

# Using Your End of Service Benefits



Guiding you through your life after AmeriCorps.

Dear AmeriCorps Member,

This guide is designed to provide you with a clearer understanding of what your End of Service Benefits are and how you can use them. This manual includes step-by-step instructions that will guide you from the beginning of the process until the very end. If you have any questions or concerns about any of these processes, discuss them with your Program Director.

We wish you all the best in your life after AmeriCorps!

Sincerely,

The North Texas Project Team<sup>1</sup>

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<sup>1</sup> This guide, designed by the North Texas Project Team was originally designed for AmeriCorps VISTA members. This guide has been edited to reflect its application to AmeriCorps state and national members.

## End of Service Stipend

The End of Service Stipend is one of the two End of Service award options you were able to choose from when you began your service. The End of Service stipend is equal to \$1,500 before taxes (as it is considered taxable income just like your Living Allowance) and will be dispersed to you within your **last two** Living Allowance payments.

- If you have chosen the End of Service Stipend, you **cannot** switch to the Segal Education Award.
- If you have chosen the Segal Education Award, you have until your 10<sup>th</sup> month of service to switch and choose the End of Service Stipend. After the 10<sup>th</sup> month of service, you cannot change your End of Service award option.

## Segal Education Award

The Segal Education Award is one of the two End of Service award options you were able to choose from when you began your service. The Segal Education Award is tied to the maximum amount of the U.S. Department of Education's Pell Grant (for that fiscal year). Currently, AmeriCorps members may earn up to the value of two full-time education awards and have **seven years** from the date they earned each award to use it. If you do not use the full amount of your award within seven years, the remaining amount will expire.

### What can the Segal Education Award be used for?

The Segal Education Award is unique because it can be used for more than one purpose.

#### Loan Repayment

Perhaps the most popular use for the Segal Education Award is loan repayment. The Segal Education Award can only be used on a loan backed by the federal government under Title IV of the Higher Education Act (except PLUS Loans to parents of students) or under Titles VII or VIII of the Public Health Service Act. You may also use your Segal AmeriCorps Education Award to repay a student loan made to you by a state agency, including state institutions of higher education. The Segal Education Award **cannot** be used to repay private loans. View the list of qualified federal student loans [here](#).

#### *How to Repay a Qualified Loan*

To use your Segal Education Award to repay a loan, you must first login to [my.americorps.gov](https://my.americorps.gov). Once you login, you will notice that you have new My Education Award options. If you do not have these new options, please contact the National Service Hotline.

- Click on “Create Education Award Payment Request” to be redirected to this page. Scroll down to the “Payment Type” dropdown menu and select “Loan Payment”. Then type in the amount you would like to repay in “Amount Authorized”.

- You will now select the Institution. Use the “Search for Institutions” link to find and select your loan borrower. If your loan provider has more than one option, ensure you select the option that has DOE (Department of Education) in its title.

- Finally, certify and submit your request.

**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 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.**

- When you click on “submit”, a notice will be sent electronically to your educational or loan institution. A record of your request will appear in your account home page. The school or loan holder will complete their portion of the form and return it electronically to CNCS. They will fill in the amount for which you are eligible if the request is for current educational expenses or they will provide the payoff amount and loan type if the request is for a student loan. The institution will certify the accuracy of the information and submit it to CNCS for payment. When you request a payment, the “Available Balance” will be adjusted by the amount of the request. Once the payment is disbursed, the “Award Balance” will be adjusted by the amount disbursed. All payment requests that are not acted upon will be cancelled after 90 days and your “Available Balance” and “Award Balance” will be adjusted accordingly. If for some reason the institution denies the request for payment, they should have entered comments explaining the reason for the denial.

