



MEMBER BENEFITS



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LIVING ALLOWANCE

Incentive to Make a Difference

living allowance

livING/ ə'louəns/

- **Definition:** stipend an AmeriCorps Member receives while serving. It is not a wage and cannot be paid to the Member on an hourly basis.

Fast Fact: Programs are required to pay a living allowance to Full-time Members.

DISTRIBUTION OF LIVING ALLOWANCES

- ➔ Programs should pay living allowances in increments such as **weekly, bi-weekly, or bi-monthly**.
- ➔ Members serving any portion of a pay period must receive the **entire** living allowance for that period, **UNLESS-**
your organization's written policies & procedures says differently (pro-rated).

Fast Fact: Conditions of pro-rating living allowances should also be in the Member Service Contract.

A MEMBER STARTS LATE? A MEMBER LEAVES SERVICE EARLY? WHAT DO I DO?

POLICIES, POLICIES, POLICIES



Fast Fact: The Program may not pay “catch up” amounts to the Member. Also, a Member cannot receive a lump sum payment.

LIVING ALLOWANCES ARE NOT DISTRIBUTED

Is That Allowable?

➔ Q: If a Member doesn't serve for whatever reason, I can still pay him/her right?

A: NO. A Member is ineligible to receive a living allowance if he/she is not serving. If there is a situation that prevents the Member from serving, he/she is to be suspended.

➔ Q: Can a Member request to stop receiving a living allowance?

• A: YES. A Member may waive all or a portion of the living allowance.

➔ Q: Can a Program penalize a Member by collecting a portion of the living allowance? Can a Program *temporarily* withhold a living allowance?

• A: YES. However, it cannot be taken from the federal portion of their living allowance. Additionally, it must be related to minor disciplinary reasons.

TAXES & INSURANCE

Liability Insurance Coverage

FICA

Income Taxes

Worker's Compensation

Unemployment Insurance

Family Medical Leave

Federal Work Study

SEGAL EDUCATION AWARD

AmeriCorps is Investing in Futures!

education

ejə 'kāSH(ə)n/

award

ə 'wôrd/

- **Definition:** a benefit provided to an AmeriCorps Member who has successfully completed a term of service. It can be used to pay education costs at qualified institutions of higher education, for educational training, or to repay qualified student loans.

Fast Fact: Under certain circumstances, the Member may used the education award to study outside of the United States.

SEGal EDUCATION AWARD AMOUNTS & ELIGIBILITY

\$5,730

- Full-time
- Minimum of 1700 hours

\$2,865

- Half-time
- Minimum of 900 hours

\$2,182.78

- Reduced Half-Time
- Minimum of 675 hours

\$1,515.55

- Quarter-Time
- Minimum of 450 hours

\$1,212.44

- Minimum-Time
- Minimum of 300 hours

ELIGIBILITY

√ Must successfully complete a term of service within 12 months.

√ High School diploma or its equivalent is no longer required to receive an education award.

√ Members may only receive the value of 2 full-time education awards.

WHAT ELSE DO I NEED TO KNOW ABOUT THIS EDUCATION AWARD



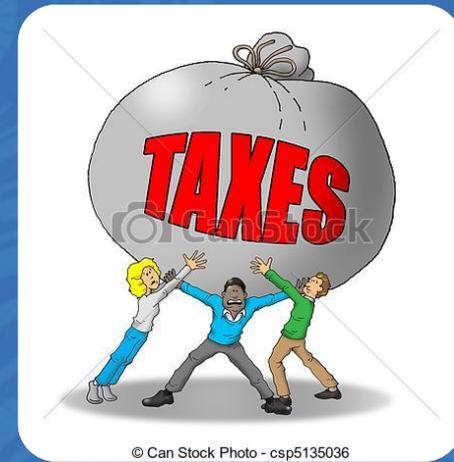
Payments



Transfers



Loan
Forbearance



Taxes

Payments

- 7 years max to use the education award.
- You don't have to use the entire award at one time.
- It can be applied towards student loans.
- Payments are made directly to the school or loan holders.

Transfers

- Who is eligible to transfer an award?

The individual who earned the award must:

- Be at least 55 years old at the time he/she begins AmeriCorps service.
- Have begun the term of service on or after October 1, 2009.
- Complete the required forms.

Transfers *(continued...)*

- Who is eligible to receive an award?

The recipient of the transferred award must:

- Be the child, step-child, foster child, grandchild or step-grandchild of the recipient.
- Be a U.S. citizen, national, or lawful permanent resident alien.
- Not have previously received (or earned) the aggregate value of 2 full-time education awards.
- Be registered in the *'My AmeriCorps Portal'*.

LOAN FOREBEARANCE

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loan forbearance

lōn/ fôr'berəns

- **Definition:** for an AmeriCorps Member, loan forbearance means that he/she does not make payments or pay interest on a student loan during AmeriCorps service.

Fast Fact: Loan deferment is NOT the same as loan forbearance.

FORBEARANCE DOES NOT APPLY TO WHICH LOANS?

- 1) Private loans
- 2) Parent PLUS loans**
- 3) Federal Perkins loans

TAXES

Even Though I Provided Service to My Community as an AmeriCorps Member, I Still Have to Pay Taxes to Use the Segal Education Award?

YES! Even if you repay a student loan or apply it to current expenses, **it is considered taxable income.**

Tax Implications

- ☞ If the entire amount of the education award is used in one calendar year, the entire amount must be included as income on your taxes for that year.
- ☞ If a portion of the award is redeemed in a calendar year, you are only responsible for any taxes owed on that portion only.
- ☞ If you do not use any portion of the award in a particular year, no portion is included as income.

HEALTHCARE COVERAGE

Taking Care of a Member's Mind and Body...



THE ABCs of ACA & AMERICORPS.

- ★ Healthcare benefits are for AmeriCorps Members ONLY!
- ★ AmeriCorps Programs are mandated to provide healthcare plans that **meet** the **requirements** of the **Affordable Care Act**.
- ★ It is **your responsibility** to **provide or at least offer** coverage to eligible Members.
- ★ You are **required** to offer coverage to Members who lose coverage during their term of service (due to service) or no deliberate act of their own.

Fast Fact: Full-time Members are entitled to health insurance, even if they are on Medicaid or Medicare.

CHILD CARE BENEFITS

The AmeriCorps Child Care Benefits Program is available to eligible (currently in service and full-time) Members.

GAP Solutions, Inc. (GAPSI) administers the child care benefits program for CNCS.

→ www.americorpschildcare.com

→ (855) 886-0687

WHAT ARE THE REQUIREMENTS?

- ✓ Household income \leq 75% of the state's median income for a family of the same size.
- ✓ Not currently receiving any other child care subsidy.
- ✓ Must be the parent or legal guardian of a child under 13.
- ✓ Child must live with the Member.
- ✓ Member must attest that child care is needed to provide AmeriCorps service.

Any Questions?

