

Non-Traditional Ways to Use Your Segal AmeriCorps Education Award



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Title IV Institutions

All Title IV institutions accept Education Awards. Most U.S. schools (and some overseas schools too!) are Title IV, but check before enrolling!

- 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.
- Call the toll-free number at the U.S. Department of Education's Federal Student Aid Information Center. That number is 1-800-433-3243.
- For going abroad - If your desired school isn't Title IV, you may be able to enroll stateside and use your award to pay for a study abroad (do your research first!)
- If there's difficulty getting AmeriCorps to pay an international school, you could take out a Federal student loan to pay the school, and use your award to pay off the loan.

Non-Tuition Expenses

At the discretion of your financial aid office, you can use your award for expenses within the school's Cost of Attendance. Cost of Attendance is a financial aid term for the amount it would cost for a student to attend that school, including things like textbooks, living expenses, and laptops.

- Ask your financial aid office about applying your award to these expenses
- Full-time students are more likely to receive these benefits
- Benefits that are relevant to your major are more likely to be accepted (e.g. a camera for an art student)
- Payments may take some time to arrive or come in multiple parts, so start this process as early as possible

Outdoor Adventure & Leadership

Several outdoor programs accept the Education Award even though they are not Title IV. These organizations offer a variety of trips, and some offer trainings and certifications in guiding, wilderness medicine, bushcraft, & more.



- Formerly known as the National Outdoor Leadership School, NOLS has adventure courses, leadership courses, and wilderness medicine courses.
- NOLS will match up to \$2,000 of your award for expedition trips (NOT for leadership or wilderness medicine courses)
- They partner with Western Colorado University, so using your Education Award here will also get you college credit

- Outward Bound offers courses, but not certifications
- You can use your Education Award for any of their programs, but start the process early; you'll need to initiate payment of your Education Award 30 days in advance of your trip
- They partner with Western Colorado University, so using your Education Award here will also get you college credit



- Become a certified LNT Master Educator (5-day course) through NOLS
- Many different class locations across the country
- Good resume builder, and you can teach official LNT classes with this certification

Western Colorado University partners with many other organizations to offer experiential outdoor programs that can be covered by your Education Award!

- Alderleaf Wilderness College
- Anake Outdoor School Program
- the arete project
- Boulder Outdoor Survival School
- Earth-Based Institute
- Earthship Academy
- Global Livingston Institute
- Heart of Oregon Corps
- High Mountain Institute
- IWLS
- Irwin Guides
- Jack Mountain Bushcraft School
- Landmark Learning
- Sea State Educational Travel
- Solar Energy International
- Thinking Beyond Borders
- Trails Momentum
- Winterline Global Education
- Youth International

Wilderness Medicine

A great resume booster for outdoor careers. Most conservation jobs require some level of training in this field (see below). Many providers offer these courses but not all accept the Education Award, so check before you register! Sign up early, as the Education Award can take up to a month to process.

- **Aerie Backcountry Medicine** - All of their courses can be covered by the Education Award through the University of Montana. There is an enrollment fee with U Montana, but it can be reimbursed with your award money
- **NOLS** - You can use your award through NOLS, but unlike for their expeditions, they will not match your award money for wilderness medicine courses
- **SOLO** - All their courses can be covered by the Education Award through Sterling College. There is a fee for each college credit (4 total) that can be covered by your award

The list of organizations above is not exhaustive! Many local colleges offer some of these courses (and are usually Title IV, but check). Specialty courses may include:

- Swiftwater Rescue
- WFA/WFR Instructor Training (WFR/WEMT prerequisite)



What Wilderness Medicine Course is right for me?

Most wilderness medicine certs last for 2 years, and can be re-certified by taking a shorter refresher course. Most have a 1 year grace period to re-cert.

Wilderness First Aid

The basics - a 2-day course that preps you for outdoor emergencies.

Wilderness First Responder

A great middle ground - 8/9-day course (often required for crew leaders and other outdoor positions), helps you take the lead in emergencies. WFRs can get certified to teach WFA courses.

Wilderness EMT

Everything you wanted to know - 30-day course to certify as a standard EMT, then apply that knowledge in the backcountry. WEMTs can get certified to teach WFA and WFR courses.

Don't forget to get a CPR cert too!

Trade School & Community College

These institutions offer a broad variety of courses and certifications. Look for schools in your area, search the country for particular courses you want, and be sure to check if the school is Title IV (see the "Title IV Institutions" section).

Examples of programs or certifications that may be offered through these institutions are listed below:

- Mechanic training
- Welding certification
- Cosmetology school
- Culinary school
- Pilot's license
- Massage therapy
- Nursing
- Blacksmithing
- Electrician license
- Yoga Instructor cert
- Cheesemaking cert
- CDL certification

Learn to start your own business!

Entrepreneurship classes or small business support can be found through many community colleges. Look for opportunities in your area if you are considering starting a business.

Wildland Fire Training

Wildland firefighting is an exciting career path, and your corps experience can be valuable on the fireline. While most wildland fire training cannot be covered by your Education Award, trainings may be free and we offer some information here about finding trainings in your area.

- Beginning wildland firefighters need their FFT2 certification, which includes the ICS-100, L-180, S-130, S-190, and IS-700 classes
- Most of these courses are offered online for free through the National Wildfire Coordinating Group
- There is a field portion of the training/certification, including a pack test (walking 3 miles on a flat track in 45 minutes with a 45 pound pack)
- Once you have completed the online courses, seek out a field day in your area. Field days may be offered by the following groups:
 - US Forest Service
 - National Park Service
 - US Fish & Wildlife Service
 - Bureau of Land Management
 - Bureau of Indian Affairs
 - State Forest Service or Department of Forestry
- Contact your local agencies for wildland fire training opportunities and information! Some offer training programs in addition to field days

Some wildland fire jobs provide training - look around for Federal, State, & Local fire positions

Global Service Corps

International volunteer opportunities from 2 weeks to more than 6 months. Your Education Award can cover many, but not all, of their fees, and their website has detailed information about using your award.

