

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

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

The Corps Network (TCN) currently administers a couple multi-state national direct AmeriCorps grants as well as a large national Education Awards Program (EAP). Since 2000 over 56,000 members from 80+ Corps across the country have enrolled in TCN's AmeriCorps grants.



1275 K Street, NW – Suite 1050 Washington, DC 20005 202.737.6272 phone 202.737.6277 fax www.corpsnetwork.org

For more information contact Leslie Wilkoff, Director of AmeriCorps Programs (EAP) <u>lwilkoff@corpsnetwork.org</u>

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



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

Introduction

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

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

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

You have seven (7) years to use the Ed Award. Once you've completed

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

Award Limitations - Multiple Terms

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

Considerations

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

Maximum Number of Terms

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

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

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

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

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

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



Amount of the Segal AmeriCorps Education Award

Amount, Eligibility, and Limitations

Beginning with terms of service that were supported with 2010 funds, the amount of a full-time education award is equivalent to the maximum value of the Pell Grant for the award year in which the term of service is funded. Prior to this time, the amount of an education award had remained the same since the AmeriCorps program began. Because AmeriCorps State and National programs are funded on a different schedule than VISTA and NCCC, VISTA and NCCC members will be eligible for the new amount sooner than AmeriCorps State and National members. As a reference, the amount of a Pell grant for the 2020-2021 fiscal year is \$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.

Because the maximum amount of the Pell Grant can change every year, the amount of a full-time award can change in the future. However, once a member earns an award, the dollar value of that award will not increase. For all programs, award amounts for part-time terms of service vary based upon the length of the required term of service. Payments made from Segal AmeriCorps Education Awards are considered taxable income in the year that the AmeriCorps makes the payment to the school or loan holder. A member serving in a full-time term of service is required to complete the service within 12 months.

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

Program year example: Enrolled in 2019-2020 means that the Member's Records in eGrants will show them enrolled in 2019 even if the start date was February 2020 as these are based on the AmeriCorps fiscal year. VISTA and NCCC may be on a different program year schedule.

Full-time					
	Three	Half-time/	Reduced	Quarter-time	Minimum-time
1700 hr.	Quarter time	Part-time	Half-time	450 hr.	300 hr.
	1200 hr.	900 hr.	675 hr.		
\$5,550	n/a	\$2,775	\$2,114	\$1,468	\$1,175
\$5,645	n/a	\$2,822	\$2,150	\$1,493	\$1,195
\$5,730	n/a	\$2,865	\$2182.78	\$1,515.55	\$1,212.44
\$5,775	n/a	\$2,887.50	\$2,199.92	\$1,527.45	\$1,221.96
\$5,815	n/a	\$2,907.50	\$2,215.24	\$1,538.36	\$1,230.69
\$5,920	\$4,144	\$2,960	\$2,255.24	\$1,566.14	\$1,252.91
\$6,095	\$4,266.50	\$3,047.50	\$2,321.00	\$1,612.43	\$1,289.95
\$6,195	\$4,336.50	\$3,097.50	\$2,630	\$1.638.89	\$1.311.11
\$6,345	\$4,441.50	\$3,172.50	\$2,417.14	\$1,678.57	\$1,342.86
TBD					
	\$5,550 \$5,645 \$5,730 \$5,775 \$5,815 \$5,920 \$6,095 \$6,195 \$6,345	1200 hr. \$5,550 n/a \$5,645 n/a \$5,730 n/a \$5,775 n/a \$5,815 n/a \$5,920 \$4,144 \$6,095 \$4,336.50 \$6,195 \$4,441.50	1200 hr.900 hr.\$5,550n/a\$2,775\$5,645n/a\$2,822\$5,730n/a\$2,865\$5,775n/a\$2,887.50\$5,815n/a\$2,907.50\$5,920\$4,144\$2,960\$6,095\$4,266.50\$3,047.50\$6,195\$4,336.50\$3,097.50\$6,345\$4,441.50\$3,172.50	1200 hr.900 hr.675 hr.\$5,550n/a\$2,775\$2,114\$5,645n/a\$2,822\$2,150\$5,730n/a\$2,865\$2182.78\$5,775n/a\$2,887.50\$2,199.92\$5,815n/a\$2,907.50\$2,215.24\$5,920\$4,144\$2,960\$2,255.24\$6,095\$4,266.50\$3,047.50\$2,321.00\$6,195\$4,336.50\$3,097.50\$2,630\$6,345\$4,441.50\$3,172.50\$2,417.14	1200 hr.900 hr.675 hr.\$5,550n/a\$2,775\$2,114\$1,468\$5,645n/a\$2,822\$2,150\$1,493\$5,730n/a\$2,865\$2182.78\$1,515.55\$5,775n/a\$2,887.50\$2,199.92\$1,527.45\$5,815n/a\$2,907.50\$2,215.24\$1,538.36\$5,920\$4,144\$2,960\$2,255.24\$1,566.14\$6,095\$4,266.50\$3,047.50\$2,321.00\$1,612.43\$6,195\$4,336.50\$3,097.50\$2,630\$1.638.89\$6,345\$4,441.50\$3,172.50\$2,417.14\$1,678.57

