

Segal AmeriCorps Education Award

Traditional and non-traditional ways to use it



What is the Segal AmeriCorps Education Award ?

The Segal AmeriCorps Education Award is a post-service benefit received by individuals who ***successfully*** complete terms of national service in approved AmeriCorps programs, such as AmeriCorps VISTA, AmeriCorps NCCC, or AmeriCorps State and National. **Money to be used towards education.**

AND.....

A payment of **accrued interest** for federal education loans through the national trust. (Only loans in 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.



Who has used the
award before?

Throw it in the chat!

Who has plans
for their award?

When will I receive my education award?

The education award is available **30-60 days after your term of service***. This date depends on when you have completed your exit forms.

**In reality it usually appears a few days after everything is turned in.*

So really it depends on you!



How much do I receive?

You are eligible to receive the education award amount associated with your slot type, **up to the equivalent of 2 FT (1,700 hr) education awards.**

$$1,700 + 1,700 = 3,400 \text{ hrs}$$

Example: a member who served a half-time term, followed by two three quarter time terms

$$900 + 1,200 + 1,200 = 3,300 \text{ hrs}$$



Plus, the Trust will pay 100% of student loan interest after successful completion of service.

What can I do with my award?

1. **Past loan expenses:** It can pay any federal student loans. This is the easiest option
2. **Current & Future Education Expenses:** Pay for current or future cost of education – Tuition, books, fees, room and board.
3. **Transfer to family:** Anyone over the age of 55 can transfer their award to specific people. Transferring your award is the most complicated option.



The Details



**Lifetime
Education Award
Limitation**



Expiration Date



**Accessing
Post-Service
Benefits**



**Using the
Education Award**

Past Loan Expenses
Current & Future
Education Expenses

- Schools of
National Service



**Requesting
Interest
Payments**



Tax Implications

Lifetime Education Award Limitation

- You can only earn an equivalent of 2 full-time (1700-hour) education awards.
- Your award equivalent is calculated based on the value of the full-time award for the fiscal year (FY) in which it was approved.

| | Member Type | Education Award Amount |
|-------------------------------------|--------------------------|------------------------|
| <input checked="" type="checkbox"/> | Full Time (FT) | \$6,495.00 |
| <input type="checkbox"/> | Three Quarter Time (TQT) | \$4,546.50 |
| <input type="checkbox"/> | Half Time (HT) | \$3,247.50 |
| <input type="checkbox"/> | Reduced Half Time (RHT) | \$2,474.27 |
| <input type="checkbox"/> | Minimum Time (MT) | \$1,374.60 |



You should all have a similar looking table in your Member Service Agreement.

(Education Award Amounts shown are for FY 2022.)

Lifetime Education Award Limitation

| Member Type | Education Award Amount (FY22) | Full-Time Education Award Equivalent |
|---------------------------------|--------------------------------------|---|
| Full-Time (1700 hours) | \$6,495.00 | $\$6,495.00 / \$6,495.00 = 1$ |
| Three-Quarter-Time (1200 hours) | \$4,546.50 | $\$4,546.50 / \$6,495.00 = 0.7$ |
| Half-Time (900 hours) | \$3,247.50 | $\$3,247.50 / \$6,495.00 = 0.5$ |
| Reduced Half-Time (675 hours) | \$2,474.27 | $\$2,474.27 / \$6,495.00 = 0.381$ |
| Minimum-Time (300 hours) | \$1,374.60 | $\$1,374.60 / \$6,495.00 = 0.212$ |

An Example

AmeriCorps Amy has served in the program since 2021 and would like to enroll for another year. Amy first served as a Half-Time (900-hour) member. Then, she did two, Three-Quarter-Time (1200-hour) terms, and now wants to come back.

| Service Year | Fiscal Year | Education Award | Full-Time Education Award | Full-Time Education Award Equivalent Earned |
|--|--------------------|------------------------|----------------------------------|--|
| 2020-2021 | 2020 | \$3,097.50 (HT) | \$6,195.00 | $\$3,097.50 / \$6,195.00 = \mathbf{0.5}$ |
| 2021-2022 | 2021 | \$4,441.50 (TQT) | \$6,345.00 | $\$4,441.50 / \$6,345.00 = \mathbf{0.7}$ |
| 2022-2023 | 2022 | \$4,546.50 (TQT) | \$6,495.00 | $\$4,546.50 / \$6,495.00 = \mathbf{0.7}$ |
| Total Full-Time Education Award Equivalents Earned | | | | $0.5 + 0.7 + 0.7 = \mathbf{1.9}$ |

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$$2.0 - 1.9 = 0.1 \times \$6,895.00 = \$689.50^*$$

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*** Regardless of whether she does FT, TQT, HT, RHT, or MT. Amy must also finish all her hours and exit the program successfully to be awarded the above amount.**



Does the award expire?

