impact to Scale
Nonprofit Management
Change your World
Social Entrepreneurship

Peacebuilding & Conflict Transformation
Strategies for Conservation
Food & Water Security
Natural Resources & Conflict

Georgetown University School of Continuing Studies

Washington, DC 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.

Global Hospitality Leadership
Sports Industry Management
Executive Master's in Global
Higher Education
Higher Education Administration
Executive Master's in Global
Strategic Communications

Design Management &
Communications
Integrated Marketing
Communications
Public Relations & Corporate
Communications
Real Estate
Urban & Regional Planning

Executive Master's in
Emergency & Disaster
Management
Applied Intelligence
Emergency & Disaster
Management
Systems Engineering
Management
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.

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 Apprentice
Electrical Technology
Electronics Technician
Heating, Ventilation & Air Conditioning
Industrial Machine Technology (CNC)
Industrial Maintenance
Welding and Fabrication Technology



[Westminster College](#)

Salt Lake City, UT www.westminstercollege.edu

Westminster College offers an AmeriCorps Matching Grant to qualified undergraduate students. This award matches 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

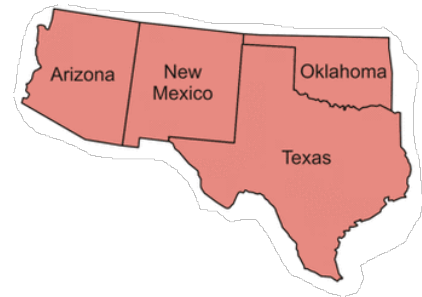
[Fort Peck Community College](#)

Poplar, MT www.fpcc.edu

Fort Peck Community College will match up to three (3) individual Segal AmeriCorps Education Awards at \$1,000 each per academic year. Match will be in the form of tuition waiver up to \$1,000 per student per year. Certifications include:

Accounting Technician	Graphic Web Design
Automotive Technology	Healthcare Montana Pre-Nursing
Business Assistant	Truck Driving
Diesel Technology	Welding Technology

SOUTHWEST REGION



[Prescott College](#)

Prescott, AZ www.prescott.edu

- Up to \$1,000 Segal Education Award match, applicable to all undergraduate programs. Undergraduate matches will be applied towards tuition and fees and are applied over the remaining terms in a student's program.
- Up to \$2,000 Segal Education Award match, applicable to all graduate programs. Graduate matches will be applied towards tuition and fees and are applied over the remaining terms in a student's program.
- AmeriCorps alumni who have already used their Segal Education Award but are interested in a graduate degree program at Prescott College, are eligible for a \$1,000 scholarship that will be applied towards tuition and fees and are applied over the remaining terms in a student's program. Alumni are required to provide a copy of their Segal Education Award letter.
- Designated Admissions Counselor to support AmeriCorps member through the application and aid process.
- One-year enrollment deferrals for individuals who serve in AmeriCorps.
- Opportunity for AmeriCorps members to receive four free undergraduate credits and three graduate credits for completing Arizona Serve's Civic Leadership Training modules. It is also possible to earn college credit for their year(s) of service through Prescott's Prior Learning Assessment, please reach out to an Admissions Counselor for more information.
- Arizona Serve is the largest AmeriCorps program in the state of Arizona hosted through Prescott College in both Yavapai and Pima Counties.

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 bush.tamu.edu

The Bush School of Government and Public Service at Texas A&M partners with AmeriCorps in its MPSA (Master of Public Service and Administration) and MIA (Master of International Affairs) degrees.* The MPSA and MIA degrees pay the application fee for AmeriCorps applicants, provide priority points in admissions consideration, grant aid for full-time service of \$7,000 or more each year, provide in-state tuition rates, offer one-year enrollment deferrals, and can possibly waive the required professional internship requirement for seasoned AmeriCorps alumni. In year two, first-year awards are renewable by maintaining a minimum GPA, or

students can apply for graduate assistant (GA) positions that replace their first-year award. Many AmeriCorps alumni receive awards that exceed \$10K or more, with several receiving what amount to full-ride considerations.

**This Bush School agreement does not extend to the Executive level degrees (EMPSA, MIP, MIP-DC campus), the joint MIA-MPH (while in the MPH portion), or online certificates. It only works with the MPSA and MIA on-campus degrees.*

GRADUATE CERTIFICATES

[Advanced International Affairs](#)

[Homeland Security](#)

[Nonprofit Management](#)

[Public Management](#)

[National Security Affairs](#)

NORTHEAST REGION



[Asnuntuck Community College](#)

Enfield, CT www.asnuntuck.edu

Asnuntuck Community College provides a \$1,000 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 (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 University](#)

Doylestown, PA www.delval.edu

Delaware Valley University offers a matching grant for AmeriCorps members who are eligible for the Segal AmeriCorps Education Award. The matching grant is for \$1,500 each year for up to four years equaling a total Segal Education matching grant of \$6,000. 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 studies.