### Pay Current Educational Expenses

The Segal Education Award can be used for educational expenses at higher educational institutions, both domestic and foreign, that currently participate in the Department of Education’s Title IV student aid programs, referred to as "Title IV schools." The education award can also be used for programs of education, apprenticeship, or on the job training that have been approved for educational benefits under the Montgomery GI Bill and the Post 9/11 G.I. Bill. Educational expenses that can be paid include:

- The "Cost of Attendance" (COA) for a degree- or certificate-granting program (including tuition, books and supplies, transportation, room and board, and other expenses). Each Title IV school's financial aid office determines their students’ COA based upon standard U.S. DOE guidance.
- Educational expenses for non-degree courses, such as continuing education courses or workshops offered by Title IV schools. Educational expenses that can be paid normally include tuition & fees, books, and supplies, as determined by the school’s administrative office.
- Courses or training programs authorized under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill.

### Matching Institutions

Many institutions offer to match the Segal AmeriCorps Education Award or make available to AmeriCorps alumni other financial aid benefits, such as scholarships, tuition waivers, and in-state tuition. For a list of those institutions, [click here!](#)

## How to Pay Current Educational Expenses

To use your Segal Education Award to pay current educational expenses, you must first login to [my.americorps.gov](https://my.americorps.gov). Once you login, you will notice that you have new My Education Award options. If you do not have these new options, please contact the National Service Hotline.

← → ↻ <https://my.americorps.gov/mp/member/index.do>

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Corporation for NATIONAL & COMMUNITY SERVICE

**My AmeriCorps**  
Your Place to Manage Your AmeriCorps Experience

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

HOME

**My AmeriCorps**

- Applicant Home
- My Living Allowance
- My Tax Statements
- My In-Service Benefits
- My Education Award**
  - Create Forbearance Request
  - Create Interest Payment Request
  - Create Education Award Payment Request
- My Service Letter

Welcome, [REDACTED]

Welcome to the My AmeriCorps website for candidates, VISTAs and alumni. This site presents information that will help you before, during and after your service. Please be sure that all of your contact information is up-to-date.

**My Information**

Name: [REDACTED] Date of Birth: [REDACTED]  
Preferred Name: [REDACTED] Username: [REDACTED]  
NSPID: [REDACTED] E-mail: [REDACTED]  
SSN: [REDACTED]  
SSN Status: [REDACTED]  
Citizenship Status: [REDACTED]  
Veteran/Active Duty/Military Family Status: [REDACTED]  
I am not in the military, a veteran or a family member of someone in the U.S. Armed Forces

- Click on “Create Education Award Payment Request” to be redirected to this page. Scroll down to the “Payment Type” dropdown menu and select “Education Expenses”. Then type in the amount you would like to pay in “Amount Authorized”.

**My Education Award**

- Create Forbearance Request
- Create Interest Payment Request
- Create Education Award Payment Request

**My Service Letter**

**My Travel Request Profile**

**View/Print My Current VAD**

**End of Service Benefit Selection**

**Events**

**Search Events**

**My Resources**

**Contact My AmeriCorps**

**My Information**

Name: [REDACTED]  
Preferred Name: [REDACTED]  
Date of Birth: [REDACTED]  
NSPID: [REDACTED]  
SSN: [REDACTED]  
E-mail: [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: [REDACTED]  
Available Balance: [REDACTED]  
\* Payment Type: Education Expenses  
\* Amount Authorized: [REDACTED]

**Institution Information (Search for Institutions)**

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

- You will now select the Institution. Use the “Search for Institutions” link to find and select your school.

\* Payment Type: Education Expenses

\* Amount Authorized: [REDACTED]

**Institution Information (Search for Institutions)**

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

**Certify and Submit**

- Finally, certify and submit your request.

**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 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

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- “Available Balance” and “Award Balance” will be adjusted accordingly. If for some reason the institution denies the request for payment, they should have entered comments explaining the reason for the denial.

### Transferring an Education Award

Only AmeriCorps State and National members are eligible to transfer Education Awards. AmeriCorps VISTA members are not eligible to transfer their Segal Education Award to another individual.

### Interest Repayment

Individuals who have successfully completed a term of service are eligible to have the National Trust pay as much as 100% of the interest that accrued on their qualified student loan during their service. Remember that interest payments, as well as payments made from your education award account, are considered by the IRS to be taxable income in the year in which a payment is made.

