



Segal AmeriCorps Education Award Frequently Asked Questions

The National Service Trust is a fund established by the National and Community Service Act of 1993. It is used to pay for AmeriCorps Education Awards and interest that accrues on qualified student loans for those who have successfully completed approved terms of national service. The money is kept in an account in the U.S. Treasury and is invested in Treasury securities.

The Office of the National Service Trust (frequently referred to as the Trust) is the office within the Corporation for National and Community Service (CNCS) that manages all of the various functions related to the Segal AmeriCorps Education Award and investments in the National Service Trust Fund.

The following questions, listed by category, are frequently asked of the Trust.

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Term Limitations

1. How many terms of service may a member serve?

It depends on the program in which the person is serving. Here is a list of the maximum number of terms in which an AmeriCorps member can serve in the three approved AmeriCorps programs.

AmeriCorps State and National – 4 terms

AmeriCorps VISTA – 5 full year terms

AmeriCorps NCCC – 2 terms

For AmeriCorps State and National: each separate term is counted as one term, regardless of the minimum required hours; this includes terms for which a person received a pro-rated award.

For VISTA: each term is for one year; Summer Associate terms are not included in the 5 year limit.

For NCCC: each term is counted as one term, including terms for which a person received a pro-rated award.

In addition to these limits on the number of terms that can be served, a member may receive no more than the aggregate value of two full-time education awards. See the section below on **Education Award Values**.

2. Do terms served prior to October 1, 2009, the effective date of the Serve America Act, count towards the limits for serving in these three AmeriCorps programs?

Yes. The National and Community Service laws, as amended by the Serve America Act (SAA), do not differentiate between awards received prior to the effective date and those received after the effective date. Any term an individual has served in AmeriCorps in the past will count towards the term limits stated above.

Education Award Amounts

3. What is the maximum amount of an education award?

The maximum amount of a full-time education award is equivalent to the maximum amount of the Pell Grant *for the year for which the national service position was approved*. To determine the amount of an AmeriCorps education award, CNCS will use the amount of the Pell Grant as of the first day of the Federal fiscal year (i.e., October 1st) in the fiscal year in which the national service position is approved.

Approval of national service positions is managed differently for VISTA and NCCC members than for AmeriCorps State and National members. VISTA and NCCC members may be eligible for a new amount earlier than AmeriCorps State and National members. To confirm the award amount for which you are eligible, contact your program or project sponsor.

4. Will the amount of the award change?

The dollar amount of the award a member may receive for completing a term in an approved national service position will change to correspond to the amount of the Pell grant and may change every year. However, once

an award is earned, the amount does not change to reflect future changes in the updated amount of the Pell Grant. In other words, awards earned in previous years will not increase in value.

5. Does the amount of an education award depend on the date a member begins serving, the date the member was enrolled by the program, or something else?

For all AmeriCorps members, the dollar amount of the education award is based upon the fiscal year in which CNCS *approved* the member's national service position. In accordance with national service laws, funding for education awards is obligated on different schedules for the three programs--AmeriCorps

VISTA, NCCC, and State and National. Because of this, the dates that national service positions are considered to be "approved" vary.

You can ask your program or project sponsor for the amount of the education award for the position in which you are serving.

Education Award Values

6. What is the "value" of an education award and how is it determined?

The "value" of an education award is distinct from the "amount" of an award. The *value* of an education award refers to the service opportunity offered by a particular term of service, such as full-time, half-time, and summer terms of service. While the dollar *amount* of an education award for a particular term of service may change, the *value* of the award for that term is constant. The value of a full-time award is always "1.0"; the value of a half-time term is always ".5".

The value of every education award received is calculated by taking the actual amount of the education award received for the service and dividing it by the amount of a full-time award in the fiscal year in which the national service position was approved.

| | | |
|---|---|--|
| The <i>value</i> of an education award received | = | The amount of the award received ÷ (DIVIDED BY) The amount of a full-time award in the fiscal year in which the national service position was approved |
|---|---|--|

For example, an individual who completed a half-time term of service in 2008 received an education award of \$2,362.50. The amount of a full-time award in 2008 was \$4,725. The *value* of this award is determined by the amount received divided by the amount of a full time award in the fiscal year. The value of this award is $\$2362.50 \div \$4725 = .5$ (or $\frac{1}{2}$ using fractions).

