

Life After AmeriCorps: Segal Education Award

Green Iowa AmeriCorps
2024 – 2025



AmeriCorps



What is the Segal AmeriCorps Education Award?

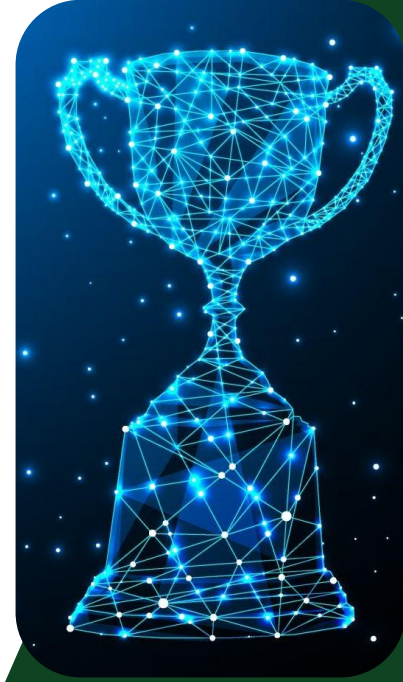
The Segal AmeriCorps Education Award is a post-service benefit earned by individuals who successfully complete terms of national service in approved AmeriCorps programs. **The award can be used towards education.**

And...

A payment of **accrued interest** for qualified federal educational loans through the National Service Trust (only for loans placed and accepted into National Service Forbearance).

And...

Federal education loans are eligible for **National Service Forbearance**. This means you do not have to pay on your federal education loans while serving.



When will I receive my Education Award?

The Segal Education Award becomes available in your MyAmeriCorps portal **30-60 days** after we have everything we need from you to process your exit from the program, such as:

- Your final approved OnCorps timesheet.
- Your completed PDP and its requirements.
- Your Leave Behind Documentation.
- Your completed and signed End-of-Term Evaluation.
- Documentation showing you completed New Member Orientation & Life After AmeriCorps training.
- Etc.

So, it really depends on you!



(For the 2024-2025 service term)

How much is the award?

Members are eligible to receive the education award amount associated with their slot type.

Slot Types:

- Full-Time (FT) (1,700 hours)
- Three-Quarter-Time (TQT) (1,200 hours)
- Half-Time (HT) (900 hours)
- Reduced-Half-Time (RHT) (675 hours)
- Quarter-Time (QT) (450 hours)
- Minimum-Time (MT) (300 hours)

Fiscal Year 2024

Segal AmeriCorps Education Award amounts for national service positions approved in Fiscal Year 2024 (October 1, 2023-September 30, 2024)

Participation types	Minimum # of hours	Amounts
Full-time (FT)	1,700 (365 days for AmeriCorps VISTA)	\$7,395.00
Three-quarters-time (TQT)	1,200	\$5,176.50
Half-time (HT)	900	\$3,697.50
Reduced half-time (RHT)	675	\$2,817.14
Quarter-time (QT)	450	\$1,956.35
Minimal-time and Summer Associate (MT and SA)	300	\$1,565.08
Abbreviated Time (AT)	100	\$416.17

Education Award Limitations

You can only earn an equivalent of 2 full-time (1700-hour) education awards in your lifetime.

Your award equivalent is calculated based on the value of a full-time award for the fiscal year (FY) in which it was approved.

	Member Type	Education Award Amount
[]	Three Quarter Time (TQT)	\$5,176.50
[]	Reduced Half Time (RHT)	\$2,817.14
[]	Minimum Time (MT)	\$1,565.08

You all have a similar looking table in your Member Service Agreement. All of you serving in the 2024-2025 service term had your positions and education award amounts approved in FY 2024.

Education Award Limitations: Award Equivalents

Member Slot Type	Education Award Amount (FY24)	Full-Time (FT) Education Award Equivalent
Full-Time (1700 hours)	\$7,395.00	$\$7,395.00 / \$7,395.00 = 1$
Three-Quarter-Time (1200 hours)	\$5,176.50	$\$5,176.50 / \$7,395.00 = 0.7$
Half-Time (900 hours)	\$3,697.50	$\$3,697.50 / \$7,395.00 = 0.5$
Reduced-Half-Time (675 hours)	\$2,817.14	$\$2,817.14 / \$7,395.00 = 0.381$
Quarter-Time (450 hours)	\$1,956.35	$\$1,956.35 / \$7,395.00 = 0.265$
Minimum-Time (300 hours)	\$1,565.08	$\$1,565.08 / \$7,395.00 = 0.212$

The education awards have dollar amounts associated with them, yes, but equally important, they also have full-time education award equivalent values. **This becomes important if you are (1) motivated by the education award and (2) interested in serving multiple AmeriCorps service terms.**

Let's look at two examples.

Example 1

Hannah's first experience serving in AmeriCorps was when she joined Green Iowa as a Minimum-Time (MT) member in Summer 2024. Following that experience, she enrolled in a subsequent term for 2024-2025 as a Three-Quarter-Time (TQT) member. If Hannah enrolls for a second TQT position for 2025-2026, how much of an education award would she earn?

Service Year	Fiscal Year	Education Award	Full-Time Education Award	Full-Time Education Award Equivalent Earned
2023-2024	2023	\$1,459.26 (MT)	\$6,895.00	$\$1,459.26 / \$6,895.00 = 0.212$
2024-2025	2024	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$
2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	???

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2024-2025	2024	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$
2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	???

The Full-Time Education Award amount for Fiscal Year 2025, which is the 2025-2026 service term is \$7,395.00. Hannah has only completed 2 terms and is enrolling in a third term (under the 4-term limit). Of the 2 terms Hannah has completed, she has been awarded \$6,635.76 (= \$1,459.26 + \$5,176.50) and has earned **0.912** (= 0.212 + 0.7) full-time education award equivalents.

Example 1

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2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$

A TQT position is 0.7 of a full-time education award equivalent. Adding 0.7 to Hannah's currently earned 0.912 equivalents gives **1.612**, which is less than the 2 full-time education award equivalents an individual can earn.

Therefore, Hannah will receive 0.7 full-time education award equivalents for 2025-2026, or \$5,176.50 ($= 0.7 \times \$7,395.00$), which is the full education award amount for a TQT position.

Example 2

Kevin has served in Green Iowa since February 2023, first as a Half-Time (HT) member, and has been in a Three-Quarter-Time (TQT) position twice. Kevin has expressed an interest in serving a 4th term for 2025-2026, also as a TQT member, but is unsure how much of an education award he would receive. Let's help him out.

Service Year	Fiscal Year	Education Award	Full-Time Education Award	Full-Time Education Award Equivalent Earned
2022-2023	2022	\$3,247.50 (HT)	\$6,495.00	$\$3,247.50 / \$6,495.00 = 0.5$
2023-2024	2023	\$4,826.50 (TQT)	\$6,895.00	$\$4,826.50 / \$6,895.00 = 0.7$
2024-2025	2024	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$
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2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	???

The Full-Time Education Award amount for Fiscal Year 2025, which is the 2025-2026 service term is \$7,395.00. Kevin has completed 3 AmeriCorps terms (under the 4-term limit). Of the 3 terms that Kevin has completed, he has been awarded \$13,250.50 (= \$3,247.50 + \$4,826.50 + \$5,176.50) and has earned **1.9 (= 0.5 + 0.7 + 0.7)** full-time education award equivalents.

