

2021-2022 AMERICORPS STATE MEMBER AVAILABLE BENEFITS



The benefits listed here are generally available for AmeriCorps members in Iowa. Eligibility is subject to term type, program offering and your personal financial situation. If the benefits program is federally-funded and is based on need and is not provided under the Social Security Act (other than SSI), AmeriCorps State and National benefits should not affect your eligibility for such assistance. If, on the other hand, the benefits program is not federally-funded, not need-based, or is provided under the Social Security Act (other than SSI); your eligibility for those benefits might be affected. You should contact the relevant state or federal agency responsible for the program in question, to get a determination. For more information regarding program-provided benefits, you should talk to your program director or other program staff. Additional information may also be available on the AmeriCorps website, www.AmeriCorps.gov.

PUBLIC BENEFITS*

Benefit	Benefit Details	Who Qualifies
Supplemental Nutrition Assistance Program (SNAP)	The Food Assistance Program provides Electronic Benefit Transfer (EBT) cards that can be used to buy groceries at supermarkets, grocery stores and some Farmers Markets. To qualify for food assistance participants must meet income guidelines, be a citizen or legal immigrant. If you have questions about applying for Food Assistance, please contact your local DHS office. Application instructions are found on the Iowa Department of Human Services website under “assistance programs,” See general info about How to apply or apply online here . For more information click here	Eligibility is based on meeting household income guidelines. Volunteer Iowa can provide you with a letter verifying that your living allowance does not count as income for the purposes of this program. If needed, please check with your program staff.
Medicaid	Medicaid is a health insurance program that provides medically necessary health care coverage based on income. Applications instructions can be found on the Iowa Department of Human Services website under “health care” - How to Apply . For more information click here .	In addition to meeting certain income levels, you need to meet specific eligibility requirements to receive Medicaid coverage. The following are some of these general requirements: A child under the age of 21, a parent living with a child under the age of 18, a woman who is pregnant, a woman in need of treatment for breast or cervical cancer, a person who is elderly (age 65 or older), a person who is disabled according to Social Security standards, an adult between the ages of 19 and 64 and whose income is at or below 133% of the Federal Poverty Level (FPL), a person who is a resident of Iowa and a U.S. citizen, and others may also qualify.
Low Income Home Energy Assistance	LIHEAP is designed to assist low income individuals and families meet the cost of home heating by providing a one-time payment to the heating utility. LIHEAP generally runs from November 1 to April 30 every year (households with an elderly and/or disabled member may begin applying	Assistance level depends on income level, family size, the type of fuel you use to heat your home, and other factors. Applications are accepted at the local community action outreach office. For more information click here .

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Program (LIHEAP)	Oct. 1). LIHEAP can also provide a moratorium for the winter season, ensuring that heating sources will not be cut off during a potentially dangerous time of the year.	
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PROGRAM PROVIDED BENEFITS

Benefit	Benefit Details	Who Qualifies
AmeriCorps Healthcare	AmeriCorps Healthcare is only offered to you if you are not already covered by another healthcare policy at the time you begin service begins. Coverage is not available for family members or dependents. The coverage now includes basic dental and eye coverage. You are eligible for this insurance if you lose coverage during your term of service due to service or through no deliberate act of your own. You must notify the program if your eligibility status for healthcare changes during your service term. Co-pays are required for medical visits.	Offered to all members serving in a full time (1700 hour) slot type. Program may also offer it to you if you are serving in other slot types and the term requires you to serve consistently in a full time capacity (for example, serving 40 hours/week in a QT for the summer). Programs are not required to provide health insurance to less than full time slots; this expense needs to be included in their budget. Check with your program for more information.
AmeriCorps Childcare Benefit	Childcare benefits are paid directly to qualified providers. If you are income eligible and have qualified dependents, you may access the childcare benefit by working directly with the AmeriCorps' national childcare provider, GAP Solutions, Inc. For more information on how to access this assistance click here .	Offered to members serving in a full time capacity, regardless of slot type. Children must be 13 or under and live with you. Qualification for the childcare benefit is based on household income. Also, your childcare provider must meet program requirements to qualify as an eligible provider.
Member Assistance Program (MAP)	<p>The Member Assistance Program provides free, confidential, 24/7, unlimited telephonic counseling services. Once you have created an account, the additional benefits are also available:</p> <ul style="list-style-type: none"> ▪ Website and mobile application provided resources and appointment scheduling access ▪ Text/Chat Counseling & Coaching ▪ Video Counseling & Coaching ▪ Medical Advocacy ▪ Life Coaching ▪ Personal Concierge for Everyday Needs ▪ Work/Life Resources & Referrals ▪ Legal and Financial Assistance (30 minute free consultations) 	The MAP program, through the Association of State Service Commissions (ASC) is a benefit purchased for you by the program. Check with your program to see if you have this benefit available.