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.*

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, Stafford 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.
- <u>See Section 2525.20 of the Code of Federal Regulations</u> 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 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).

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 <u>FAFSA Guidance for</u> <u>Financial Aid Officers</u> that we make available to educational institutions.

Repay Qualified Student Loans

The Segal AmeriCorps Education Award can only be used to repay the qualified student loans

- Loans backed by the federal government under Title IV of the Higher Education Ac (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, & 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, & 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, as long as 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-thejob training at institutions that accept the G.I. Bill.
- The lists include trade schools and overseas schools, as well as outdoor education and international programs not on either list.
- You can use your award in non-degree settings including enrichment classes at community colleges or university extension services.

Title IV

A Title IV school is an institution that processes U.S. federal student aid, such as Stafford loans. If you'd like to search for a specific school or verify that a school is Title IV school, check here: <u>https://www.thiscollegelife.com/finance/student-loans/complete-list-of-title-iv-schools/</u>. You can also call the school and ask if they are Title IV. Veterans can also use the award for education, apprenticeship, and on-job training at institutions that accept the G.I. Bill.

To find out if a school is Eligible:

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

Trade Schools

You can use the award at Title IV educational institutions, which are usually colleges and universities.

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

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



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

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

Learn more about the types of schools where you can use your award.

Schools of National Service

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

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.

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

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 <u>written</u> <u>commitment</u> to provide incentives to AmeriCorps members and alumni.

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

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

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

Besides tuition, what else is considered a qualified current Education Expense?

The Segal 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 Trust. 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 s/he plans to use the Segal AmeriCorps Education Award as payments 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 My AmeriCorps 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 <u>during or after</u> your AmeriCorps service. Expenses incurred prior to your enrollment in a term of service are not qualified.

G.I Education Bill Programs

The 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.

- A Segal 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 in making the most of your education award during your educational experience. We are also providing important information that you can pass on to Financial Aid Counselor which may help when they advise you on when and how to use your education award.

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

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

Many schools will require you to fill out the Free Application for Federal Student Aid (commonly known as FAFSA) if you use your education award, even if you do not intend to apply for financial aid. The FAFSA can be completed online. If you are required to complete this form, complete it early and correctly.

A section of the form asks about your income reported to the IRS from the previous year. If you used your education award in the previous year, had interest payments made by AmeriCorps, or received a living allowance, be sure to include those amounts on the line where it asks for AmeriCorps benefits (awards, living allowances and interest payments)". This can give you a lower adjusted gross income and help you receive a better financial aid package.

FAFSA Process

Hiding midway through the FAFSA, you'll find the question relevant to getting your AmeriCorps income to NOT count against you for financial aid. On the paper version of the 2013-14 FAFSA, it's easy to find: Question 43D.

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

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

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

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

The potential **benefits can stretch into two school years**. The FAFSA you fill out for the 2019-20 school year is based on your 2018 taxes. Likewise, down the road, the FAFSA you fill out for the 2020-21 school year will be based on your 2019 taxes.



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

The FAFSA

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

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

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

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

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

How to request your Segal AmeriCorps Education Award Payment

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 <u>amount you authorize</u> the National Service Trust to pay the Institution out of your available award balance;
- 3. Choose whether your <u>payment</u> will be used to *pay a loan* or to pay for *current education expenses;*
- If you chose to pay for *current education expenses*, enter the <u>semester or term</u> for which you are authorizing payment;
- 4. Search for and select your Institution;
- 5. Check the <u>terms of agreement</u> 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 Title18, USC;
- 6. 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.