- Most programs are in Cambodia, in the past, they have also offered opportunities in Tanzania and Thailand
- Continue your service after AmeriCorps in a variety of areas, including Global health, teaching English, and community development
- Apply Early! They require registration 60 days before a course to avoid extra fees, but recommend applying 3-4 months out.
- You may apply before your education award is finalized (while you are still in your AmeriCorps program or just after exiting). Your award should be finalized about a month after you complete your program.

Non-Profit Certifications

If you are interested in continuing in the non-profit world, consider building your resume with a non-profit certification. Several different certifications are available, both through universities and other programs.

- Non-Profit Leadership Alliance - They offer a 6-month online course to become a Certified Non-Profit Professional. A Bachelor's Degree is required.
- Duke University - They offer several different certification courses:
 - Duke Certificate in Non-Profit Management
 - There is an Intensive Track class to offer this cert in an 8-day format
 - There is also a longer-term option
 - Executive Certificate in Non-Profit Management
 - For experienced non-profit professionals to build further skills
 - You do not need to be a current Duke student to take these courses

Language Classes

Learn a new language at your local Community College! Many offer introductory and continuing language courses in a wide variety of languages, from Arabic to ASL

- As always, check to make sure that the school is Title IV before registering
- Taking one or two classes at a time is a great way to stretch out the benefit of your education award

Enrichment Classes

Beginner music, local history, film, photography, SCUBA diving, rock climbing, and more! Take a class in something you've always been interested in, or something new you want to try.

- There may be multiple community colleges in your area - search around and check out their curricula to find what you want
- As always, check to make sure that the school is Title IV before registering
- Taking one or two classes at a time is a great way to stretch out the benefit of your education award

Maximize your Award

Many colleges and programs offer benefits for AmeriCorps alumni - matching your award money, waiving certain fees, offering in-state tuition, and more.

- Check out the list of Schools of National Service on the AmeriCorps website
- Expand your possibilities! These benefits can allow you to attend a program that may have been unattainable otherwise

Transfer your Award

If you began your AmeriCorps term at the age of 55 or older, you may be eligible to transfer your award to your direct family.

- If you meet the criteria listed on the AmeriCorps website, you can transfer all or part of your (un-expired) education award to your child, step-child, foster-child, grandchild, or step-grandchild
- The recipient must be a U.S. citizen, national, or lawful permanent resident

Consider your Financial Aid options!

If you receive financial aid through your college, make sure that using your Education Award won't lead to an "over-award" where you lose out on financial aid money. Discuss this with your financial aid office, and consider saving your education award for another semester if you are getting short term or one-time scholarship aid for a particular school year.



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Tax Implications

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The Education Award is considered taxable income in the year it is used. For example, if in 2021 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 2021 should be included as taxable income for that year.

Unlike a job, AmeriCorps does not withhold taxes when you use the award; instead the amount of award used is added to your total taxable income for the year.

AmeriCorps sends a 1099 MISC Form in January each year to all members for whom payments of at least \$600 were made during the previous year. However, all payments are considered taxable – see the My AmeriCorps portal for more information.

Payments from the Education Award and Interest Payments for interest accrued during service are both considered taxable income.

The 1099 MISC Form reflects the total amount that AmeriCorps reports as taxable miscellaneous income to the IRS.

If you use your Education Award at a school or college, you may receive a tax document from the school as well, confirming that the funds were used for education expenses.



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Helpful Links

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AmeriCorps Information

[My AmeriCorps Portal](#)

National Service Hotline: 1-800-942-2677

[General Education Award Info](#)

[Schools of National Service List](#)

[Extend Your Education Award](#)

[Transfer Your Education Award](#)

Outdoor Courses

[NOLS - AmeriCorps Info](#)

[Outward Bound - AmeriCorps Info](#)

[Western Colorado University - Program Partnerships & FAQs](#)

Wilderness Medicine

[Aerie Backcountry Medicine - Financial Aid Info](#)

[NOLS Wilderness Medicine - Financial Aid Info](#)

[SOLO Wilderness Medicine](#) (see FAQs for contact info to find out more about AmeriCorps)

Wildland Fire

[National Wildfire Coordinating Group - FFT2 Courses](#)
(follow links to find online courses)

Service & Non-Profits

[Global Service Corps - AmeriCorps Info](#)

[Nonprofit Leadership Alliance - CNP Cert](#)

[Duke University Non-Profit Certs](#)



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AmeriCorps and Student Loans

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In addition to paying future educational costs, the Segal AmeriCorps Education Award can also be used to repay qualified student loans. Most federally guaranteed loans are qualified and private loans do not qualify.

You use your education award for loans just as you would to pay your tuition, so make sure you watch the how to video that we send out! It'll explain how to find your institution on your MyAmeriCorps portal and actually send the money to them.

Are My Loans Qualified?

The following types of loans are qualified under AmeriCorps. If you are unsure if your loans are qualified, contact your loan holder directly.

- Loans backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students) – Examples include Stafford Loans, Perkins Loans, Wm. D. Ford Federal Direct Loans, Federal Consolidated Loans, Supplement Loans to Students, & 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.