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EDUCATIONAL BENEFITS

Benefit	Benefit Details	Who Qualifies
Eli Segal Education Award	<p>The amount of a full-time education award is equivalent to the maximum value of the Pell Grant for the fiscal year in which the term of national service is approved. The amount of the Pell Grant can change each year. Therefore, the amount of a full-time award can change. Once you earn an award, the dollar amount of that award will not change. The award amount varies based on the term of service completed and must be used within a seven year period. The education award can be used to pay educational expenses at eligible schools and at certain GI Bill-approved educational programs for veterans. Eligible schools are higher educational institutions, both domestic and foreign, that currently participate in the Department of Education’s Title IV student aid programs. This category includes most post-secondary colleges, universities, and technical schools. The Segal AmeriCorps Education Award can only be used to repay the following qualified student loan types: loans backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students), loans under Titles VII or VIII of the Public Service Health Act, or loans made by a state agency, including state institutions of higher education. There are colleges and universities that match the education award. Additional information on using the education award can be found here. Education awards are taxed on the federal level when they are taken. If the education award is taken in Iowa, it is not subject to state taxes. For more information on the education award click here.</p>	<p>After successfully completing your term of service and completing the process to gain access you are eligible to receive the Segal AmeriCorps Education Award. You can use the award to repay qualified student loans, and to pay current educational expenses at eligible institutions of higher education and training programs. In rare cases, the education award can affect the process of receiving additional financial aid through FAFSA. Please consult your institution’s Financial Aid Office to ensure your financial assistance needs are properly addressed. You can provide your financial aid officer with this letter for additional information. If you are 55 years of age or older when you start service, your education award can be transferred to a child, grandchild, or foster child.</p>
AmeriCorps Loan Forbearance	<p>You should contact your loan(s) holder to see if your loan(s) qualifies for forbearance based upon your AmeriCorps service (A "loan holder" is the entity that holds the loan promissory note and has the right to collect from the borrower). While your loan(s) is in forbearance, you are not required to make payments. Interest may continue to accrue but if you successfully complete the term of service and the loan(s) is a qualified student loan, the National Service Trust will pay all or a portion of the interest that accrued during the service period. Interest payments are</p>	<p>Individuals who are serving in an approved AmeriCorps position may be eligible to have the repayment of their qualified student loans temporarily postponed while they are serving. Lending institutions have latitude in whether they will grant this status, depending on the type of loan, whether it has been consolidated and other factors. If there are questions, you should work directly with your lending institution to determine whether you qualify. If a loan holder tells says that a student loan does not</p>

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	<p>reflected in your MyAmeriCorps account and will also appear on the statements from the loan holder. Interest payments are not subtracted from the education award amount. Interest payments are considered taxable income and are reported to the IRS. The Trust can only pay accrued interest for qualified student loans. You can easily and quickly request forbearance on-line through MyAmeriCorps. Find more information on how the Trust determines interest payments here. After you complete your term of service, you will be responsible for repaying your loan(s) according to the terms of the loan(s). You should contact the loan holder to determine eligibility and options. If you do not hear from the loan holder within four weeks of submitting the forbearance request, contact them again. For more detailed assistance call 1-800-942-2677.</p> <p>If you have a loan(s) that does not qualify for forbearance with the Trust, the federal government may have a program to assist you. Check out this resource.</p>	<p>qualify for forbearance based upon national service, ask if your service qualifies for some other type of forbearance. Only the loan holder can determine your loan’s eligibility and approve your request for forbearance. AmeriCorps cannot approve forbearance requests; it only verifies that you are serving in an approved national service position. If your loan is in default, it may not be eligible for forbearance. However, if a loan that had gone into default before you began service, you can try to negotiate an arrangement with the loan holder or collection agency to bring the loan out of default so forbearance can be granted. The Trust can only make an interest payment after you have successfully completed a term of service and earned an education award. The portion of the accrued interest that the Trust pays is determined by the type and length of your service. If you have been exited with a Compelling Personal Circumstance exit, you may be eligible for partial payments, based upon the percentage of term completed.</p> <p>The federal government offers interest deferment options based upon other criteria, for example economic hardship. More information interest deferment options through the federal government can be found here.</p>
<p>Income-Driven Repayment</p>	<p>If your federal student loan payments are high compared to your income, you may want to consider an income-driven repayment plan. This would be an alternative to putting qualified student loans into forbearance. Generally, your payment amount under an income-driven repayment plan is a percentage of your discretionary income. The percentage is different depending on the plan. Depending on your income and family size, you may have no monthly payment at all. More information about income-driven repayment plans can be found here.</p>	<p>An income-driven repayment plan sets monthly student loan payment at an amount that is intended to be affordable based on income and family size. The federal government offers four income-driven repayment plans:</p> <ul style="list-style-type: none"> • Revised Pay As You Earn Repayment Plan (REPAYE Plan) • Pay As You Earn Repayment Plan (PAYE Plan) • Income-Based Repayment Plan (IBR Plan) • Income-Contingent Repayment Plan (ICR Plan) <p>More information on these can be found here. If you are seeking Public Service Loan Forgiveness, you should repay your federal student loans under an income-driven repayment plan.</p>