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2024-2025	2024	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$
2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	$\$739.50 / \$7,395.00 = 0.1$

Unlike Hannah from Example 1, Kevin cannot earn the full \$5,176.50 education award of the TQT position, because he cannot earn more than 2 full-time education award equivalents in his lifetime. If he enrolls for the 2025-2026 service year, his education award will be:

$$2.0 - 1.9 = 0.1 \times \$7,395.00 = \$739.50$$

Example 2

Kevin has served in Green Iowa since February 2023, first as a Half-Time (HT) member, and has been in a Three-Quarter-Time (TQT) position twice. Kevin has expressed an interest in serving a 4th term for 2025-2026, also as a TQT member, but is unsure how much of an education award he would receive. Let's help him out.

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2024-2025	2024	\$5,176.50 (TQT)	\$7,395.00	$\$5,176.50 / \$7,395.00 = 0.7$
2025-2026	2025	\$5,176.50 (TQT)	\$7,395.00	$\$739.50 / \$7,395.00 = 0.1$

\$739.50 is notably less than what a Minimum-Time (MT) member would normally get for an education award (\$1,565.08). Still, Kevin must complete all 1,200 hours of the TQT position and exit the program successfully to be awarded the \$739.50 amount. When Kevin enrolls for his 4th service term, he will be asked to log into the MyAmeriCorps portal to acknowledge and accept the partial education award amount.

Education Award Limitations


There are limitations on the number of terms an individual can serve in AmeriCorps State and National programs, such as Green Iowa AmeriCorps, and on the maximum number of education awards one individual can earn.

Currently, an individual serving in an AmeriCorps State and National program can **only serve 4 terms** and cannot earn more than the aggregate value of two full-time education awards.

Starting with the 2025-2026 service term, an individual serving in AmeriCorps can serve for the number of terms needed to earn the aggregate value of two full-time education awards or for 4 terms, whichever is longer.

Completing a FT, TQT, RHT, or MT term and earning an education award counts as 1 term when determining term limitations. Once you earn an award, the dollar amount of that award does not change.

Education Award Limitations: What it is right now

					FT Ed Award Equivalents Earned
Member 1	FT	FT	FT	FT	2.0
Member 2	TQT	TQT	TQT	TQT	2.0
Member 3	MT	MT	MT	MT	0.848
	Full Ed Award		Partial Ed Award		No Ed Award

Education Award Limitations: Starting in 2025-2026



FT Ed Award
Equivalents
Earned

Member 1

MT

MT

MT

TQT

TQT

2.0

Member 2

TQT

TQT

TQT

TQT

2.0

Member 3

MT

MT

MT

MT

MT

MT

MT

MT

MT

MT

2.0

Full Ed Award

Partial Ed Award

No Ed Award

Does the award expire?

Yes, **seven (7) years** from the date in which it was awarded (end date of service).

You don't have to use it all at once. You can send any amount from \$1.00 to 100% of the cumulative amount awarded to you.

Use it or lose it – **August 2032** will be here before you know it!



Applying for an Education Award Extension

There are certain circumstances where you are able to extend your education award's use period beyond the 7 years.

One of those circumstances is if you served another term of national service during the use period of a previous education award already earned.

A lot of our members do serve multiple terms of service. Two terms. Three terms.



Applying for an Education Award Extension

Shawn completed three terms with Green Iowa:

1. Minimum-Time (5/2018 – 8/2018)
2. Full-Time (9/2018 – 8/2019)
3. Full-Time (9/2019 – 8/2020)

And **still hasn't done anything** with any of the education awards. As of July 2025, August 2018 was almost 7 years ago, and so the education award from Shawn's first term was about to expire.

So, Shawn applied for an award extension.






Award Extension Request

To request an Award Extension, please verify that your personal information is correct, select the appropriate reason for your request from the dropdown box and provide a brief explanation in the space provided. If required, attach the required documentation needed to substantiate your request and submit the request.

If you are unable to attach your documentation electronically, please complete this form and then click the "print" button at the bottom of this form to print out your request, including your comments and reason for requesting an extension, and either fax (202-606-3484) or mail your request and paper documentation to the Trust.

[Click here for help.](#)

My Information		Creation Date:	
Request ID: 0			
Name:	Shawn Fluckey		
Preferred Name:	Shawn Fluckey		
Date of Birth:			
NSPID:			
SSN:			
E-mail:			
Citizenship Status:			
Permanent Address:			
Home Phone Number:			
Work or Other Phone Number:			
Mailing Address:			
Home Phone Number:			
Work or Other Phone Number:			

Request Information	
Comments:	
Term of service:	05/21/2018 to 08/17/2018 
Reason for Request:	Performed another term of service in an approved AmeriCorps position 
The acceptable documentation formats to upload are: .txt (Text file); .doc (Word document); .docx (newer version of Word); .xls (Excel); .xlsx (newer version of Excel); .pdf (Portable Document Format); .ppt (PowerPoint); .ppx (newer version of PowerPoint); and .jpeg (image).	
Documentation file 1:	Browse...  No file selected.
Documentation file 2:	Browse... No file selected.
Documentation file 3:	Browse... No file selected.
Comments: (max 4000 Characters) <div style="border: 1px solid #ccc; height: 150px; margin-top: 5px;"></div>	

Certify and Submit

I certify that all of the information I have provided is true and correct. I understand that a knowing and willful false statement on this form can be punished by a fine or imprisonment or both pursuant to Section 1001 of Title 18, USC.

If you are unable to make these certifications, please contact the help desk at 1-800-942-2677.

If you get to 6 years after your service term ended and you still haven't touched your education award, you will be given the option to request an award extension in your MyAmeriCorps portal.

My Education Award

From this page, you can manage your Segal AmeriCorps Education Award requests, view your award balances, and view any previous payments that were made on your behalf. To create new requests, use the links to the left or click on the picture to the right.

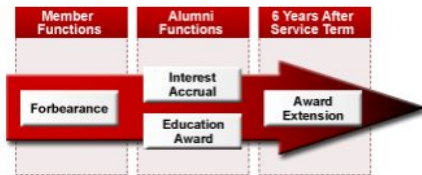
[Click here for help.](#)

- Applicant Home
- My Tax Statements
- My Education Award**
 - Create Forbearance Request
 - Create Interest Payment Request
 - Create Education Award Payment Request
 - Create Award Extension Request
- My Service Letter
- Contact My AmeriCorps

My Requests			
Request	Status 	Creation Date	Modified Date
Award Extension	Accepted by Trust	7/07/2025	7/07/2025

Account Statement

Award Information



Applying for an Education Award Extension

Because Shawn requested the award extension within his MyAmeriCorps portal, AmeriCorps already knew that Shawn completed two subsequent AmeriCorps terms. Therefore, his request was granted instantly.

The education award that Shawn earned during his first term of service back in August 2018 now expires when the education award from his third service term expires (August 2027), which is a 2-year / 2-term extension.