For more information go to:

https://my.americorps.gov/trust/help/member_portal/how_to_request_your_eli_segal_americorps_ed ucation_award_payment.htm

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, and the second will arrive midway through the term or semester. Read more about the process of making a disbursement to a school. Contact the Hotline with any questions 1-800-942-2677.

About your Education Award

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

Transferring your 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 My AmeriCorps account.

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

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

General Considerations

- You can transfer the award to a child, grandchild, or foster child. You CANNOT transfer it to other family members, mentored children, or scholarship funds.
- The transferring and designated individual are required to provide a certification (under a penalty of law) that each meets the criteria to give or receive a transferred award.
- When an Education Award is transferred, it affects the transferring and designated individual's ability to receive future awards. For example, if a parent gives her child two full-time awards, neither parent nor child will be able to receive awards in the future.

Considerations for Individuals Giving Away the Award

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

National Service Trust and How to Access Your Award

The National Service Trust is an account in the U.S. Treasury from which 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 request payments online from your My AmeriCorps Account

Accessing and managing your Segal AmeriCorps Education Award has never been easier. <u>My AmeriCorps</u> 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 <u>My AmeriCorps</u>. 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 loan company has not registered in <u>My AmeriCorps</u>, they will not be on the list of institutions in the system. After you do a search and your institution does not appear on the list, click on the "Not Found" link. The next screen will ask you to enter as much information as you know about the school or loan company. You will need to enter information in each of the asterisked fields and then submit the form. These requests may be processed manually and can take several weeks to complete.

The Importance of Using My AmeriCorps

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

In order to prevent a delay in the processing of Segal AmeriCorps Education Award payments, individuals must request payments electronically using the on-line system, <u>My AmeriCorps</u>. 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.

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 My AmeriCorps portal.

Loan Postponements, Interest Payments, and Financial Aid

Forbearance & 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.

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 <u>MyAmeriCorps</u> 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. Read about Perkins Loans and VISTA.
- Private loans also do not qualify.

Accrued Interest Payment

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. But 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 <u>may not</u> be eligible to have all of the accrued interest paid. And members who end their service early due to compelling personal circumstances <u>may not</u> be eligible to have all of the accrued interest paid.

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

From your Home Page in <u>MyAmeriCorps</u>, you can electronically request to have a payment made for the interest that accrued on your qualified loan during your service. Open the field called *My Education Award* and click on *Create Interest Request*. Provide the requested information and submit the form. A notice will be sent to your loan holder to verify that you participated in AmeriCorps and earned an education award. The notice will include a request for the loan holder to provide certain information about your qualified student loan to determine the correct amount of interest that accrued during your service period. Once verified, the loan holder submits the payment request electronically to the National Service Trust.

Interest payments are reflected in your <u>MyAmeriCorps</u> 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.

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

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

List of Eligible Loans

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 you need to know:

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

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

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.

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 send 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 enrolls 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, if 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.



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

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 <u>MyAmeriCorps</u> and click My Education Award.

Request an Extension

We encourage you to submit requests via <u>MyAmeriCorps</u>. 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 <u>MyAmeriCorps</u> 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 <u>MyAmeriCorps</u>, 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. For example, if, in 2019 a person uses all or part of an education award for college, for 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.

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 education award and interest payments made on your behalf are considered taxable, even if they do not total \$600. You can review all of your payments under Account Statements in your <u>MyAmeriCorps</u> 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.

<u>IRS Publication 970, Tax Benefits for Education</u> 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.

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 2018 and the rest in 2019, the portion received in 2018 is subject to 2018 income taxes, and the portion received in 2019 is subject to 2019 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 the AmeriCorps, the Agency. Form 1099 MISC is used to report to the IRS any education award payment made in excess of \$600.00 on behalf of an individual during the year.

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

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 *My AmeriCorps*, 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 on the above questions and others visit: https://americorps.gov/members-volunteers/education-award-faqs



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

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

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

About the Education Award:

https://americorps.gov/members-volunteers/segal-americorps-education-award/find-out-more

U.S. Department of Education Title IV Schools:

https://fafsa.ed.gov/

To search schools by subject, try these websites:

www.nces.ed.gov/collegenavigator

www.petersons.com

www.collegeboard.org

For more information about AmeriCorps

www.americorps.gov

Sample College Listings

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

Bachelor of Science (BS)

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

Associate Degree

majors help students prepare for employment or serve as the basis for additional education. Associate's degree majors require a minimum of 60 credits and are founded on a <u>core</u> <u>curriculum</u> that supports and complements the discipline-specific courses.