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<p>Public Service Loan Forgiveness (PSLF) and Temporary Expanded Public Service Loan Forgiveness (TEPSLF)</p>	<p>The Public Service Loan Forgiveness program is a federal program that forgives the remaining balance on your direct loans if you meet the requirements. If you receive a deferment or forbearance during your volunteer service, you can use the Segal Education Award to make a lump-sum payment on your Direct Loans and receive credit for a certain number of payments for PSLF. This number is determined by dividing the amount of your lump-sum payment by your scheduled full monthly payment amount, for a credit of no more than 12 qualifying monthly payments. This benefit is available to you only one time for AmeriCorps service. However, you could choose to make qualifying PSLF payments under an income-driven repayment (IDR) plan during your service period. If you do not request a deferment or forbearance and instead make payments under an income-driven repayment (IDR) plan during your AmeriCorps service and that service lasts longer than 12 months, you could possibly receive credit for a larger number of qualifying PSLF payments than you would if you make a lump-sum payment. This is because you can receive credit for a maximum of only 12 qualifying payments if you make the lump-sum payment, but each payment you make under the IDR plan (including a scheduled payment amount of \$0) while you are serving as a full-time AmeriCorps member counts as a qualifying PSLF payment if it meets all the requirements. See link for reference.</p>	<p>You must work full time for a qualifying employer. That means:</p> <ul style="list-style-type: none"> ▪ A government (at any level) ▪ A non-profit (must be a registered 501 (c) (3). ▪ Other types of not-for-profit organizations if their primary purpose meets the qualifications ▪ AmeriCorps or Peace Corps, if you serve as a volunteer <p>You must be employed full time, but the definition of full time is flexible.</p> <ul style="list-style-type: none"> ▪ Meet the employer’s definition of “full time” ▪ Work at least 30 hours/week ▪ If working more than one part time job, the combined average time must be at least 30 hours/week <p>Only Direct Federal loans are eligible for PSLF Loan repayments must be made timely (within 15 days of due date), and To help you track your progress toward qualifying for PSLF, it is recommended that you submit the PSLF form annually or when you change employers. It will make it much easier once you are ready to apply for forgiveness after 10 years of employment in public service! See more here.</p>
<p>Schools of National Service</p>	<p>AmeriCorps’ Schools of National Service benefits both post-secondary institutions and the AmeriCorps alumni they enroll. Schools of National Service seeks to reward their service by providing benefits to students who choose to serve. In return, institutions receive students who are trained leaders, community-minded, and driven to make a difference in the world.</p> <p>Options for Schools of National Service Include:</p> <ul style="list-style-type: none"> ▪ Tuition matching for the Segal AmeriCorps Education Award (could be at the undergraduate or graduate level and could be specific to a school or program) ▪ Scholarship or fellowship to AmeriCorps alumni ▪ Priority points for admission consideration for AmeriCorps alumni 	<p>Once you have successfully completed your term of service, members will receive their education award and can consider the benefits of the Schools of National Service. The list to the left is the list of total benefits available. Not all benefit may be available at all schools. If you’re interested in attending a college or university that is not a School of National Service, CNCS encourages you to contact the Dean of Students or Schools, Communications Office, Office of Recruitment, and/or Office of Financial Aid to provide them with information on how to become involved. CNCS has developed this information for you to share with them.</p>

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	<ul style="list-style-type: none">▪ In-state tuition for AmeriCorps alumni▪ Expenses like books and supplies, room and board, or other personal costs like transportation for AmeriCorps alumni▪ One-year enrollment deferrals for individuals to serve in AmeriCorps▪ Academic credit for AmeriCorps experience▪ Other incentives that vary by institution <p>For a list of participating institutions and more information click here</p>	
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***For more information on public benefits and how AmeriCorps living allowance may impact public benefits look to the AmeriCorps Public Benefits resource, which is available on the Volunteer Iowa website, VolunteerIowa.org**