The screenshot displays the 'My AmeriCorps' portal. On the left is a navigation menu with options: 'Applicant Home', 'My Tax Statements', 'My Education Award' (highlighted), 'Create Forbearance Request', 'Create Interest Payment Request', 'Create Education Award Payment Request', 'Create Award Extension Request', 'My Service Letter', and 'Contact My AmeriCorps'. The main content area is titled 'My Education Award' and includes instructions on managing Segal AmeriCorps Education Award requests. A diagram shows a flow from 'Member Functions' (Forbearance) to 'Alumni Functions' (Interest Accrual, Education Award) to '6 Years After Service Term' (Award Extension). Below this is a 'Click here for help.' link. A 'My Requests' table shows a request for 'Award Extension' with a status of 'Accepted by Trust', created on 7/07/2025, and modified on 7/07/2025. At the bottom, there are sections for 'Account Statement' and 'Award Information'.

My AmeriCorps

My Education Award

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[Click here for help.](#)

Request	Status ?	Creation Date	Modified Date
Award Extension	Accepted by Trust	7/07/2025	7/07/2025

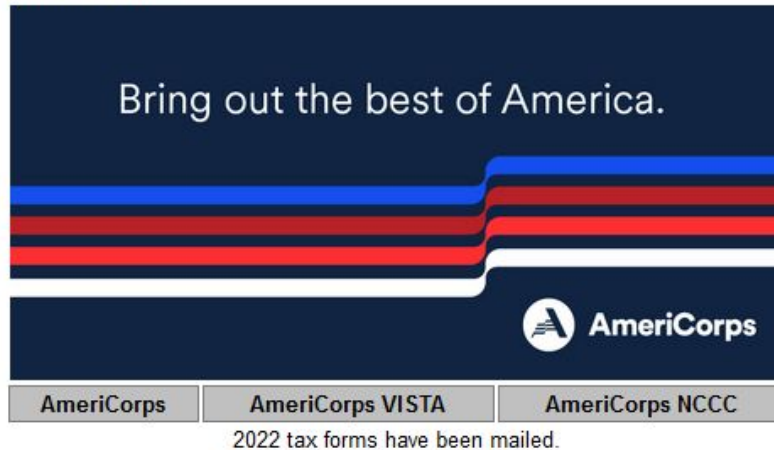
Account Statement

Award Information

But, don't worry, Shawn plans to use these things well before then!

Accessing Your Post-Service Benefits

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



Bring out the best of America.

AmeriCorps

AmeriCorps VISTA AmeriCorps NCCC

2022 tax forms have been mailed.

Please complete all required fields. An asterisk (*) denotes a required field. By clicking on "login" you are agreeing to the terms and conditions outlined below:

* Username:

* Password:

You access your education award and other post-service benefits through your MyAmeriCorps portal.

*UNI and GIA program staff do **NOT** have access to your portal or your education award. Please don't ask us for your password.*

<https://my.americorps.gov/mp/login.do>

Using your Education Award: Past Loan Expenses

- You can use your education award to pay off qualified federal student loans. Examples of qualified loans:
 - Loans backed by the federal government under Title IV of the Higher Education Act:
 - Stafford Loans, Perkins Loans, Supplemental Loans to Students (SLS), Federal Consolidated Loans, Federally Insured Student Loans (FISL), William D. Ford Federal Direct Loans, National Defense Student Loans, Direct Stafford Loans, Direct Consolidation Loans
- **Notably missing from the above list: Parent PLUS Loans to parents of students.**



Using your Education Award: Past Loan Expenses

- You can use your education award to pay off qualified federal student loans. Examples of qualified loans:
 - Loans under Title VII and Title VIII of the Public Service Health Act:
 - Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), Nursing Student Loans (NSL), Primary Care Loans (PCL), and Loans for Disadvantaged Students



Using your Education Award: Past Loan Expenses

- You can use your education award to pay off qualified federal student loans. Examples of qualified loans:
 - Any loan determined by an institution of higher education to be necessary to cover a student's cost of attendance at such institution and made directly to a student by a state agency (includes state institutions of higher education)

If you don't know if your loans are qualified, ask the entity that holds your loan.



Using your Education Award: Past Loan Expenses



Private loans (e.g., from the local bank) **do not qualify** and cannot be paid off with your Education Award.

Also, you cannot use your Education Award to pay an old debt to a school, such as an outstanding tuition bill, that you incurred before your AmeriCorps service term.

Using the Education Award: Past Loan Expenses

In your MyAmeriCorps portal, you can direct your education award towards your loan provider.

AmeriCorps Contact My AmeriCorps | Site Help | Logout
FONT SIZE: Default | Large

My AmeriCorps

- Applicant Home
- My Tax Statements
- My Education Award
 - Create Forbearance Request
 - Create Interest Payment Request
 - Create Education Award Payment Request
- My Service Letter
- Contact My AmeriCorps

Segal Educational Award Payment Request

To complete your Education Award payment request, please verify that your personal information is correct, enter in the amount of money you are authorizing, choose a payment type, and select your institution. Upon completing the form, click the "submit" button to forward your request.

[Click here for help.](#)

My Information

Name: [Redacted]
Preferred Name: [Redacted]
Date of Birth: [Redacted]
NSPID: [Redacted]
SSN: [Redacted]
E-mail: [Redacted]
Citizenship Status: [Redacted]
Permanent Address: [Redacted]
Home Phone Number: [Redacted]
Work or Other Phone Number: [Redacted]
Mailing Address: [Redacted]
Home Phone Number: [Redacted]
Work or Other Phone Number: [Redacted]

AmeriCorps Service Date: 05/21/2018
Available Balance: \$10,954.58
* Payment Type:
* Amount Authorized:

Institution Information ([Search for Institutions](#))

Using the Education Award: Past Loan Expenses

If your loan provider is not listed when you search for them, do not panic.

You will need to suggest them to AmeriCorps.

- > Search Institutions
- > "Not Found"

The MyAmeriCorps portal will ask for information like address, phone, etc.



search again	not found
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Institution Information (Search for Institutions) ⓘ

Please enter as much information about the institution as possible.

* Institution Name:

* Department/Office:

* Address:

* City:

* State:

* Zip code: -

Contact Name:

Contact Phone:

Contact E-mail:

Certify and Submit ⓘ

☐ I authorize the amount indicated above to be paid to the loan holder or educational institution named above.

☐ I certify that I have not been convicted, since the completion of my term of service or receipt of my transferred award amount, of the possession or sale of a controlled substance. (If you are unable to make this certification please contact the help desk at 1-800-942-2677 to find out what you must do to be eligible to use your award.)

☐ I authorize the release of any loan information to the National Service Trust.

☐ I certify that I am a U.S. Citizen, National or Lawful Permanent Resident Alien.

I certify that all of the information I have provided is true and correct. I understand that a knowing and willful false statement on this form can be punished by one or more of the following: a fine or imprisonment or both under Section 1001 of Title 18, U.S.C.; exclusion from participation in Federal programs; forfeiture of benefits I may receive as a result of my enrollment; or other actions authorized by the Civil Fraud Remedies Act, 31 U.S.C. 3801-3802

If you are unable to make these certifications, please contact the help desk at 1-800-942-2677 and we will inform you of what you must do to be eligible to use the award.

Please click submit button ONCE. Do not click back button or refresh your browser.

OMB Number 3045-0014

Using the Education Award: Past Loan Expenses

Important: Any amount of payment sent to your loan provider is, by default, considered future payments, unless you call them and tell them otherwise.

- **Advancing your payments (what they default to)**
 - Your loan provider will pay ahead as many of your loan payments as your education award will cover.
 - This option allows you to postpone payments for as long as possible, so that you can take a break from paying back your student loans.
 - Example: If you send \$1,500 and your loan payment is \$300, your loan provider will assume you are making 5 payments in advance.