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

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

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

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

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

Certificates in Special Field of Study

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

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

College Search

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

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

www.nces.ed.gov/collegenavigator

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



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

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

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

What is the importance of an education?

It's important because in every culture an educated, skilled work force is what makes individuals, businesses, and societies grow and prosper. Knowledgeable individuals with the ability to develop, follow through, and execute a plan are what build cities and governments. Formal education provides the fundamentals where we learn to research, comprehend, to analyze reason and make decisions. Receiving information and learning to think and reason creates knowledge that can be applied and shared. Colleges provide a basis for knowledge that allows an individual to become a vital asset to the community and labor market. Pursuing and obtaining a degree, gives an individual proof of the type and level of knowledge gained.

How does an education benefit me?

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

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

Information

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

Resources

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

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

Sample School #1

Maricopa Community Colleges

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

Accounting

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

Accounting Paraprofessional (AAS)

Accountancy

Accounting (CCL)

Computers: Cisco Networking

The widespread use of the Internet and intranets also has resulted in an increased focus on security. Security threats range from damaging computer viruses to online credit card fraud and identity theft. Most organizations are now employing the services of security consulting firms which specialize in all aspects of information technology (IT) security. These firms assess computer systems



for areas of vulnerability, manage firewalls and provide protection against intrusion and software "viruses." They also play a vital role in homeland security by keeping track of people and information.

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

Developmental Disabilities Specialist (CCL)

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

Family Life Education

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



accurate records and consult with supervisors when problems come up.

ASSOCIATE IN APPLIED SCIENCE

Family Life Education (AAS) - AdolescentDevelopment EmphasisFamily Life Education (AAS) - Adult Developmentand Aging EmphasisFamily Life Education (AAS) - Child and FamilyOrganizations EmphasisFamily Life Education (AAS) - Parent EducationEmphasis

CERTIFICATE OF COMPLETION

Adolescent Development (CCL) Adult Development and Aging (CCL) Child and Family Organizations Management and Administration (CCL) Parent Education (CCL)

Nursing



ASSOCIATE IN APPLIED SCIENCE

Nursing (AAS)

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

CERTIFICATE OF COMPLETION

Nurse Assisting (CCL) Practical Nursing (CCL)

Sample School #2

College and Conservatory of the Performing Arts

New York & Los Angeles www.amda.edu

Art, Design and Performance

A career in the Arts whether it's acting, theater design, stagecraft, filmmaking, or photography may require a diverse skill set. If a member plans to take purse a degree, certificate or professional program in the arts they would develop a



strong set of skills that could lead to a path in entertainment industry, electronic media/broadcasting, television, theater or even commercial work.

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

CAMPUS(ES)	PROGRAM TITLE	DEGREE/LENGTH
Los Angeles	 Acting Music Theatre Dance Theatre Performing Arts 	Bachelor of Fine Arts Four-Year
Los Angeles and New York	Studio Program: Acting for Stage, Film and Television	Conservatory Certificate Two-Year
	 Integrated Program: Acting, Music Theatre, Dance 	
	 Dance Theatre Conservatory: Theatrical, Commercial and Concert Dance 	



Sample Regional Title IV institutions that Match the AmeriCorps Education Award

PACIFIC NORTHWEST REGION & CALIFORNIA

Antioch University Seattle

Seattle, WA <u>www.antioch.edu/seattle</u>

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 <u>www.bastyr.edu</u>

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

Acupuncture & East Asian Medicine	Human Biology
Ayurvedic Sciences	Midwifery
Exercise Science	Naturopathic Medicine
Herbal Sciences	Nutrition
Holistic Landscape Design	Public Health

California Institute of Integral Studies

San Francisco, CA www.ciis.edu

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

CIIS matches the AmeriCorps education award for the following students:

Undergraduates up to \$2,000 Masters up to \$3,000 Doctoral up to \$4,000

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

Acupuncture & Chinese Medicine: Master's Degree (MSTCM) Anthropology and Social Change Asian Philosophies and Cultures Community Mental Health East-West Psychology Expressive Arts Therapy Human Sexuality Integral and Transpersonal Psychology Philosophy, Cosmology, and Consciousness Somatic Psychology Transformative Leadership Transformative Studies Women's Spirituality Program