Agribusiness (B.S.)

Animal Science (B.S.)

Biology (B.S.)
Conservation & 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 www.risd.edu

The Rhode Island School of Design offers to match the AmeriCorps grant for an amount not to exceed \$4,725 for two, full-time, matriculated undergraduate or graduate students. Candidates should send a letter to the financial aid office by February 15 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

[Indiana University School of Public and Environmental Affairs \(SPEA\)](#)

Bloomington/Indianapolis, IN www.spea.indiana.edu

SPEA strongly encourages students who have successfully completed 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. SPE waives three credit hours per year of service (up to 6 credit hours) from the degree requirements of all AmeriCorps alumni.



The SPEA and Center on Philanthropy at IU offer graduate programs in nonprofit management and philanthropic studies on the Indianapolis and Bloomington campuses. The 48-credit hour Master of Public Affairs offers a concentration in nonprofit management. Programs in nonprofit management on the IU Bloomington and Indianapolis campuses were ranked 1st and 6th respectively by U.S. News and World Report. The 36-credit hour Master of Arts in Philanthropic Studies is awarded by the Center on Philanthropy through the Indiana University School of Liberal Arts in Indianapolis. It is the first master's degree program in the United States to focus on the history, culture, and values of philanthropy. Students can also combine the two programs, earning both MPA and MA degrees, in 60 credit hours of courses. A limited amount of financial aid is available for students who qualify.

For more information about the nonprofit management program in Indianapolis -

<http://www.spea.iupui.edu> and the philanthropic studies program

<http://www.philanthropy.iupui.edu>

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](#) www.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

Total financial support for Fellows is worth at least \$45,300 and up to \$64,200. The Stevenson Center matches the AmeriCorps Education Award for ALL admitted Fellows through:

- Graduate assistantship (starting at \$973/month) during fall and spring semester of first year
- Stipend (currently \$1,972/month) during second-year 11-month professional practice internship
- 100% tuition waiver worth up to \$32,682 over two-year program
- Other benefits, please see [Financial Support](#)

See [Stevenson Center](#) for important information regarding eligibility and program requirements.

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 www.taubmancollege.umich.edu

Taubman college offers Teach for America and other AmeriCorps alumni who are admitted to our graduate degrees a matching scholarship 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



Non-Traditional Trades and Title IV Institutions that Accept the Ed Award

The Arts: Acting/Theater Design & Stagecraft/Filmmaking

Sample Schools:

- [Allan Hancock College](#) / Santa Maria, CA
- [American Academy of Dramatic Arts](#) / New York, Hollywood
- [Central Lakes College](#) / Brainerd, MN



Automotive/ Mechanic

Education options for mechanics include an associate degree in automotive technology, vocational training, an apprenticeship or job training. [Wage data](#).

Sample Schools:

- [Northwood Technical College](#) / Shell Lake, WI
- [Arizona Automotive Institute](#) / Glendale, AZ
- [Automotive Training Center](#) / Pennsylvania (various)
- [Arizona Automotive Institute](#) / Glendale, AZ
- [Community College of Allegheny County](#) / Pittsburgh, PA
- [Denver Automotive & Diesel College](#) / Denver, CO



Business and Finance

Business and Finance is one of the fastest growing and in-demand fields because business professionals are needed in almost every industry. Business professionals work as health care administrators, financial analyst, sales representatives, etc.

Sample Programs:

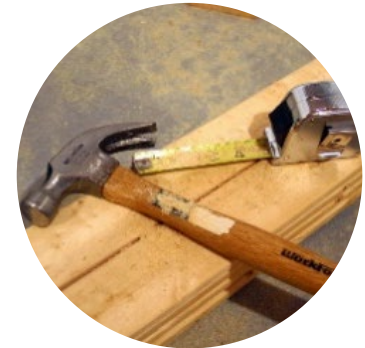
- [Walla Walla Community College](#) / Walla Walla, WA
- [Becker Professional Education](#) / Online
- [Johns Hopkins University Carey Business School](#) / Baltimore, MD
- [Los Angeles City College](#) / Los Angeles, CA

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 lead to additional vocational skills like Electrical, Air Cooling/HVACC installations, etc. [Wage data](#).

Sample Schools:

- [Eastern Florida State College](#) / Cocoa, FL
- [Community College of Denver](#) / Denver, CO
- [State University of NY College of Technology at Delhi](#) / Catskill Mountains, NY



Cosmetology

Cosmetologists provide beauty services that include caring for hair, skin and nails. The industry employs workers including hair stylists, shampooers, barbers, makeup artists and manicurists. It takes within 1-3 years to be a licensed cosmologist. [Wage data](#).