Using the Education Award: Past Loan Expenses

There is another option instead of future payments:

- **Paying down the principal:**
 - This option allows you to apply your education award towards the principal of the loan rather than advancing the payments.
 - This will reduce your loan balance, so you pay less over the life of the loan and have a lower monthly payment amount.
 - The downside is you don't get a break from making student loan payments.

You must contact your loan provider, if you want your education award applied to the principal of the loan. Keep notes and records of who you talked to and when. Ask your loan provider to send you written confirmation of your request and follow up if necessary.



Using the Education Award: Current & Future Education Expenses

You can use your education award to pay for current or future costs of attendance at a **Title IV school**.

- **Title IV School**: Any higher education institution that currently participates in the US Department of Education's Title IV student aid programs. Includes most post-secondary colleges, universities, and technical schools.
- **Costs of Attendance**: May include things like tuition, books, fees, room and board, transportation, or other educational expenses.

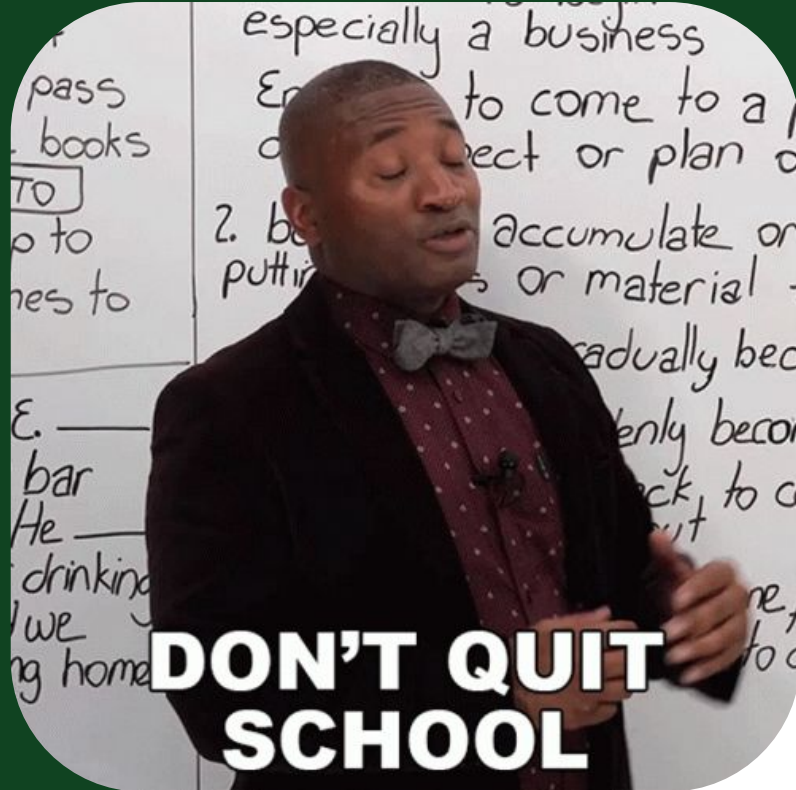
Important: Each Title IV school's financial aid office determines what costs of attendance are defined as. Therefore, it is important to be in contact with them and ask if the education award can be used to pay for those expenses.



Using the Education Award: Current & Future Education Expenses

Also Important: If you withdraw from a school where you have used the education award, the school may be required to refund the National Service Trust.

If any refund is owed, it is credited back to your education award account in your MyAmeriCorps portal and is subject to the award's original expiration date.



Using the Education Award: Current & Future Education Expenses

How do I know if a school is Title IV? A few ways:

- Ask them! 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 can, it is a Title IV school.
- The US Department of Education updates the list of Title IV schools 4 times a year:
 - <https://fsapartners.ed.gov/knowledge-center/library/resource-type/Federal%20School%20Code%20Lists>
 - Download as PDF or Excel spreadsheet and search for your school.

School Code	School Name	Address	
001868	GRINNELL COLLEGE	**	GRINNEI
001869	IOWA STATE UNIV SCIENCE & TECHNOLOG	0210 BEARDSHEAR HALL	AMES
001871	IOWA WESLEYAN UNIVERSITY	601 NORTH MAIN	MOUNT
001873	LORAS COLLEGE	1450 ALTA VISTA	DUBUQU
001874	LUTHER COLLEGE	700 COLLEGE DR	DECORA
001875	MARSHALLTOWN COMMUNITY COLLEGE	3700 SOUTH CENTER STREET	MARSHA
001877	NORTH IOWA AREA COMMUNITY COLLEGE	500 COLLEGE DR	MASON
001879	MORNINGSIDE COLLEGE	1501 MORNINGSIDE AVE	SIOUX C
001880	MOUNT MERCY UNIVERSITY	1330 ELMHURST DR NE	CEDAR R
001881	ASHFORD UNIVERSITY	8620 SPECTRUM CENTER BOULEVARD	SAN DIE

Using the Education Award: Current & Future Education Expenses

If you are paying for education expenses like future tuition, before sending a part of your education award to your school:

- Make sure you were **accepted** by that school.
- Make sure that school is a **Title IV institution**.
- **Call the school's financial aid office** to let them know you have the education award and want to use it.
 - Tell them **how much you are sending** and that the education award will be split into two equal payments: Half at the beginning and half in the middle of the semester.
 - Ask if the award can be used for **costs of attendance expenses** and, if so, which ones.
 - Tell them you don't want your education award to be used against you by reducing your **overall financial aid package**. Ask them how to prevent that.



Financial Aid

Creating an Education Award Payment Request

When you are ready to send all or a portion of your education award to your Title IV institution or loan provider, you will log into your [MyAmeriCorps portal](#). In the Menu on the left part of the screen, go to “**My Education Award**” and click on “**Create Education Award Payment Request**”.

My AmeriCorps

- ⊞ Applicant Home
- ⊞ My Tax Statements
- ⊞ My Education Award
 - + Create Forbearance Request
 - + Create Interest Payment Request
 - + Create Education Award Payment Request
- ⊞ My Service Letter
- ⊞ Contact My AmeriCorps

Creating an Education Award Payment Request

Then, you will choose the **"Payment Type"** from the drop-down menu. Your two choices are **"Education Expenses"** (*current and future education expenses*) or **"Loan Payment"** (*past education expenses*).

Home Phone Number:
Work or Other Phone Number:

AmeriCorps Service Date: 09/01/2015
Available Balance: \$1,691.50
* Payment Type:

▼ ?

Education Expenses
Loan Payment

* Amount Authorized:

?

Institution Information ([Search for Institutions](#)) ?