7. Is there a limit on the value of education awards that an individual is eligible to receive?

Yes. An individual may not receive more than the aggregate (or total) value of two full time awards.

8. Do education awards that were received prior to the effective date of the Serve America Act count toward the maximum value of education awards an individual may receive?

Yes. The national service laws, as amended by the Serve America Act, do not differentiate between awards received prior to the effective date and those received after the Act's effective date. All awards, including those earned in the past, will have values attributed to them for the purpose of tracking the aggregate value of awards a person has received. Thus, if an individual has received two full-time education awards in the past, that person is not eligible to receive another award.

9. Does the rule on calculating the aggregate value of an education award apply to awards received in all three AmeriCorps programs—VISTA, NCCC, and State & National?

Yes. An individual cannot receive more than the aggregate value of two full-time education awards regardless of in which of the three AmeriCorps programs the awards are earned.

10. May an individual who has already received the aggregate value of two full-time education awards serve another term in VISTA and receive a stipend for the service?

Yes. A person who has received the value of two full-time education awards in VISTA may serve subsequent terms in VISTA up to the 5 year limit for VISTA service. The individual can receive cash stipends upon

successful completion of each additional terms. To confirm eligibility to serve additional terms, members should contact their program or project sponsor.

11. What happens if a member wants to serve another term but receiving the entire amount of the award for that term would cause the person's aggregate value to exceed 2.0?

An individual may receive no more than the aggregate value of 2.0 full time education awards. A member may be eligible to receive a portion of the award amount for serving an additional term if the full amount would cause the person to exceed 2.0. The award amount will be reduced (or discounted) to correspond to the remaining value of education awards the individual is eligible to receive.

The individual must agree to serve the entire term of service in order to receive the discounted amount.

If a person is only eligible to receive a discounted amount, that amount is determined using this formula:

$$\begin{aligned} & (2.0 - [\text{minus}] \text{ the aggregate value of education awards the person} \\ & \quad \text{previously received}) \\ & \quad \quad \quad \times [\text{times}] \\ & \quad \quad \quad (\text{the amount of a full-time education award in the year the national service} \\ & \quad \quad \quad \text{position was approved}) \end{aligned}$$

For example, a member has received a half-time and a full-time education award. The aggregate *value* of the awards received is 1.5. So, the person can receive up to the *value* of another .5 award upon successful completion of the *entire term of service*. The maximum discounted *amount* of the education award the member can receive is .5 times the amount of a full-time award approved for that fiscal year.

In order to receive the entire discounted amount, the member must successfully complete the entire required term of service.

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

An individual must successfully complete the entire term of service in order to receive an award for the *entire* discounted amount.

If a member leaves service early and is eligible for a portion of the discounted amount, the same rules apply as they do for other pro-rated education award amounts. The member must have served at 15% of the required term and must have left early for compelling personal reasons. *The pro-rated amount in this case is based upon the discounted award amount.*

As an example, a member enrolls in a term of service offering an award amount of \$5645.00. But the member is only eligible to receive a discounted award amount of \$2000.00 based on the value of the education awards she has already received. The member agrees to the discounted amount. If the member exits the term for compelling personal circumstances after having served 50% of the normal required term, the member will receive 50% of the \$2,000.00, which is \$1,000.00.

13. If an individual is only eligible to receive an award for a discounted amount due to the value of education awards he had received earlier, can he enroll in VISTA, receive the discounted value of the education award, and receive a partial post-service stipend corresponding to the remainder of the term?

No. An individual may not receive both an education award and a post-service stipend for the same term of service.

14. If a person has already met the limit on the "aggregate value of two full-time education awards received", can the person still enroll in another term? What is a "zero value" education award?

The person may be eligible to enroll in additional terms. Members who have met the "aggregate value of 2.0 education awards" and are ineligible to earn additional education awards may be eligible to serve additional terms, as long as the person does not exceed the *term* limit for that type of AmeriCorps program.

