AmeriCorps Member
Benefits & Ed Award Summary (2020-2021)

Service Term Benefits
- Monthly stipend of $1,450 before deductions and withholdings
- Basic health insurance (not including vision coverage)
- Workers compensation coverage
- Childcare assistance
- $6,195 education award that can be used for future schooling or to pay off existing qualified student loan debt (upon successful completion of the service term)
- Forbearance (temporarily postponing paying off a loan) of qualified student loans during the service term
- Payment of interest on qualified student loans that accrued during the service term
- Average hourly compensation including education award:
  - $1,450 stipend per month x 10.5 months: $15,225
  - Education Award: $6,095
  - Total compensation: $22,320
  - Hours: 1,700
- Members do not receive designated vacation or sick leave; however, they receive the full stipend each month regardless of the number of hours served, with certain exceptions.
  - Members may take vacations, personal time, etc. throughout their term, as long as it does not affect the service site or their ability to reach the 1,700 hour requirement.

Qualifiers for EBT Cards:
- Have income below 200% of the Federal Poverty Level
  - 1 person family/household: below $24,120 annually
  - 2 person family/household: below $32,450 annually
- AmeriCorps stipends are excluded as income for all DSHS cash, food assistance (including EBT), and medical programs; therefore members qualify for EBT, as long as other employment does not take them over the income thresholds.
- EBT / Basic Food Benefits - How to Apply For and Use

Forbearance of Student Loans
- Education Award Frequently Asked Questions
- Individuals in approved AmeriCorps positions are eligible for forbearance for most federally-guaranteed student loans
- Also, loans that are made by state agencies, including state colleges and universities are considered qualified.
- Qualified loans include:
  - Stafford Loans
  - Perkins Loans
- William D. Ford Direct Loans
- Federal Consolidated Loans
- Supplemental Loans for Students
- Primary Care Loans
- Nursing Student Loans
- Health Education Assistance Loans
- Loans issued to AmeriCorps members by state agencies, including state institutions of higher education

- Do I have to make payments on my student loans while I’m serving?
  - Members may be eligible for a temporary suspension of loan payments of their qualified student loans if they are enrolled into an approved term of national service. This temporary suspension is called “forbearance”. During a period of forbearance, the member will not have to make payments, although interest continues to accumulate on the loans.
  - If the loan was in forbearance, after the successfully completed term, CNCS will pay all or a portion of the interest that accrued on qualified student loans during the term of service. This payment amount is in addition to the Segal AmeriCorps Education Award.
  - Contact your loan holder to see if your student loan qualifies for forbearance. If you are eligible for forbearance, it is approved by the holder of the loan, not by AmeriCorps or the National Service Trust.