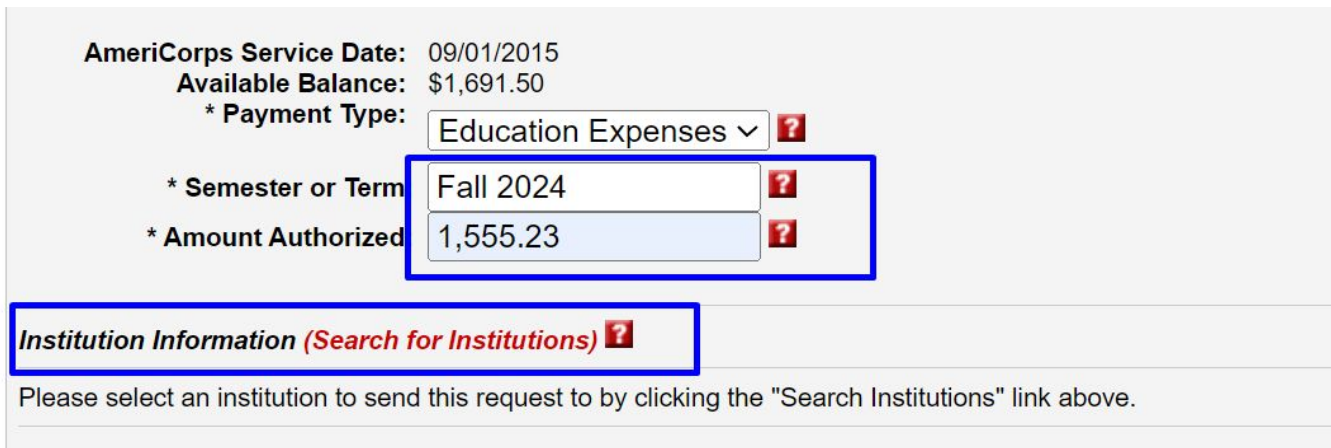
Please select an institution to send this request to by clicking the "Search Institutions" link above.

Creating an Education Award Payment Request

If you choose "Education Expenses," the screen will re-load and ask for:

1. The semester/term you wish to apply the payment to.
2. The amount you wish to be directly dispersed to your Title IV institution.

You will then need to click on the red "Search for Institutions" link to choose where to send the money.



AmeriCorps Service Date: 09/01/2015
Available Balance: \$1,691.50
* Payment Type: Education Expenses ?
* Semester or Term: Fall 2024 ?
* Amount Authorized: 1,555.23 ?

Institution Information (Search for Institutions) ?

Please select an institution to send this request to by clicking the "Search Institutions" link above.

Creating an Education Award Payment Request

Type in the name of your Title IV institution. Once it comes up, click the red text of the institution's name, and it will auto-fill into your request.

Search Institutions

To search for an institution use any or all of the fields below and click the search button. Hints:

- **When searching for a school**, try searching by state first for best results, but try more than one possibility if nothing comes up.
- **When searching for a loan holder**, enter the first letter of the name (there may be more than one version of it; for example, AES and American Educational Service). Loan holders may have multiple addresses in this system, (for example, Navient has a commercial address in Pennsylvania and a Department of Education loan address in Georgia).

[Click here for help.](#)

Name:

City:

State:

Zip:

Foreign Country:

Institution Type:

search

Creating an Education Award Payment Request

Type in the name of your Title IV institution. Once it comes up, click the red text of the institution's name, and it will auto-fill into your request.

Institution Search: Results

Below is a list matching the criteria you entered. Please select an institution from the list below by clicking on its name. If you cannot find your institution, either search again or choose "not found".

Results 1 Through 1

Your search returned 1 results.

Name ▾	Street Address	City ▾	State ▾	Zip ▾	Foreign Country	Title IV Eligible	VA Approved ▾
University of Iowa	University of Iowa	Iowa City	IA	52242		Yes	No

search again not found

Creating an Education Award Payment Request

Double check that the **semester/term** and the **total amount being sent** are all **correct**.

1. Make sure you have already spoken with someone at your Title IV institution to **make sure they know the disbursement will be coming**.
2. **Check all 4 boxes** under "Certify and Submit".
3. Click the **"Submit"** button once.

AmeriCorps Service Date: 09/01/2015
Available Balance: \$1,691.50
* Payment Type: Education Expenses
* Semester or Term: Fall 2024
* Amount Authorized: 1,555.23

Institution Information (Search for Institutions)
Institution Name: University of Iowa
Correspondence Address: University of Iowa
Billing Office
2700 University Capitol Centre
Iowa City IA 52242 -1315
Payment Address: Cashier's Office
Iowa City IA 52242

Certify and Submit
☐ I authorize the amount indicated above to be paid to the loan holder or educational institution named above.
☐ I certify that I have not been convicted, since the completion of my term of service or receipt of my transferred award amount, of the possession or sale of a controlled substance. (If you are unable to make this certification please contact the help desk at 1-800-942-2677 to find out what you must do to be eligible to use your award.)
☐ I authorize the release of any loan information to the National Service Trust.
☐ I certify that I am a U.S. Citizen, National or Lawful Permanent Resident Alien.

I certify that all of the information I have provided is true and correct. I understand that a knowing and willful false statement on this form can be punished by one or more of the following: a fine or imprisonment or both under Section 1001 of Title 18, U.S.C.; exclusion from participation in Federal programs; forfeiture of benefits I may receive as a result of my enrollment; or other actions authorized by the Civil Fraud Remedies Act, 31 U.S.C. 3801-3802

Payments to the VA Approved, non-Title IV institution are limited to non-veterans whose awards are based on end of service dates falling between 10/1/09 and 12/22/11 or veterans whose awards are based on end of service dates falling on or after 10/1/09.
Transferred award amounts may not be included in payments to a Veterans Affairs Approved program unless it is also a Title IV school. Go to the [Veterans Affairs Approved Programs](#) Help Screen for details.

Please click submit button **ONCE**. Do not click back button or refresh your browser.
cancel submit

Creating an Education Award Payment Request

You will be able to view the progress made on your disbursements under the **My Education Award** heading in the MyAmeriCorps portal.

My Requests

<u>Request</u>	<u>Status</u> ?	<u>Creation Date</u>	<u>Modified Date</u>
Education Award - Expense	Accepted by Institution	12/07/2022	12/15/2022
Education Award - Expense	Accepted by Institution	9/30/2022	10/04/2022
Forbearance	Accepted by Institution	9/09/2015	9/10/2015
Forbearance	Accepted by Institution	9/09/2015	9/10/2015
Interest Payment	Accepted by Institution	9/14/2016	10/05/2016
Education Award - Loan	Accepted by Institution	10/05/2016	10/07/2016
Interest Payment	Accepted by Institution	9/01/2016	9/02/2016
Interest Payment	Cancelled	9/01/2016	9/14/2016
Interest Payment	Denied by Institution	9/14/2016	10/04/2016
Education Award - Loan	Accepted by Institution	9/17/2016	9/19/2016

Creating an Education Award Payment Request

Note that AmeriCorps will **split the total disbursement amount into two equal payments**.
Pre-warn your Title IV institution about this!

Payment Information

<u>Payment ID</u>	<u>Amount</u>	<u>Schedule Date</u>	<u>Request ID</u>	<u>Cancel Date</u>	<u>Institution Name</u>	<u>City/State</u>
2838613	\$1,083.12	03/02/2023	2711124		Western State Colorado University	Gunnison, CO
2838612	\$1,083.13	01/05/2023	2711124		Western State Colorado University	Gunnison, CO
2829151	\$204.37	10/06/2022	2703303		Western State Colorado University	Gunnison, CO
2829150	\$204.38	10/06/2022	2703303		Western State Colorado University	Gunnison, CO
2063685	\$3,010.14	10/13/2016	2017353		Department of Education - MOHELA	St Louis, MO

Using the Education Award: Current & Future Education Expenses

Certain Title IV institutions of higher education award AmeriCorps alums for your service by providing certain types of benefits such as:

- Tuition matching of the education award.
- Priority admission, in-state tuition, discounted tuition (e.g., paying 50%), academic credit, certain scholarships or fellowships.