The person can enroll in a term of service for an education award with a zero dollar value. A *zero value education award* is an education award that has a monetary *dollar amount* of \$0 and a corresponding *value* of 0.

15. Are forbearance and interest payments available for members serving in terms where they are earning "zero-value" education awards?

Yes. Members who serve approved national service positions for "zero-value" education awards are eligible for forbearance of their student loans and the payment of all or a portion of the interest that accrued on qualified student loans while the person was serving. The same conditions and restrictions apply as for members who are earning education awards that have monetary value.

Using the Education Award

16. For what purposes can the education award be used?

The education award can be used in one of, or a combination of, the following ways:

- To repay qualified student loans.
- To pay all or part of the current education expenses to attend eligible institutions of higher education (including certain vocational schools) and educational programs approved under the G.I. Bills.

17. Which institutions are considered eligible institutions?

Eligible institutions are institutions of higher education (including graduate and professional programs), as well as qualified vocational schools that currently participate in the Department of Education's Title IV student aid programs.

An institution is considered to be a "Title IV school", if it has a title IV Program Participation Agreement with the U.S. Department of Education making its students eligible for at least one of the federally-backed types of financial assistance (such as Pell Grants, Perkins Loans, Stafford Loans, National Direct Loans, and Federal Consolidated Loans).

To make sure that an institution is eligible, check with the financial aid office, business office, or veteran's affairs office of the institution before making specific plans.

Legislation enacted in 2009 expanded the use of the award to include enrolling in courses, programs of education, apprenticeships, and on job

training programs that have been approved under the Montgomery and the Post 9/11 G.I. Bills. These are referred to as "G.I. Bill approved programs".

If a G.I. approved programs is not offered by a Title IV educational institution, special rules apply. The next question explains which members can use their awards at these programs.

If an educational program is offered by a school that is both GI-approved and Title IV, anyone with an education award can use it for that program, by virtue of it being a Title IV school.

18. How can I find out if I can use my education award at a GI-approved program?

Veterans may use their education awards at programs of education, courses, apprenticeships, and on-job training programs that have been approved by the Secretary of Veterans Affairs. Education awards can be used by non-veterans only during a narrow window which depends on when the member's eligibility for an award was certified (approved) by authorized program staff.

If a G.I. Bill approved educational program is offered by a Title IV school, any individual with an education award can use the award for that program because the school is Title IV.

Here are the rules for using an award for programs of education, courses, apprenticeships, and on-job training *that are approved under the G.I. Bill, but the institution offering the program is not a Title IV school*. These are referred to as **GI-Only** programs:

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

19. What types of loans can the education award repay?

Most postsecondary loans backed by the federal government are 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
- Supplemental Loans for Students
- Primary Care Loans
- Nursing Student Loans
- Health Education Assistance Loans
- Loans issued to AmeriCorps members by state agencies, including state institutions of higher education

20. What expenses are considered to be "current educational expenses?"

Education expenses are considered "current" if they were incurred on or after the date the member began his or her term of AmeriCorps service.

Eligible educational expenses are based on:

- The Cost of Attendance (COA) for a degree or certificate-granting program at a Title IV school.
- Educational expenses for non-degree courses, such as continuing education courses offered by Title IV schools.
- Educational expenses for enrollment in G.I. Bill approved courses or programs.

Each Title IV school's financial aid office can determine a student's COA based upon standard U.S. Department of Education guidance. The COA may include tuition, books and supplies, transportation, room and board, and other expenses.

For non-degree educational courses at Title IV schools, the appropriate administrative office that oversees the course—for example a Business Office for Continuing Education—can determine the expenses necessary for the course. Normally it includes tuition, books, and supplies.

For eligible individuals who are enrolled in G.I. Bill approved courses/programs, the school's approved Certifying Official for VA courses determines the expenses based upon criteria developed by the U.S. Department of Veterans Affairs.

21. What is the period of time in which the Segal-AmeriCorps Education Award can be used?

A member may use the education award for up to seven years after his or her last day of service. A recipient of a transferred award can use it for up to ten years from the original award earner's service completion date.