Pacifica Graduate Institute

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

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

Clinical Psychology (Ph.D.)	Engaged Humanities
Clinical Psychology (Psy.D.)	Integrative Therapy & Healing Practices
Counseling Psychology	Jungian & Archetypal Studies
Community, Liberation &	Mythological Studies
Ecopsychology	Somatic Studies

SOUTHEAST REGION

Pulaski Technical College

North Little Rock, AR <u>www.uaptc.edu</u>

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

> Automated Manufacturing Systems Automotive Technology Aviation Technology Collision Repair Technology Construction Management Diesel Technology Drafting and Design Technology Electronics



General Technology Heating, Ventilation, Air Conditioning & Refrigeration Machining and CNC Military Technology Power Sports Technology Tractor and Trailer Logistics Welding Technology

Sherman College of Chiropractic Tidewater Tech

Norfolk, VA www.tidewatertechtrades.edu

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

Automotive Technician Building Maintenance & Repair Combination Welding Heating, Ventilation & Air Conditioning

Future Generations Graduate School

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

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

MA in Applied Community Change	Leaders for Peace
Ecosystem Resilience	Linguistics Education
Engineering Enterprise	Leadership & Development

Georgetown University School of Continuing Studies

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

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

PROFESSIONAL MASTER DEGREE PROGRAMS

Master's in Global Hospitality Leadership	Master's in Public Relations & Corporate Communications
Master's in Sports Industry	Master's in Real Estate
Management	Master's in Urban & Regional Planning
Executive Master's in Global Higher Education	Executive Master's in Emergency & Disaster Management
Master's in Higher Education Administration	Master's in Applied Intelligence
Executive Master's in Global Strategic Communications	Master's in Emergency & Disaster Management
Master's in Design Management & Communications	Master's in Systems Engineering Management
Master's in Integrated Marketing Communications	Master's in Technology Management

MOUNTAIN REGION

Flathead Valley Community College Kalispell, MT <u>www.fvcc.edu</u>

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

AGRICULTURE & NATURAL RESOURCES	OCCUPATIONAL TRADES
Agriculture	Advanced Manufacturing
Brewing Science and Brewery	Commercial Driver's License (CDL)
Operations	Electrical Apprentice
Forestry	Electrical Technology
Geospatial Technology	Electronics Technician
Integrated Agriculture & Food Systems	Firearms Technologies
Natural Resources Conservation & Management	Heating, Ventilation & Air Conditioning
Parks, Tourism and Recreation	Industrial Machine Technology (CNC)
Management	Industrial Maintenance
Wildlife Biology	Welding and Fabrication Technology

Westminster College

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

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

Aviation Flight Operations	Global Studies
Aviation Management	Outdoor Education and Leadership
Geology	Sports Management



National Personal Training Institute of Colorado

Lakewood, CO <u>www.personaltraininginstitute.edu</u>

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

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

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

Training Youth Clients Training Older Adults Advanced Methods of Training (Kettlebells, Olympic Lifts, HIIT Training) Advanced Corrective Exercise Training Bootcamp Training Starting Your Own Fitness Business Running Your Own Fitness Business Athletic Performance Training Tactical Performance Training Suspension Training Pre- & Post-Natal Training Advanced Nutrition Concept

Fort Peck Community College

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

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

CERTIFICATIONS

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

SOUTHWEST REGION

Prescott College

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

Prescott College matches the Segal AmeriCorps Education Award over the duration of your academic program. There is no cap on the number of recipients who may receive the match and no

additional criteria or application required. It is available for use in all degree-seeking and approved certificate programs.

ADVENTURE EDUCATION

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

CULTURAL & REGIONAL STUDIES

ENVIRONMENTAL STUDIES

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

Border Studies Gender Studies Regional Studies

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

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

The Bush School of Government and Public Service at Texas A&M partners with AmeriCorps in its residential degrees only (not the online certificates or the Executive online degree). The Bush School offers a Master of Public Service and Administration



and a Master of International Affairs. We waive the application fee for AmeriCorps applicants. We will award a minimum scholarship of \$5,000 in the first year, equal to about 40% of current Texas A&M tuition/fees, for any qualified AmeriCorps alumni applicant. Applicants may earn higher levels of aid (Up to \$15,000 in year one) based on the merits of their application. The scholarship is renewable in their subsequent year of the program pending satisfactory academic achievement. For out-of-state students, a scholarship award will also include a non-resident tuition waiver that qualifies them for Texas residency rates (about a \$9,000 savings).