These Title IV institutions are called [Schools of National Service](#)

Schools of National Service

Search the list below for schools that offer scholarships, application fee waivers, and other benefits for AmeriCorps alums. The following states offer in-state tuition to AmeriCorps alumni: Arizona, Maryland, and [Nebraska](#). The State University System of New York, which includes 64 colleges and universities, [waives the application fee for all AmeriCorps alumni.](#)

Using the Education Award: Current & Future Education Expenses

The [University of Northern Iowa Center for Energy and Environmental Education](#) is one **School of National Service**.

The University of Northern Iowa will provide the following matching incentives to all AmeriCorps alumni who successfully complete a term of service. Waive the application fee for any AmeriCorps alumni who have successfully completed a service term of any length. The University will provide a \$1,000 scholarship (one-year/non-renewable) for up to 10 Segal Education Award recipients per year. More scholarships may be available based on the discretion of the University.

If you go to or will go to UNI and you are interested in this, please reach out to [Ashley](#), our program director.

Other Post-AmeriCorps Service Benefits: Requesting Accrued Interest Payments

In addition to your education award, another post-service benefit available to AmeriCorps members is having the **National Service Trust pay interest payments that accrued for qualified federal education loans** you placed and were accepted into **National Service Forbearance** during your service term.

For **qualified federal education loans** that you placed (and were accepted) into **National Service Forbearance** during your service term, the **National Service Trust will pay all or a portion of the interest you accrued on those qualified loans**. The portion is determined by your **slot type** (e.g., full-time, three-quarter-time, reduced-half-time, minimum-time, etc.). **Accrued interest payments are in addition to your education award (separate pot of funds)**.



Other Post-AmeriCorps Service Benefits: Requesting Accrued Interest Payments

In your MyAmeriCorps portal, this option only becomes **available at the end of your service**. You must have a **successful exit** from the program.

- If you leave or are exited from the program before completing all your service requirements, you are marked as an **unsuccessful exit**. In this case, the National Service Trust will not pay all or a portion of the interest that accrued on qualified loans, even if you placed those loans into National Service Forbearance.

Also important: You must make your interest accrual payment request **BEFORE** you use the entire balance of your education award, or you will forfeit your ability to request accrued interest payments.



Other Post-AmeriCorps Service Benefits: Requesting Accrued Interest Payments

1. In your MyAmeriCorps portal, under My Education Award, click on **Create Interest Payment Request**.
2. Select **Term of Service**.
3. Search for your institution
 - A. **The institution is the entity that holds your loan** in National Service Forbearance.
 - B. You must know the **EXACT name and address of your loan provider**.
4. Provide your account number in the **Comments** box.
5. Click the **Submit** button **ONCE**.

The screenshot shows the 'My AmeriCorps' portal interface. On the left is a navigation menu with options: Applicant Home, My Tax Statements, My Education Award (selected), Create Forbearance Request, Create Interest Payment Request (highlighted in red), Create Education Award Payment Request, My Service Letter, and Contact My AmeriCorps. The main content area is titled 'Interest Payment Request'. It includes a red arrow diagram at the top right showing the process flow: 'Forbearance' -> 'Interest Accrual' -> 'Interest Payment Request'. Below this, a text block instructs the user to verify personal information, select the term of service, and choose a lending institution. A 'Click here for help.' link is provided. The form itself is divided into sections: 'My Information' (with fields for Name, Preferred Name, Date of Birth, NSPID, SSN, E-mail, Citizenship Status, Permanent Address, Home Phone Number, Work or Other Phone Number, Mailing Address, and Term of Service set to 09/23/2019 to 08/16/2020), 'Institution Information (Search for Institutions)' (with a link to search), and a 'Comments' box. A footer note states: 'If you have more than one loan with the institution you specified you may specify a particular loan number and loan type.'

Tax Implications

Both your education award and any accrued interest payments made on your behalf by the National Service Trust **are considered taxable income** for both federal and many state tax returns in the year the payments were made.

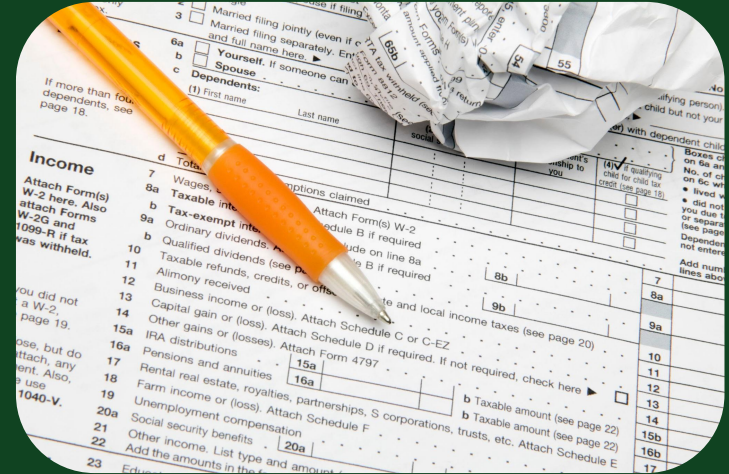
- Exception: Iowa and many other states do not currently consider your education award or accrued interest payments made on your behalf taxable income on your **state tax return**.
- Please check with your state's department of revenue and ask.



Tax Implications: Important Things to Keep in Mind

If the total sum of education award and interest payments is **at least \$600** for the tax year, you will receive a 1099-MISC income form from AmeriCorps at the address in your MyAmeriCorps portal (keep this updated!). The **1099-MISC form** will also be available in the MyAmeriCorps portal.

Note: According to the IRS, even if the sum of your education award and interest payments is less than \$600 and you don't have a 1099-MISC form sent to you, you are still obligated to report any amount as income of your taxes.



UNI/GIA is not an official tax preparer and the information contained in this presentation is not to be considered official tax advice. Please consult with an official tax preparer to ensure you are filling out your taxes correctly.

Tax Implications: Adjusting Iowa State Tax Return

1. Step 5, Gross Income: Your Segal AmeriCorps Education Award payment was included in your federal taxable income, so it will be included in your Iowa taxable income in Step 5.
2. Step 6, Adjustments to Income: You must enter the amount of your Segal AmeriCorps Education Award payments (including interest) on LINE 24 "Other Adjustments." This will result in these payments being deducted from your taxable income.
3. Complete the remainder of the tax form as instructed.

Step 6 Adjust- ments to Income		16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.
16.	Payments to an IRA, Keogh, or SEP	16.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
17.	Deductible part of self-employment tax.	17.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
18.	Health insurance deduction	18.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
19.	Penalty on early withdrawal of savings.....	19.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
20.	Alimony paid.....	20.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
21.	Pension/retirement income exclusion.....	21.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
22.	Moving expense deduction from federal form 3903	22.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
23.	Iowa capital gain deduction, certain sales only. Include IA 100	23.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
24.	Other adjustments.....	24.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
25.	Total adjustments. Add lines 16-24	25.										
26.	Net Income. Subtract line 25 from line 15	26.										