In certain circumstances, the use period may be extended if the member was unavoidably prevented from using the award. To be considered for an extension, a member must apply for an extension before the end of the seven year use period. See the section on **Extensions** for more information.

22. Do I have to make payments on my student loans while I'm serving?

A member may be eligible for *forbearance* for qualified student loans. During a period of forbearance, the member will not have to make payments, although interest continues to accumulate on the loans.

If the loan was in forbearance, after the successfully completed term, CNCS will pay all or a portion of the interest that accrued on qualified student loans during the term of service. This payment amount is in addition to the Segal AmeriCorps Education Award.

Contact your loan holder to see if your student loan qualifies for forbearance. If you are eligible for forbearance, it is approved by the holder of the loan, not by AmeriCorps or the National Service Trust.

23. Can a school reimburse the member if he or she drops a course, withdraws, or fails to complete a period of enrollment and the institution is not entitled to the full amount that was paid to it from the member's education award?

No. Federal law specifically addresses refunds made from education awards for withdrawal or failing to complete an enrollment for which the education award was used. When a school verifies a student's eligibility for a payment, it agrees that any refund will be returned to CNCS "consistent with the fair and equitable refund policies" required by the Higher Education Act.

Refunds for overpayments do not go to members. If the award has not expired, the refund will go back into the member's account and will be available for future use. If it has expired, it will be returned to the National Service Trust Fund.

24. Why was only half of the payment I requested sent to my school?

By law, education award payments for current educational expenses must be made in two or more installments, none of which exceeds ½ of the amount of the payment. CNCS makes two installments, one at

the beginning of the enrollment period upon which the amount is based and the second at the middle of the enrollment period. The school provides both dates when they authorize and approve a payment request.

For example, if a school determines that an individual is eligible to use \$5,000 of an education award for an entire school year, the first payment (of \$2,500) will be sent at the beginning of the school year and the second payment (of \$2,500) will be sent at the midpoint of the school year, according to the dates indicated by the school. If the midpoint date has passed, the entire amount will be scheduled to be paid the next time payments are disbursed.

Payments are generally made by the U.S. Treasury every Friday. Exceptions are around holidays and the end of the year.

25. What can I do about a payment that I requested through My AmeriCorps several months ago and the payment has been yet to be made?

You should check the status of your request in *My AmeriCorps*. If the school or loan company denied the request, they are required to enter their reason. If the school or loan company has not yet acted upon the request, **you should call them** to inquire about the delay.

If a payment request has been made in *My AmeriCorps* and no action has been taken after 90 days and there is no indication that the delay is being worked upon by the Trust or the institution, the payment may be cancelled. The Trust will investigate the payment request prior to cancellation to see if it might be a duplicate of an earlier payment. The status of any payment requests in your account that are cancelled by the Trust will indicate the status "Cancelled" and the reason for the cancellation.

26. Who can I contact if I have additional questions about the Segal AmeriCorps Education Award?

You can contact the National Service Hotline at 1-800-942-2677. The Hotline is staffed by customer service representatives from 9:00 a.m. – 7:00 p.m. EST, Monday through Thursday. During high volume months--- January, May, June, July, August, and September--the Hotline will be staffed on Fridays.

You can update your address through your account in *My AmeriCorps*.

Transferring Education Awards

27. What rules apply to a member who earned an award and wants to transfer it?

In order to transfer an award, the transferring individual must:

- have been at least 55 years of age before beginning the term of service upon which the award is based;
- have begun the term on or after October 1, 2009;
- transfer the award before its expiration date;
- have earned the Award in an approved AmeriCorps State or National Program; and
- ensure that CNCS receives the transfer request prior to the date the award expires.

28. What rules apply to the recipient of a transferred award?

The recipient of a transferred award must:

- be the child (which includes step-child), grandchild (which includes step-grandchild), or foster child of the transferring individual;
- be a citizen, national, or lawful permanent resident alien of the US;
- have been designated as the recipient by a qualified education award-earner; and
- complete the required process for accepting the award.