GRADUATE CERTIFICATES

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



NORTHEAST REGION

Asnuntuck Community College

Enfield, CT www.asnuntuck.edu

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

Additive Manufacturing Advanced Manufacturing Machine Technology Advanced Manufacturing Welding Technology Manufacturing Electro-Mechanical Maintenance Technology Manufacturing Electronics Technology Metal Fabrication Technology Quality Inspection Technology Technology Studies: Advanced Manufacturing Welding Technology Option (A.S.) Technology Studies: Lean Manufacturing and Supply Chain Management option (A.S.) Technology Studies: Machine Technology option (A.S.) Technology Studies: Manufacturing Electro-Mechanical Maintenance Technology Option (A.S) Technology Studies: Manufacturing Electronics Technology option (A.S.)

Delaware Valley College

Doylestown, PA <u>www.delval.edu</u>

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

- Agribusiness (B.S.) Animal Science (B.S.) Biology (B.S.) Conservation and Wildlife Management (B.S.) Crop Science (B.S.) Dairy Science (B.S.) Environmental Science (B.S.) Equine Management (B.S.) Equine Science (B.S.)
- Food Science (B.S.) Food Technology with Nutrition Specialization (B.S.) Horticulture (B.S.) Small Animal Science (B.S.) Sustainable Agriculture Systems (B.S.) Turf Management (B.S.) Zoo Science (B.S.)


Rhode Island School of Design https://www.risd.edu/ Providence, RI

Apparel Design

Digital + Media

Graphic Design

Illustration

History of Art + Visual Culture

Architecture

Ceramics

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



Interior Architecture Jewelry + Metalsmithing Landscape Architecture Literary Arts + Studies Photography Printmaking Sculpture Teaching + Learning in Art + Design Textiles

Sterling College

Glass

Craftsbury Common, VT www.sterlingcollege.edu

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

Ecology **Environmental Humanities** Sustainable Agriculture Sustainable Food Systems **Outdoor Education Draft Horse Management**

MIDWEST REGION

Simpson College

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

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



PRE-PROFESSIONAL PROGRAMS Dentistry Engineering Law Medicine Nursing Optometry Pharmacy Physical Therapy Theology/Ministry Veterinary Medicine



Indiana University School of Public and Environmental Affairs (SPEA) Bloomington, IN <u>www.spea.indiana.edu</u>

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

UNDERGRADUATE DEGREES	MASTERS DEGREES
Public Affairs	Public Affairs (MPA)
Environmental Science	SPEA Connect Online MPA & Certificate
Environmental & Sustainability Studies	Programs
Healthcare Management & Policy	Environmental Science (MSES)
Arts Management	Public Affairs-Environmental Science Dual Degree (MPA-MSES)

Environmental Sustainability

Illinois State University Stevenson Center for Community and Economic Development

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

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

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

MASTER DEGREES:	OTHER PROGRAMS:
Anthropology	Peace Corps Paul D. Coverdell Fellows
Applied Economics	Program
Kinesiology and Recreation	Applied Community & Economic Development (ACED) Fellows Program
Political Science	Peace Corps Prep

University of Michigan--Taubman College of Architecture and Urban PlanningAnn Arbor, MIhttp://www.taubmancollege.umich.edu/

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



Master of Urban Planning Master of Architecture Master of Science in Architecture Master of Urban Design

University of Missouri, Columbia

Columbia, MO <u>www.missouri.edu/groups</u>

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

Accountancy

Animal Sciences, BS Architectural Studies, BSHES Biological Engineering, BSBE Chemical Engineering (Materials), BSChE Civil Engineering, BSCiE Computer Engineering, BSCoE Computer Science, BS Economics, BS Environmental Sciences (Atmosphere), BS Environmental Sciences (Land and Soil), BS Geography (GIS), BA Industrial Engineering, BSIE Information Technology, BS Mathematics (Actuarial Science and Mathematical Finance), BS Mechanical Engineering (Aerospace Engineering), BSME Natural Resources Science and Management, BS Nutritional Sciences, BSHES Nutritional Sciences (Nutritional Sciences), BSHES Personal Financial Planning, BSHES