Tax Implications: Adjusting Iowa State Tax Return

Form IA 1040 Line 24	Iowa Other Adjustments Statement Attach to return	2022 Statement <u>ADJ</u>
r	Income health care	
s	Iowa Veterans Trust Fund	
t	Military exemptions, not already excluded (see detailed IA 1040 instructions online)	
u	Net operating loss, Iowa	
v	Organ transplant expenses	
w	Partnership income and/or S corporation income: Modifications that decreased the income	
x	Segal Americorps Education Award Payments	
y	Speculative shell buildings	
z	Student loan interest deduction from federal 1040, Schedule 1, line 21	
aa	Victim compensation awards	
bb	Wages paid certain individuals	
cc	Work Opportunity Credit from federal return	
dd	Other federal adjustments prior to calculation of federal 1040	

Tax Implications: Adjusting Iowa State Tax Return

Other Adjustments

If you have any other adjustments to Iowa income, choose a description and enter an amount for each adjustment. ?

#1 Other Adjustment

Adjustment:



Amount:

#2 Other Adjustment

Adjustment:

Amount:

#3 Other Adjustment

- ✓ Accrual Method
- Claim of Right Deduction
- Injured Veterans Program, Contributions to
- Injured Veterans Program, Grants from
- In-Home Health Care
- Iowa Veterans Trust Fund
- Military Exemptions
- Organ Transplant Expenses
- Biodiesel Production Refund
- Segal Americorps Education Award Payments**
- Victim Compensation Awards
- Wages Paid to Certain Individuals
- Nonres. Electric Utility Worker Training and Emergency
- Rapid Response to State Disasters
- Communications Service Provider Grant
- Student Loan Repayments by Employers

Using your Education Award in Alternative Ways...

Travel

Some outdoor recreation programs have partnerships through universities allowing AmeriCorps alums to use their education award for traveling in country or abroad.

Study-Abroad Programs

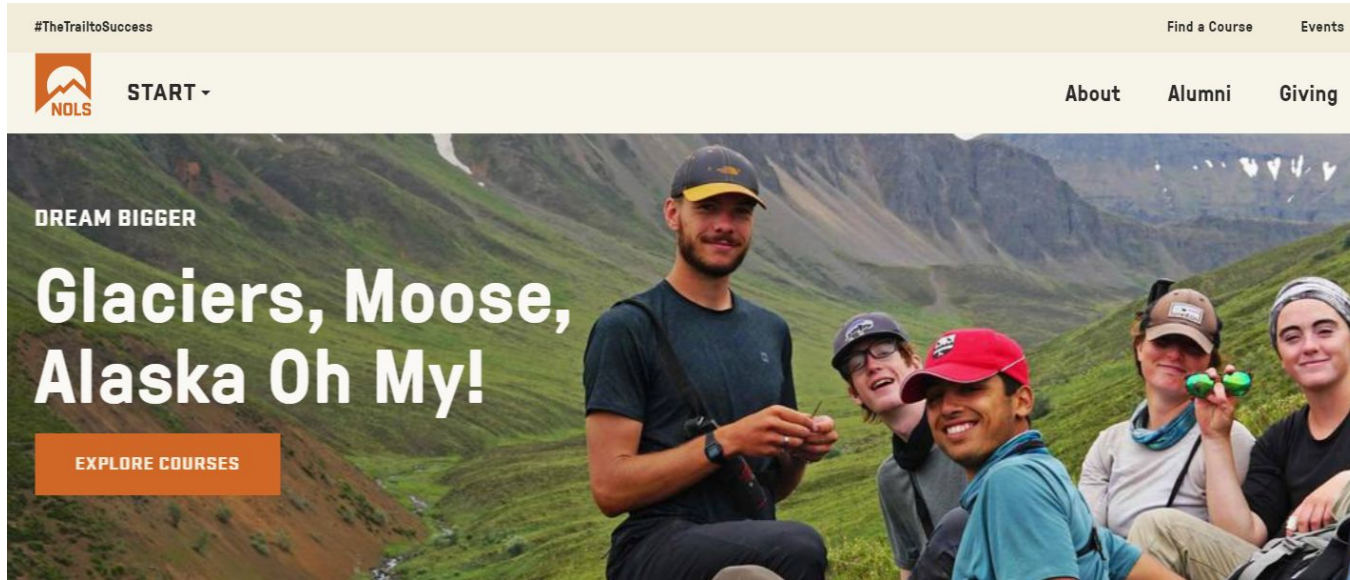
Alums have been able to enroll in study-abroad **programs through universities and pay for their programs through the school.**

Specialized Programs

If you have ever wanted to learn a new specialized skill, your education award can help pay for the classes towards your new hobby, such as **photography, EMT training, and even SCUBA certification.** **With all of these options, please check with your education institution or student loan companies to see if they will accept the education award as a form of payment.**

Public Service Loan Forgiveness (PSLF) Program

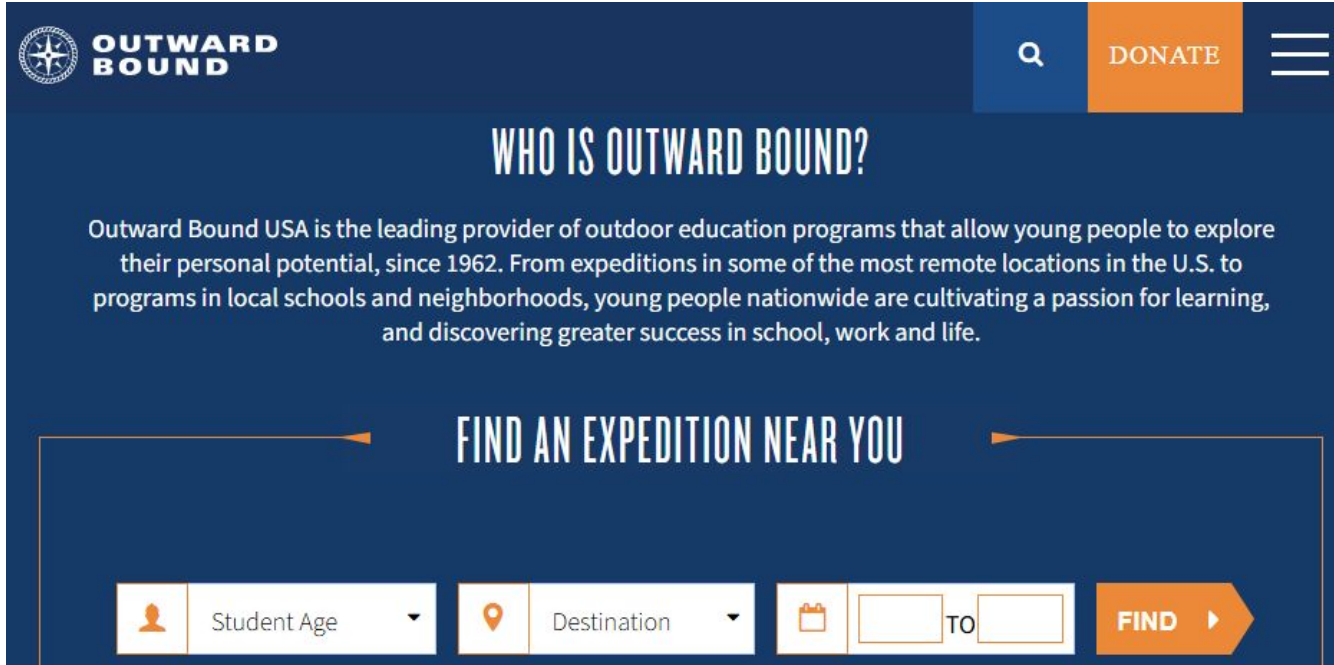
Traveling: National Outdoor Leadership School (NOLS)



[NOLS AmeriCorps Info. Page](#)

Traveling: Outward Bound

[Outward Bound AmeriCorps
Info. Page](#)



OUTWARD BOUND

WHO IS OUTWARD BOUND?