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

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](#)[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:

Accessing Your Post-Service Benefits

- You access your education award and accrued interest payments through the My AmeriCorps portal
- UNI and GIA Program Staff do **NOT** have access to your portal or your education award. Once you exit, we are dead to you.
- Brandy Demonstration

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

Using the 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 above list: PLUS Loans to parents of students**



Using the Education Award: Past Loan Expenses

- You can use your education award to pay off qualified federal student loans. Examples of qualified loans:
 - Loans under Titles VII and 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
 - 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 loans are qualified, ask the entity that holds the loan.**





Using the Education Award: Past Loan Expenses

- Private loans (e.g., from the local bank) do not qualify and cannot be paid off with the Education Award.
- Also, you cannot use the Education Award to repay an old debt to a school, such as an outstanding tuition bill that you incurred before your AmeriCorps service term.

(Note that this is different than paying off past student loans that you took out. You can use the award to pay off your past student loans.)

HOME
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: | Loan Payment  |
| * Amount Authorized: | 1500.00  |

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

Using the Education Award: Past Loan Expenses

In the My AmeriCorps portal, you can direct your education award towards your loan provider.

Education payment Continued: Institution not found

If your loan provider is not listed, do not panic.


You will need to suggest them to My.AmeriCorps.gov.



>Search institutions > “not found”

It will ask for things like address, phone, contact, etc.

- Brandy share out

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.



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.
 - **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 the education award to pay for current or future costs of attendance at a **Title IV school**.
 - Title IV school: Any higher educational 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 Trust.
 - If any refund is owed, it is credited back to your education award account in the My AmeriCorps portal and is subject to the award's original expiration date.
- Carmen's cautionary tale

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.

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 to 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.
 - Double check that the school is a Title IV institution.
 - 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 it can be used for cost of attendance expenses and, if so, which ones.
 - Tell them you don't want the education award to be used against you by reducing your overall financial aid package. Ask them how to prevent that.

Schools of National Service Search

< PARTNERSHIPS

- Awards and Recognition
- Employers of National Service
- Schools of National Service
- Schools of National Service Commitment Form
- Schools of National

Schools of National

Search the list below for schools that offer school benefits for AmeriCorps alums. The following states: Arizona, Maryland, [Nebraska](#) and We:

Displaying 1 - 10 of 315

FILTER

Adler University

Using the Education Award: Current & Future Education Expenses

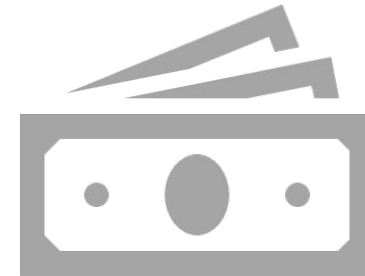
- Schools of National Service
 - Certain institutions of higher education reward AmeriCorps alums for their service by providing certain types of benefits:
 - Tuition matching of the Education Award (doubling the value of it)
 - Priority admission, in-state tuition, discounted tuition (e.g., paying 50% tuition), academic credit, certain scholarships/fellowships.

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

Requesting Accrued Interest Payments



For qualified federal education loans that you placed (and were accepted) into national service forbearance during your service term, the National 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, half-time, etc.)



Accrued interest payments are in addition to your education award.

Requesting Accrued Interest Payments

- In your My AmeriCorps portal, this option only becomes available at the end of your service.
 - Important: 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, and the National Trust will not pay a portion of the interest that accrued on qualified loans, even if you placed those loans into 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 interest accrual payment.

- ☐ 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

Interest Payment Request



To complete your interest payment request, please verify that your personal information is correct, select the term of service for which you are requesting your Interest Payment benefit, and select your lending 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]

* Term of service: 09/23/2019 to 08/16/2020 ⓘ

Institution Information (Search for Institutions) ⓘ

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

Comments:

If you have more than one loan with the institution you specified you may specify a particular loan number and loan type.

Certify and Submit

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.

Requesting Accrued Interest Payments

1. Click on "Create Interest Payment Request"
2. Select Term of Service
3. "Search for your Institution"
 1. The institution that holds the loan in forbearance
 2. You must know the name and address of your loan provider
4. Provide your account number in the comments section
5. Click submit ONCE
6. To check the status of your request, go back to the "My Education Award" page.
7. Must do for each loan that was placed and accepted into forbearance.

