

AmeriCorps Victim Assistance Program (AVAP) Member Benefits 2018-19

Living Allowance

- Full time service: Total of \$13,732 (264.08/week for 52 weeks)
- Half time service: Total of \$7278 (139.96/week for 52 weeks)

Educational Award

- Upon successful completion of program, full-time members will receive an educational award of \$5,920 (\$2,960 for half-time members) to pay back qualified loans or to pay for the cost of attending a qualified institution of higher education;
- A qualified student loan is "a loan backed by the federal government under Title IV of the Higher education Act...or under Titles VII or VIII of the Public Health Service Act";
- A qualified institution of higher education is "an institution that has a Title IV Program Participation Agreement with the Department of Education whereby students at the school are eligible to receive federal financial assistance (backed by the Department of Education under Title IV of the Higher education Act) to attend the school;
- An institution may be fully accredited;
- Cost of attendance is a term used by the school's Financial Aid Office and each Title IV school determines its own;
- Educational awards *cannot be used* to repay any other loans, even if the loan has been obtained for educational purposes;
- The member has up to 7 years after completing the program to use the educational award;
- The member may transfer this award (certain conditions apply)
- The educational award will be made out directly to the lending institution or to the institution of higher education - it will not be made out to the member;
- The educational award can be split up to pay a combination of student loans and/or educational expenses (tuition, fees, books, etc.);
- The educational award is taxed in the year it is used;
- The most common qualified student loans are Stafford and Perkins. Anyone unsure of whether their student loan qualifies for repayment by the educational award should contact their lending institution.

Loan Forbearance

- AmeriCorps members qualify to have certain student loans go into forbearance while they are serving in AmeriCorps;
- Members must request the forbearance from their loan holders making it clear that they are performing "national service" in "AmeriCorps";
- Most student loans that are in default are not eligible for forbearance;
- Anyone unsure if their loans qualify for forbearance should contact their lending institution directly.

Interest Accrual

- While the member's qualified loans are in forbearance interest will still accrue on the loan;
- Upon successful completion of service, the Corporation for National Community Service will pay interest that accrued during the service period
- This benefit is in addition to the educational award and is also taxed; the member will be sent a 1099 form for the year they completed service and the interest was paid.

Health Insurance (Full-time members only)

- Health insurance is provided by Cigna free of charge for full-time members.
- This health insurance coverage is basic and is single coverage (for the member only)

Other Social Service Benefits

- AmeriCorps members are eligible to receive certain benefits from other social service agencies.

Child Care Benefits (Full-time members only)

- Member must be the legal parent or legal guardian of a child under the age 13
- The child must reside with the member and the member must meet income eligibility requirements
- The member must certify that they need child care in order to participate in the AmeriCorps program