### How to Apply for an Interest Payment

To apply for an interest payment, you must first login to [my.americorps.gov](http://my.americorps.gov). Once you login, you will notice that you have new My Education Award options. If you do not have these new options, please contact the National Service Hotline.

HOME

## My AmeriCorps

Welcome, [REDACTED]

Welcome to the My AmeriCorps website for candidates, VISTAs and alumni. This site presents information that will help you before, during and after your service. Please be sure that all of your contact information is up-to-date.

- Applicant Home
- My Living Allowance
- My Tax Statements
- My In-Service Benefits
- My Education Award**
  - Create Forbearance Request
  - Create Interest Payment Request
  - Create Education Award Payment Request
- My Service Letter

**My Information**

Name: [REDACTED] Date of Birth: [REDACTED]  
 Preferred Name: [REDACTED] Username: [REDACTED]  
 NSPID: [REDACTED] E-mail: [REDACTED]  
 SSN: [REDACTED]  
 SSN Status: [REDACTED] ?  
 Citizenship Status: [REDACTED] ?  
 Veteran/Active Duty/Military Family Status: I am not in the military, a veteran or a family member of someone in the U.S. Armed Forces

- Click on “Create Interest Payment Request” to be redirected to this page. Scroll down to the “Term of service” dropdown menu and select the appropriate term.

- My In-Service Benefits
- My Education Award
  - Create Forbearance Request
  - Create Interest Payment Request
  - Create Education Award Payment Request
- My Service Letter
- My Travel Request Profile
- View/Print My Current VAD
- End of Service Benefit Selection
- Events
- Search Events
- My Resources
- Contact My AmeriCorps

**My Information**

Name: [REDACTED]  
 Preferred Name: [REDACTED]  
 Date of Birth: [REDACTED]  
 NSPID: [REDACTED]  
 SSN: [REDACTED]  
 E-mail: [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: 02/14/2014 to 02/13/2015 ?

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

- You will now select the Institution. Use the “Search for Institutions” link to find and select your loan borrower. If your loan provider has more than one option, ensure you select the option that has DOE (Department of Education) in its title.

**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.

- Finally, certify and submit your request.

**Certify and Submit**

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

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.

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

- When you click on “submit”, a notice will be sent electronically to your educational or loan institution. A record of your request will appear in your account home page. The school or loan holder will complete their portion of the form and return it electronically to CNCS. They will fill in the amount for which you are eligible. The institution will certify the accuracy of the information and submit it to CNCS for payment.

## Tax Implications

The Segal AmeriCorps Education Award, unlike most other forms of scholarships and fellowships, is subject to federal tax in the year each payment is made. It is considered taxable income regardless of whether it’s used for current educational expenses or to repay a qualified student loan. Interest that is paid on qualified students loans is also subject to income taxes in the year the payment is made to the loan holder.

If your education award and interest payments total **more than \$600** in a calendar year, in January of the following year, CNCS will send you an IRS Form 1099 to be used in preparing your income tax return. The total sum of interest payments and the Segal AmeriCorps Education Award payments for that calendar year will be listed together on the 1099 form.

If you plan on redeeming more than \$600 in a calendar year, be aware of how it will affect your tax bracket. Refer to this [article](#) to see which tax bracket you might fall into and how using your Ed Award or paying interest will affect your tax burden.

## Tax Relief

While you are responsible for taxes on your education award and other AmeriCorps benefits, you may be eligible for other tax relief through the Taxpayer Relief Act of 1997. [IRS Publication 970, Tax Benefits for Education](#) explains tax benefits that may be available to taxpayers who are paying for their higher educational expenses or repaying student loans. AmeriCorps members who have used their education awards and have had interest payments made on their behalf, may be eligible for these deductions. Contact a tax professional or the Internal Revenue Service for details.

## AmeriCorps Alums

Join AmeriCorps Alums, the official organization for AmeriCorps alumni created by alums, for alums by visiting [americorpsalums.org](http://americorpsalums.org).