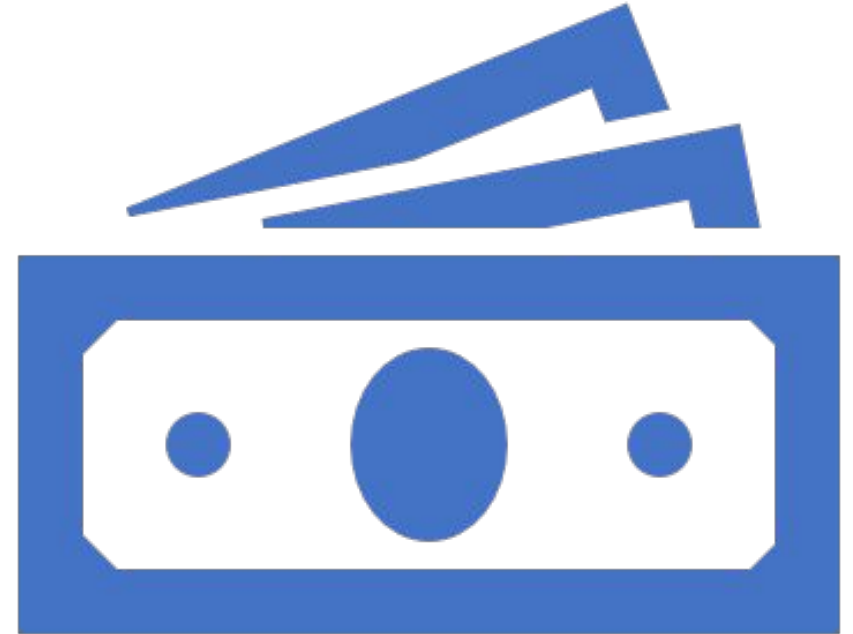


Tax Implications

- Both your education award and any accrued interest payments made by the National Trust on your behalf **are** considered taxable income for both federal and many state returns in the year 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 the state tax return.
 - It's important to check with your state's department of revenue and ask.

Tax Implications

- Important things to keep in mind:
 - On the federal side, report the income payments as “educational benefit” income rather than self-employment income.
 - 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 My AmeriCorps portal (keep this updated!). The 1099-MISC form will also be available in the My AmeriCorps portal.
 - Note: According to the IRS, even if the sum of education award and interest payments is less than \$600 and you don’t have a 1099-MISC income form sent to you, you are still obligated to report any amount as income on your taxes, even if it is just \$5.



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

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

Tax Implications (adjusting IA state tax return)

| | | |
|-------------------------|--|------------------------------|
| Form IA 1040 Line 24 | Other Adjustments Statement <small>Iowa</small> 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 | |

Paying for education: Alternatives ways...

Travel

Many backpacking programs have partnerships through universities allowing AmeriCorps Alum 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 skills programs

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

Paying for education: Traveling

<https://www.nols.edu/en/professionals/resources/financial-aid/>

#TheTrailtoSuccess

Find a Course

Events



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About

Alumni

Giving

DREAM BIGGER

Glaciers, Moose, Alaska Oh My!

EXPLORE COURSES



Paying for education: Traveling

<https://www.outwardbound.org/blog/ameri-corps-outward-bound-a-partnership-in-outdoor-education/>

<https://www.outwardbound.org/>



International Partnership for Service-Learning

IPSL is an educational organization serving students, colleges and universities, nonprofits, and other service agencies around the world by fostering programs that link academic study with volunteer service.

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

AmeriCorps Alumni Benefits:

- Priority Admission
- Use your AmeriCorps Segal Education Award
- Matching \$5,500 Scholarship Application (Graduate Program Only)
- Fee Waived





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

Paying for education: Noncredit Courses

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Courses by Category

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| | | |
|---|---|---|
| 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 |

<https://ce.dmacctraining.com/dmacc2/public/store/search.do?navigator=courseCategories>

Paying for education: 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- Wisconsin Indian Head Technical College / Shell Lake, WI - www.witc.edu

Cosmetology- Minnesota School of Cosmetology / Woodbury, MN - www.msccollege.edu

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

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

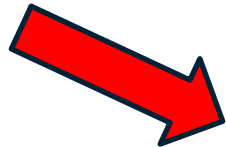
Emergency Medical Technician (EMT) -Central Lakes College / Brainerd, MN - www.clcmn.edu

Massage Therapy -European Massage Therapy School /Skokie, IL - www.school-for-massage.com/chicago-campus

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

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

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



All these schools and programs are operated through Title IV schools

Paying for education continued...