Sample Schools:

- [Eastern Florida State College](#) / Cocoa, FL
- [Minnesota School of Cosmetology](#) / Woodbury, MN

Computer Science & Graphic Design

Computer science and/or graphic design are promising fields with many employment opportunities. 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 – [wage data](#)
- Data Scientist/Research Scientist – [wage data](#)
- Web Developers – [wage data](#)

Sample Schools:

- [Mesa Community College](#) / Mesa, AZ
- [Udacity](#) / Online



Culinary Arts

Those in this field may work in restaurants and other dining establishments as prep cooks, restaurant managers, executive chefs, sous chefs, etc. A chef or head cook supervises other culinary workers and oversees the running of the kitchen, often, the entire establishment.

Sample Schools:

- [Arizona Culinary Institute Scottsdale](#) / Arizona (various)
- [Institute of Culinary Education](#) / New York City, NY
- [Quality College of Culinary Careers](#) / Fresno, CA
- [The Culinary Institute of America](#) / Hyde Park, NY

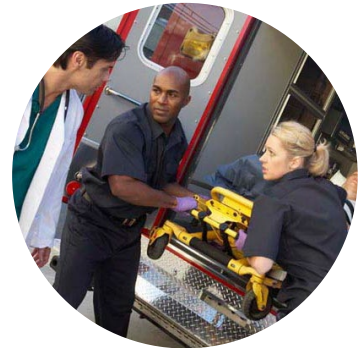


Emergency Medical Technician (Basic Training)

Emergency Medical Technicians respond to emergency calls to provide efficient and immediate care to the critically ill and injured, and to transport the patient to a medical facility. A Basic Emergency Management Certificate will allow a Corpsmember to gain medical training, leadership experience, and critical thinking skills.

Sample Schools:

- [Central Lakes College](#) / Brainerd, MN
- [Erie Community College](#) / Buffalo, NY
- [Merritt College](#) / Oakland in Alameda County, California
- [Yakima Valley Community College](#) / Yakima, Washington



Horticulturalist

American Society for Horticultural Science

Alexandria, VA www.ashs.org

Certifications offered:

[ASHS Certified Professional Horticulturist \(CPH\)](#) —

This recognizes those in horticulture who are established, with significant work experience; 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.

[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 | Monitoring and Testing, Diagnosing and |
| Production of Fruits, Vegetables, Turf, and | Managing Plant Problems |
| Ornamental Plants | |
| Shipping and Handling of Final Product | |
| Propagation | |



Massage Therapy

Becoming a masseur can take about nine to sixteen months. The curriculum can include human anatomy and physiology, acupressure, and uses of alternative medicine.

Sample Schools:

- [European Massage Therapy School](#) /Skokie, IL
- [University of Colorado Denver](#) / Denver, CO



Mortuary Sciences

A career in Mortuary Science ranges from an accelerated one-year associate degree program to a three-and-a-half-year degree program. The 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
- [Mesa Community College](#) / Mesa, Arizona

Natural Resources, Conservation and Forestry

Many of these programs are two years. They develop critical skills and knowledge in animal/plant science, mechanics, communications, and public relations specific to becoming 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, state parks, and other conservation agencies around the country.

Sample Schools:

- [Central Oregon Community College](#) / Bend, OR
- [Earth Institute at Columbia University](#) / New York, NY
- [The Wildlife Society](#) / Bethesda, MD
- [Dixie State College of Utah](#) / St. George, UT

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
- [Diesel Driving Academy](#) / Locations in LA and AR
- [Hamrick School](#) / Medina, OH
- [HDS Truck Driving Institute](#) / Tucson, AZ

Welding Schools

Programs range from a three-month structural welding course to a fourteen-month Associate of Occupational Studies. Some possible career options could be in a construction company, utility company, automotive industry, or sculptor.

Sample Schools:

- [Cincinnati State Technical and Community College](#) / Cincinnati, OH
- [Hobart Institute of Welding Technology](#) / Ohio (various)
- [Fort Peck Community College](#) / Popular, MT



Some schools noted above and these two offer more courses than the category in which they are listed.