29. Can a person who has received an education award for service in AmeriCorps NCCC or VISTA transfer his or her award?

No. The legislation authorizing award transfers limits transfers to approved AmeriCorps State and National or Silver Scholar positions. AmeriCorps alumni with awards from NCCC and VISTA service are not able to transfer their awards.

30. Am I able to transfer some of my award to a recipient now and then transfer more later if the person needs an additional amount for classes?

No. An individual who is eligible to transfer an award can only make a single transfer for that award. The transferring individual can transfer all or a portion of the award to a designated recipient. But, for **each award**, there can be only **one transfer** to **one individual**.

31. If I offer to transfer an award to an eligible recipient and the person rejects the offer, can I transfer it to another recipient?

If an eligible recipient rejects an offer of a transferred award in full, the transferring individual may transfer the award to another eligible recipient (or to the same recipient who had rejected the offer earlier), if the award has not yet expired. Once an actual transfer takes place, no additional transfers can be made from that award.

32. Am I able to transfer half of an award to one child and the other half to another child

No. For **each award**, there can be only **one transfer** to **one individual**. If you have more than one award, you may transfer all or part of each eligible award one time to one eligible recipient.

33. Why can't I transfer an award that I earned before October 1, 2009?

October 1, 2009 was the effective date of the provision in the Edward M. Kennedy Serve America Act that allowed awards to be transferred. Prior to that time, transfers were not authorized.

34. I'm thinking of transferring an award to my two-year-old granddaughter but it will expire before she gets a chance to use it. Will she be able to get an extension of the period of time for using the award based on the fact that she was too young to use it?

No. An individual who is unable to use an education award as a result of being too young will not be considered to be "unavoidably prevented" from using the award.

While there is no minimum age for a designated recipient, a member wishing to transfer an award should transfer it to a recipient who can make use of it before it expires.

35. If the recipient of a transferred award serves in an approved AmeriCorps program during the transferred award's use period, can the recipient apply for an extension of time to use the transferred award?

Yes. The recipient of a transferred award has ten years to use the award beginning on the date the relative earned the award. If the recipient of the award serves in an approved AmeriCorps program during the

transferred award's ten-year use period, the recipient is eligible to receive an extension of the use period for the transferred award.

The extension will be for a period of time equivalent to the recipient's own AmeriCorps service.

36. Instead of transferring an award can a member with an award simply create a request to have a payment sent from the member's own education award account to pay for the relative's educational expenses or loan payment?

No. A transfer cannot be made using the payment process. Individuals who have earned education awards cannot make payments from their awards for anyone's educational expenses or student loans other their own.

The only way an individual can have any portion of their education award transferred to another person is through the official award transfer process. And the transfer must meet all of the conditions that apply to transfers.

A transfer begins with an offer being made by an eligible transferring individual to an eligible recipient using the Request for Transfer process. The recipient must accept the offer for the transfer to be complete. Once the transfer is complete, the recipient is able to use the transferred funds to make payments to qualified and eligible institutions.

37. Can an eligible individual transfer an education award online using the My AmeriCorps portal?

Eligible members are able to transfer their education awards using the *My AmeriCorps* portal. From a member's Home Page, click on the "Create Transfer Request" option and follow the instructions.

Taxes

38. Is the education award taxable?

Yes. The education award is considered taxable income in the year it is used. For example, if a member uses all or part of the education award for college in the fall of 2013, that member must include as taxable income the portion of the award that was used that year when he or she files 2013 taxes. CNCS does not withhold taxes from the award.

By the end of January each year, CNCS 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 amount that CNCS reports as taxable miscellaneous income to the IRS.

39. What is the difference between W2 and 1099 forms?

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 the amount of the education award used. Form 1099 MISC is used to report to the IRS education award and interest payments that were made.

AmeriCorps State and National members receive their W-2s from the program where they served. AmeriCorps VISTA and AmeriCorps NCCC members receive their W-2s from CNCS.

My AmeriCorps – your online account

40. Do I have to use the on-line My AmeriCorps system to request payments?

In order to minimize a delay in the processing of Segal AmeriCorps Education Award payments, individuals must request payments electronically using the on-line system, *My AmeriCorps*. This is a user friendly, secure, and fast method to request that a payment be made from your account to qualified schools and loan holders. It also provides an electronic record of payments requested and made and their current status. There are no forms to mail—or get lost!