Outward Bound USA is the leading provider of outdoor education programs that allow young people to explore their personal potential, since 1962. From expeditions in some of the most remote locations in the U.S. to programs in local schools and neighborhoods, young people nationwide are cultivating a passion for learning, and discovering greater success in school, work and life.

FIND AN EXPEDITION NEAR YOU

Student Age ▾

Destination ▾

TO

FIND ▶

Traveling: Outward Bound



Study-Abroad: International Partnership for Service-Learning (IPSL)

IPSL is an educational organization that links academic study with volunteer service. IPSL provides opportunities for AmeriCorps alums interested in service abroad, international education and development, and service learning. Through IPSL programs, AmeriCorps alums can connect to unique learning experiences and apply and further develop their service-learning and leadership skills in an international setting.

AmeriCorps Alumni Benefits:

- Priority admission
- Accepts education award
- Matching \$5,500 scholarship (grad program only)
- Fee waived



<https://westminsteru.edu/academics/global-learning/ipsl-global-engagement/ipsl-global-engagement-guide.html>

Specialized Programs: Non-Credit Courses

Welcome to DMACC Continuing Education

[Log In](#) [View Cart](#) [Create New Account](#)

[DMACC Home](#) [CE Home](#) [Courses](#) [Events & Conferences](#)



Featured Courses

Courses by Category

[View All Courses](#)

Business & Professional Development	Certificate Programs	Computers
Direct Care Worker Registry (CNA) Testing	Events	Mandated State/Court
Healthcare	Manufacturing & Industrial Technology	Personal Enrichment & Leisure
Professional Licensure/Relicensure	Transportation Institute & Motorcycle/Moped	Online Courses

Specialized Programs: Trade School

These are examples of Trade schools where other AC Alums have used their education awards. There are many more options and schools. You just need to look!

Automotive - Northwood Technical College / Rice Lake, WI - www.northwoodtech.edu

Cosmetology - Minnesota School of Beauty / Lakeville, MN -
<https://www.mnschoolofbeauty.com/>

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

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

Emergency Medical Technician (EMT) - Central Lakes College / Brainerd, MN - www.clcmn.edu

Massage Therapy - European Massage Therapy School / Las Vegas, NV -
<https://www.school-for-massage.com/financial-aid/>

Truck Driving (CDL) - Alexandria Technical College / Alexandria, MN - www.alextech.edu

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

Yoga instructor - College of Lake County / Grayslake, IL
<https://www.clcillinois.edu/programs/comdv/dance/yoga-teacher-certificate-career-certificate>



*All of these schools and programs
operate through Title IV institutions.*

Even More Alternative Ways

- **Non-profit Management Certificates**
 - Ex: University of Northern Iowa - Philanthropy and Nonprofit Management.
- **Aerie Backcountry Medicine** (Wilderness First Aid, First Responder, etc.) Through University of Montana
- **Colorado Fire Camp**
- **DMACC Continuing education Courses**
- **Earthship Academy**
 - Earthship Academy partners with Western Colorado University's two-year Master in Environmental Management graduate degree.
- **NOLS & Outward Bound Outdoor Leadership Expeditions & Wilderness First Aid / Medicine Courses**
 - Through Western Colorado University
- *Blog: Alternative ways to use your ed award*
- *City Year Blog: Using your ed award to travel*

***Remember: You have earned this education award through your service!
Make sure you use it before you lose it!***

STOP! Let's do an example!

Daniel would like to go to Iowa State (not currently a School of National Service...)

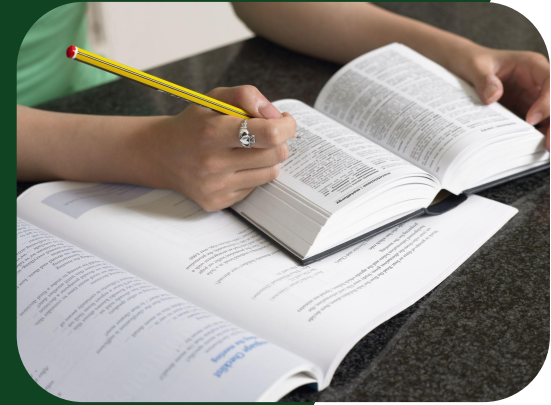
1. Daniel looks at the list of matching institutions to see if Iowa State will **match his education award**. (It won't...)
2. Daniel **schedules an appointment with his financial aid officer** and explains the Segal AmeriCorps Education Award.
 - a. The award will come in 2 payments (at the beginning and in the middle of the semester. Just like many scholarships.)
 - b. He double checks that Iowa State is a **Title IV school**.
3. Daniel goes to his **MyAmeriCorps portal**.
4. He submits an **educational payment request**.
5. He waits for the school to accept that payment.



STOP! Let's do an example!

Jane wants to buy **textbooks** with her education award.

1. Jane **schedules an appointment with her financial aid officer** and explains the Segal AmeriCorps Education Award.
 - a. She must ask, "**Can I use my education award to pay for costs of attendance items like textbooks or a laptop?**"
 - b. If they say yes, they may require Jane to purchase those textbooks or laptop at the school's bookstore.
This is completely up to the school and their policies.
2. Jane goes to her **MyAmeriCorps portal**.
3. She submits an **educational payment request**.
4. She waits for the school to accept the payment.



STOP! Let's do an example!

Common mistakes of education award payments:

- Not a Title IV institution
- School rejects the payment, because they do not recognize the funds (*Member was not in communication with the financial aid office...*)
- Sent the whole award even though only a small amount was required.
- Forgets to speak with the financial aid office to see if Costs of Attendance covers non-tuition costs.



STOP! Let's do an example!

Shae would like to pay off student loans.

1. Shae makes sure the loans are qualified federal student loans.
2. They locate the name and address of their loan provider, not the school they attended using the loan money.
3. Shae goes to their MyAmeriCorps portal and directs money towards the entity that holds their loans.
4. Shae checks every week or so to make sure the loan payment has gone through.
5. If there is an issue, Shae may need to call their loan provider to address the issue.



STOP! Let's do an example!

Common mistakes:

- Loan does not qualify for repayment (not a qualified federal student loan)
- Payment was sent to the wrong address or loan provider.
- Loan provider was confused and rejected the payment.



Transferring Your Education Award

Applicable to those who are 55+ at the time of signing their AmeriCorps service agreement.

- Can only be transferred to a child, stepchild, grandchild, step-grandchild, or foster child.
- The selected beneficiary has 10 years to use the award from the date when the transferring individual completed their service term.
- The transferred education award counts towards the beneficiary's lifetime limit of 2 full-time education award equivalents.
- Members can initiate a transfer request through their MyAmeriCorps portal.
- Transferring your award is the most complicated option.



Additional Resources

[Official AmeriCorps Website on Using the Segal AmeriCorps Education Award](#)

[Education Award FAQs – AmeriCorps Alums \(Service Year Alliance\)](#)

[Schools of National Service](#)

[Alumni Tab on the Green Iowa AmeriCorps Website](#)

Q&A