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

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

The Arts: Acting/Theater Design & Stagecraft/Filmmaking

Sample Schools:

Allan Hancock College / Santa Maria, CA - <u>www.hancockcollege.edu</u> American Academy of Dramatic Arts / New York and Hollywood, CA - <u>www.aada.org</u> Brevard Community College / Cocoa, FL - <u>www.brevard.cc.fl.us</u> Central Lakes College / Brainerd, MN - <u>www.clcmn.edu</u>



Automotive/ Mechanic

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

Sample Schools:

Wisconsin Indian Head Technical College / Shell Lake, WI - <u>www.witc.edu</u> Arizona Automotive Institute / Glendale, AZ - <u>www.aai.edu</u> Automotive Training Center / Pennsylvania (various) - <u>www.autotraining.edu</u> Albuquerque Technical-Vocational Institute / NM - <u>www.tvi.edu</u> Arizona Automotive Institute / Glendale, AZ - <u>www.azautoinst.com</u> Community College of Allegheny County / Pittsburgh, PA - <u>www.ccac.edu</u> Denver Automotive & Diesel College / Denver, CO - <u>www.dadc.com</u>

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

Business and Finance

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

Sample Programs:

Walla Walla Community College / Walla Walla, WA - <u>www.wwcc.edu</u> Becker Professional Education / Online - <u>www.becker.com</u> Johns Hopkins University Carey Business School / Baltimore, MD - <u>https://carey.jhu.edu/</u> Dorsey School of Business / Dearborn, MI - <u>www.dorsey.edu</u> Los Angeles City College / Los Angeles, CA - <u>www.lacitycollege.edu</u>

Carpentry, Construction, Electrical

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

Sample Schools:

Automotive Training Center / Pennsylvania (Exton and Warminster) - www.autotraining.edu Yestermorrow Design/Build School / Waitsfield, VT – www.yestermorrow.org Allan Hancock College / Santa Maria, CA - www.hancockcollege.edu Eastern Florida State College / Cocoa, FL - www.easternflorida.edu Community College of Denver / Denver, CO - www.ccd.edu State University of NY College of Technology at Delhi / Catskill Mountains, NY - www.delhi.edu

Cosmetology

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

Sample Schools:

Eastern Florida State College / Cocoa, FL - <u>www.easternflorida.edu</u> Empire Beauty School / (various locations) - <u>www.empirebeauty.com</u> Minnesota School of Cosmetology / Woodbury, MN - <u>www.msccollege.edu</u> Regency Beauty Institute / (various locations) - <u>www.regency.edu</u>

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

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

Computer Science & Graphic Design

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

Careers in Computer Science/Graphic Design



Computer Support Specialist \$24,65 per hour/ \$51,470 per year ⁴ Data Scientist/Research Scientist – \$53.18 per hour/ \$110,620 per year⁵ Web Developers – Median Pay \$31.23per hour/ \$64,970 per year⁶

Sample Schools:

General Assembly / (15 campuses) – <u>www.generalassemb.ly</u> Mesa Community College / Mesa, AZ - <u>www.mesacc.edu</u> Udacity / Online - <u>www.udacity.com</u>

Culinary Arts

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



Sample Schools:

Arizona Culinary Institute Scottsdale / Arizona (various) – <u>www.azculinary.edu</u> Institute of Culinary Education / New York City, NY - <u>www.ice.edu</u> Quality College of Culinary Careers / Fresno, CA - <u>www.qualityschool.com</u> The Culinary Institute of America / Hyde Park, NY - <u>www.ciachef.edu</u>

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

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

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

Emergency Medical Technician (Basic Training)

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



Sample Schools:

Central Lakes College / Brainerd, MN - <u>www.clcmn.edu</u> Erie Community College / Buffalo, NY - <u>www.sunyerie.edu</u> Merritt College / Oakland in Alameda County, California - <u>www.merritt.edu</u> Modesto Junior College / Modesto, California - <u>www.mjc.edu</u> Yakima Valley Community College / Yakima, Washington - <u>www.yvcc.edu</u>

Horticulturalist

American Society for Horticultural Science

Alexandria, VA www.ashs.org

Certifications offered:

ASHS Certified Professional Horticulturist (CPH) —

Certification is the highest level of certification offered by ASHS. It recognizes those in horticulture who are established, with significant work experience, and most with advanced degrees in horticulture. Applicants must have a minimum of five years' experience with a



Bachelor's degree in Horticulture or a closely related field OR three years' experience with an advanced degree in Horticulture or a closely related field. Applicants must also meet the curriculum background requirements as stated in the CPH application.