- **Non-profit Management Certificates**
 - University of Northern Iowa - [Philanthropy and Nonprofit Management.](#)
- [Aerie Backcountry Medicine](#) (Wilderness First Aid, First Responder, etc.)
 - Through the University of Montana
- [Colorado Fire Camp](#)
- [DMACC Continuing education Courses](#)
- *Blog:* [Alternative ways to use your ed award](#)
- *City Year Blog:* [Using your ed award to travel](#)
- [IPSL](#)
- **NOLS & Outward Bound**
 - Through [Western Colorado University](#)

STOP! Let's do an example!

Daniel would like to go to Iowa State.

1. Daniel looks at the list of matching institutions to see if Iowa State will match his education award*.
2. Daniel **schedules an appointment** with his financial aid officer and explains the Segal AmeriCorps 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 my.americorps.gov
4. He submits an education payment request
5. He waits for the school to accept that payment (will be sent in 2 equal payments).

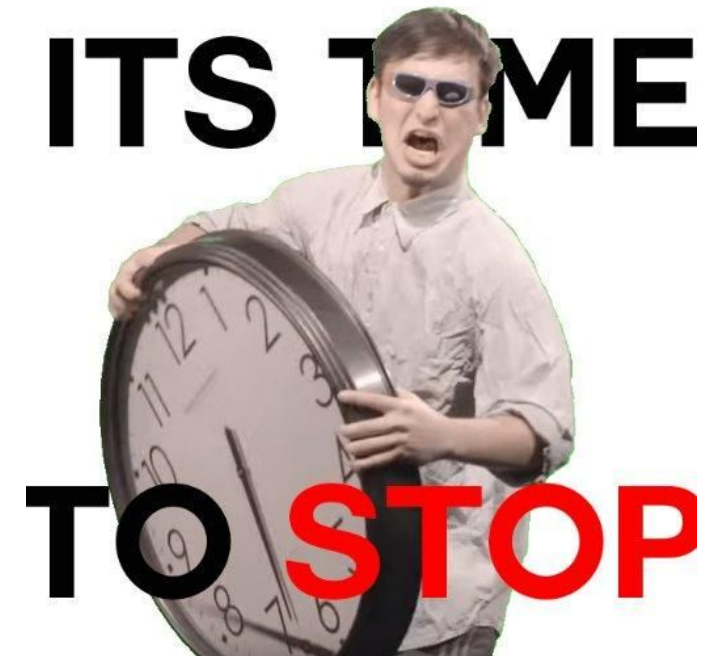


STOP!

Let's do an example!

Daniel would like to buy **textbooks** with his money at DMACC.

1. Daniel **schedules an appointment** with his financial aid officer and explains the Segal AmeriCorps Award
 - a. He must ask, **“Are students allowed to use loan and scholarship funds to pay for the COST OF EDUCATION items like textbooks or a laptop?”**
 - b. If they say yes, they may require Daniel to purchase books at the DMACC bookstore, or they may cut a check for reimbursement for outside sources. **This is completely up to the school and their policies**
2. Daniel goes to my.americorps.gov
3. He submits an education payment request to go to DMACC
4. He waits for the school to accept that payment.



STOP! Let's do an example!

Common mistakes of Education award payments:

- Not a Title IV school
- School rejects the payment because they do not recognize the funds (member did not call financial aid office)
- Send the whole award even if only a small amount is required
- Forgets to speak with financial aid office to see if Cost of Education covers other non tuition costs



STOP! Let's do an example!

Daniel would like to **pay off student loans**.

1. Daniel makes sure his loans are federal student loans.
2. He locates the name and address of his loan provider (not the school he attended using loan money).
3. Daniel goes to My.AmeriCorps.gov and directs money towards the institution that holds his loans.
4. Daniel checks every week or so to make sure the loan payment has gone through.
5. If there is an issue, he may need to call his loan provider to address the issue.

Common mistakes:

- Loan does not qualify for repayment
- Sent to the wrong address or institution
- Loan provider confused and rejected payment



Transferring your education award

Applicable to those who are 55+ at time of signing their AmeriCorps Service Agreement

- Can only be transferred to a child, stepchild, grandchild, step grandchild or foster child
- The beneficiary of the award has 10 years to use the award (not seven) from the date when the transferring individual completes a service term. (beware if they are too young)
- Members can initiate a transfer request through the MyAmeriCorps Portal.
- Step by step guide: <https://www.nationalservice.gov/node/29899>
- <https://www.nationalservice.gov/resources/ed-award/transferability>

Who has plans
for their award
now???

**YOU HAVE A
QUESTION**

**I HAVE AN
ANSWER.**

memegenerator.net

Resources...use them!

[RefugeeRISE website- Education Award](#)

[National Service website on using the education award](#)

[AmeriCorps Alum- FAQs](#)

List of [Matching Institutions](#)

[Instructions for deducting the Segal Award from Iowa Taxes](#)