Dorsey College various locations in MI www.dorsey.edu
Culinary Arts; Skilled Trades (electrical technician HCAC systems tech); Beauty (cosmetology, manicuring, esthetician); EMS Program; Massage Therapy; Dental Assistant

Yestermorrow Design/Build School / Waitsfield, VT – www.yestermorrow.org
Accounting; Agriculture; Animation; Art; Auto body technology; Automotive Technology; Cosmetology; Computer Science; Culinary Arts; Dance; Electronics Technology; Early Childhood Studies; EMS; fashion; Environmental Health and Safety; Film/Video Production; Fire Technology; Graphic Design; Human Services; Law Enforcement; Music; Recreation Management; Wildland Fire Technology; Web Design; Welding Technology



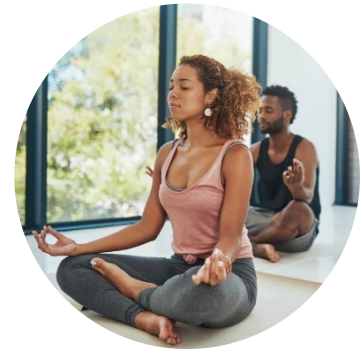
Other Ways to Use Your AmeriCorps Education Award

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
- [Manchester Community College](#) / Great Path & Manchester, CT
- [Scottsdale Community College](#) / Scottsdale, AZ
- [Anne Arundel Community College](#) / Arnold, MD



Outdoor Education Options

Outward Bound

www.outwardbound.org

Outward Bound offers educational programs, in city classrooms and outdoors in amazing wilderness settings. Courses vary from one week to an entire semester or instructor courses to gain experience in outdoor skills and leadership. You can receive college credit through certain institutions.

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.

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 education 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, NM. You don't have to be a student 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

[Kling Mountain Guides](#) / Durango, CO



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.

To support AmeriCorps alumni, NOLS will match the AmeriCorps education award up to the full amount for semester and yearlong course tuition. AmeriCorps grads can also use their unmatched education award toward any course. Interested AmeriCorps alumni can learn more at info.nols.edu/americorps.

Notes about NOLS - For NOLS, as with a few other travel education programs, you must be an enrolled student and the funds for the course go from the school to NOLS rather than paying it directly as a member of the general public would.



I used my first ed award from NCCC in a traditional manner. But used subsequent award towards my career in wildland fire, taking a wilderness EMT course with NOLS. I have now served as the EMT on three separate fire crews and am entering my fourth season with the Forest Service as a lead firefighter.

*– Kim
Alum, AmeriCorps St. Louis*

This may cost you more since you have to do it as a student paying tuition and often it's a higher fee than if you were paying the fee on your own (not using your ed award).

From NOLS: *You are eligible to use your 529 College Savings Plan or AmeriCorps Education Award to cover the costs of your course, thanks to NOLS' partnership with Western State Colorado University. Our NOLS courses are eligible for you to use your AmeriCorps education award and/or 529 Plan. For NOLS Expedition courses, NOLS will match your AmeriCorps education award up to \$2,000 dollars. Your AmeriCorps award/529 Plan also can be combined with other financial aid such as scholarships and VA benefits.*

Study Abroad

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

1. Research Title IV international schools. These are institutions that process U.S. federal student aid, such as Stafford loans.
2. If your MyAmeriCorps 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.
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

Global Service Corps

This is an overseas service experience with optional college credit and the chance to use your ed award for program fees, airfare, and related expenses. Whether serving in Tanzania, Cambodia, or Thailand, AmeriCorps alumni can stay involved in issues that are important to them while making a positive impact on global communities. Global Service Corps community development projects focus on health, education, and nutrition. Programs are offered throughout the year and range in length from as short as two weeks, to more intensive internships lasting six months or longer. College credits are also available for all programs, though it is not required to earn credit to use the ed award. [Learn more here.](#)

FAQ: Can my award be used toward credit for housing that I will use in a different country?

Probably. A few things have to align to make that possible. First, the school has to participate in federal student aid programs (see above answer). Next, the school needs to determine your cost of attendance. If that's the case, you'll want to talk to the schools' financial aid office about how to apply your aid (the education award) to your costs.

Here's an explanation from the US Department of Education that helps to explain how financial aid can be applied to expenses abroad. This should be the same for the education award, but you will want to communicate with the school to be sure.

FAQ: How will I get paid?

Your loan funds will be electronically transmitted from the U.S. Treasury to the international school's designated bank. First the school will put the funds toward anything you owe them (tuition, fees, etc.). If there is any money left over after the funds are applied to your account at the school, the extra money will go to you.

Your funds might not be disbursed (paid out) before you leave the US, so you will most likely have to come up with your travel expenses yourself.

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 offer business incubator opportunities. Some examples include:

- [Cumberland Business Incubator](#) - Roane State Community College / Crossville, TN
- [The Santa Fe College Business Incubation Program](#) - Santa Fe College / Santa Fe, NM
- [Technical Innovation Center](#) - Hagerstown Community College / Hagerstown, MD
- [John Pappajohn Entrepreneurial Center](#) - North Iowa Area Community College / Mason City, IA
- [Springfield Business Incubator \(SBI\)](#) - Springfield Technical Community College / Springfield, MA

Step three

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