CNCS cannot guarantee the prompt processing of payments when paper forms are used. Payments requested by paper could take up to six months or more to process and they are less secure.

It is fast and easy to access your account in *My AmeriCorps*. To register in *My AmeriCorps* or to log into you're *My AmeriCorps* account, go to <https://my.americorps.gov/mp/login.do>.

41. Does the *My AmeriCorps* portal show members and programs the value of education awards that a member has already earned?

Yes. From a member's Home Page, click on *My Education Award* in the box on the left. In the next screen, under Account Statement – Award Information, the "Award Value" of each education award received is listed in the table.

Also, when a program enrolls an individual into a position, the enrollment screen will show the aggregate value of awards earned. A statement similar to this will appear on the screen:

This member has served 2 previous term of service earning the value of "1.5" full-time education awards out of a maximum possible two full-time awards (2.0).

Extensions

42. For what reason may a request for an extension to the 7- or 10-year "use period" be approved?

CNCS may grant an application for an extension under the following circumstances:

- During an award's use period, the individual served a subsequent term of service in another approved national service position that fell.
- During an award's use period the individual served in Peace Corps or the military or in a VISTA term where a stipend, and not an education award, was earned.
- The individual was unavoidably prevented from using the education award during the award's use period. Examples of situations that may warrant an extension under this category include, but are not limited to:
 - The individual's serious illness or disability
 - The death or serious illness or disability of someone in the individual's immediate family (mother, father, spouse, child, sibling, grand parent, grandchild)
 - The destruction or inaccessibility of important service records maintained by the program
 - Natural disasters, such as floods, fires, hurricanes, tornadoes

43. Aside from the reason for the extension, what other criteria must exist in order for the request to be considered?

- The award must have an unspent balance.
- The reason for the extension occurred during the use period of the subject education award.
- The award holder must apply for an extension in writing; the application must be submitted to CNCS prior to the date the award expires.
- There was no previous extension of the award for any reason. Only one extension is allowed per award.

- The individual must provide documentation to support the reason, unless it is for having served in another approved term of national service. Documentation can include items such as death certificates and letters from doctors.
- The reason for the extension was not already used to extend the use period for a previous education award.

44. What is the length of time that an award can be extended?

- *For serving subsequent approved terms of national service, as well as Peace Corps, military, or VISTA/stipend service:* the length of the extension will be equivalent to the time period of the subsequent service.
- *For being unavoidably prevented from using the award:* the length of the extension will be one year.

Generally, CNCS will not grant extensions to the use period that result in a total use period longer than 10 years. However, subsequent terms of national service, VISTA service, military service and Peace Corps service are exceptions to this general rule. Similarly, this 10-year limit does not apply to extensions for transferred awards.

45. What are some examples of reasons that would not meet the criteria and conditions?

- The person was incarcerated as a result of a conviction of a criminal offense.
- The individual was employed, even if the position was with a non-profit community service organization.
- The individual had a busy 7-year period with many activities, didn't get around to using the award, and is now ready to use it.
- The individual forgot to use the award or lost it.
- The individual claims that he or she did not receive the award expiration notice from CNCS.
- The individual served another term or was seriously ill during a time that did not fall within the use period of the education award.
- The application for an extension was not submitted to the National Service Trust until after the award's expiration date.
- Pregnancy and child birth
- The recipient of a transferred award requests an extension based upon the fact that he or she was too young to use the award

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

You are strongly encouraged to use the online system to request an extension. Those requests are processed faster and there will be no dispute whether or when the request was submitted by the member—a critical point in determining timely submission. You can attach supporting documents to your online request and there will always be a record of the actions that were taken.

However, you may also mail, fax, or email a request to the Trust, along with supporting documents. It must be submitted to the Trust prior to your award's expiration date and there must be a record of the date it was submitted, such as a postmark. Requests submitted through *My AmeriCorps* automatically track the submission date.

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