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

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

Monitoring and Testing, Diagnosing and Managing Plant Problems Business Practice

Massage Therapy

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

Sample Schools:

Baltimore School of Massage / Linthicum, MD - <u>www.bsom.com</u> European Massage Therapy School /Skokie, IL - <u>www.school-for-massage.com/chicago-campus</u> Pensacola School of Massage Therapy & Health Careers / Pensacola, FL <u>www.psmth.com</u> University of Colorado Denver / Denver, CO - www.ucdenver.edu



Mortuary Sciences

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

Sample Schools:

The Cincinnati College of Mortuary Science / Cincinnati, OH – <u>www.ccms.edu</u> Mesa Community College / Mesa, Arizona – <u>www.mc.maricopa.edu</u> San Francisco College of Mortuary Science / San Francisco, CA <u>www.sfcms.org</u>

Natural Resources, Conservation and Forestry

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

Sample Schools:

Central Oregon Community College / Bend, OR - <u>www.cocc.edu/default.aspx</u> Earth Institute at Columbia University / New York, NY - <u>http://earth.columbia.edu/</u> The Wildlife Society / Bethesda, MD - <u>www.wildlife.org</u> Dixie State College of Utah / St. George, UT - <u>www.dixie.edu</u>

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 - <u>www.alextech.edu</u> Diesel Driving Academy / Locations in LA and AR – <u>www.dda.edu</u> Hamrick School / Medina, OH – <u>www.hamrickschool.edu</u> HDS Truck Driving Institute / Tucson, AZ - <u>www.hdstruckdrivinginstitute.com</u>

Welding Schools

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



Sample Schools:

Austin Community College / Austin, TX – <u>www.sites.austincc.edu/welding/</u> Cincinnati State Technical and Community College / Cincinnati, OH - <u>www.cincinnatistate.edu</u> Hobart Institute of Welding Technology / Ohio (various) - <u>www.welding.org</u> Fort Peck Community College / Popular, MT <u>www.fpcc.edu</u>

Other Ways to use your AmeriCorps Education Award

Yoga Teacher Certification

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



Sample Schools:

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

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

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

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

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

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

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

Go on an Expedition

Outward Bound www.outwardbound.org

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

The International Wilderness Leadership School www.iwls.com

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

National Outdoor Leadership School (NOLS) <u>www.nols.edu</u>

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

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

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



Mountaineering Guide

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

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

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



San Juan College / Farmington, NMwww.sanjuancollege.eduKling Mountain Guides / Durango, COwww.klingmountainguides.com

Study Abroad

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

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

Countries that have Title IV Universities and Colleges:

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

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

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

IPSL Opportunities for AmeriCorps Alums

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

Undergraduate international study and servicelearning programs (semester or summer) with academic credit

Advocacy Research abroad for academic credit

AmeriCorps Alumni Benefits:

Priority Admission Use your AmeriCorps Segal Education Award Automatic Matching \$5,500 Scholarship Application Fee Waived

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

Go abroad anywhere from 3 - 8 weeks to:

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

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



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



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

Opportunities for AmeriCorps Alums with no Bachelor's Degree

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

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

Undergraduate Programs AmeriCorps Alumni Benefits:

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

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

Starting Your Own Business

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

What is a Business Incubator?

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



Step one

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

Step two

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

<u>On-campus Business Incubator</u> Kendall College / Chicago, IL

<u>Cumberland Business Incubator</u> Roane State Community College / Crossville, TN The Santa Fe College Business Incubation Program Santa Fe College / Santa Fe, NM

<u>The Miller Business Resource Center</u> Salt Lake Community College / Salt Lake City, UT

<u>Technical Innovation Center</u> Hagerstown Community College / Hagerstown, MD

John Pappajohn Entrepreneurial Center North Iowa Area Community College / Mason City, IA

<u>The Center for Business and Technology Incubation</u> Asheville-Buncombe Technical Community College / Asheville, NC

<u>Springfield Business Incubator (SBI)</u> Springfield Technical Community College / Springfield, MA

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