AGENDA

- Living allowance
- Taxes and Insurances
- Segal Education Award
- Loan forbearance
- Healthcare
- Childcare
- Activity
- Q&A
Living allowance - stipend an AmeriCorps Member receives while serving. It is not a wage and cannot be paid to a Member on an Hourly basis.
MEMBER BENEFITS
LIVING ALLOWANCE CONTINUED..

- Programs should pay living in increments such as weekly, biweekly, 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 say differently (pro-rated).

- Policy must be in the member’s contract. It must be reasonable and consistently followed.
MEMBER BENEFITS
LIVING ALLOWANCE CONTINUED...

1. Can a Member waive their living allowance?
   • Yes. Member can waive all or part of the living allowance.

2. If a Member doesn’t serve in the pay period, can I still provide him/her the living allowance?
   • NO. A Member must serve during the pay period in order to be eligible for the living allowance. If they aren’t serving, they should be suspended.

3. Can the program deduct fines?
   • Yes. Fines cannot be applied to the federal share of the living allowance.

4. What about garnishments?
   • Garnishments cannot be applied to the federal share of the living allowance.

5. Can a program hold the living allowance?
   • Yes, but only temporarily for minor disciplinary reasons.

6. What if I have a member who starts later or finishes earlier?
   • Member must receive the same rate for living allowance. There is no “catch up” rate or lump sum.
MEMBER BENEFITS
TAXES AND INSURANCE

• Liability Insurance Coverage
• FICA
• Income Tax
• Worker’s Compensation
• Unemployment Insurance
• Family Medical leave Act
• Federal Work Study
MEMBER BENEFITS

SEGAL EDUCATION AWARD

Education Award:
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.

Education award can be earned:
- Members must successfully complete their term of service
- Members may only receive the value of two full time education awards
## Member Benefits

### Segal Education Award

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<thead>
<tr>
<th>Payments</th>
<th>Transfers</th>
<th>Taxes</th>
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<tr>
<td>- 7 years to use award</td>
<td>Member</td>
<td>Award is considered taxable income in the year that the Corporation submits the payment to the school or loan holder.</td>
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<td>- May be used in one or multiple payments</td>
<td>Recipient</td>
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<td>- Payments only made to qualified schools or loan holders</td>
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<td>Must be 55 or older at start of service</td>
<td>Must be child or grandchild of Member-</td>
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<tr>
<td>Service started after 10/2009</td>
<td>Not already received 2 ed. awards</td>
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<td>US Citizen, national or lawful permanent resident or alien</td>
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MEMBER BENEFITS

LOAN FORBEARANCE

• Temporary postponement of the repayment of their qualified student loans.
  • Member requests forbearance through My AmeriCorps Portal
  • While the loan is in forbearance, interest continues to accrue.
• Upon successful completion, the National Service Trust will pay all or a portion of the interest that accrued on the qualified student loans during the service period.
  • Members request through My AmeriCorps Portal
  • Interest payment is taxable income
MEMBER BENEFITS

HEALTH CARE

• Healthcare benefits are for AmeriCorps Members Only!

• It is your responsibility to provide or at least offer coverage to eligible Member (must have a waiver in any eligible members file who refuse health care or proof of organization is providing health care)

• 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.
MEMBER BENEFITS

CHILD CARE

Full-time Members are eligible for child care benefits.

- GAP Solutions administers the benefit for CNCS
  - www.americorpschildcare.com
  - (855) 886-0687

Eligibility Requirements

- Household income ≤ 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.

If a Member’s status changes, programs have five days to notify GAP Solutions, or could be liable for erroneous payments.

Note: Childcare waivers must be in any eligible member’s file who refuse child care benefits.