

The Eli J. Segal Education Award
& You:
A Handbook for Members

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Introduction

Welcome to the wonderful world of the Eli J. Segal AmeriCorps Education Award !

An AmeriCorps member serving in a full-time term of national service is required to complete the service within 12 months. Upon successful completion of the service, members are eligible to receive a Segal AmeriCorps Education Award.

The education award may be used to pay educational costs at eligible post-secondary educational institutions (including many technical schools and GI-Bill approved educational programs), as well as to repay qualified student loans. The dollar amount of a full-time award is tied to the maximum amount of the U.S. Department of Education's Pell Grant, thus it can vary from year to 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.

Members can divide up an award and use portions of it at different times before it expires, as long as it is for authorized expenditures. A person could, for example, apply a portion of it to existing qualified student loans and save the remainder to pay for authorized college costs a few years down the road.

Education awards come from a special account in the U. S. Treasury called the National Service Trust. The Trust was established by Congress and is the office within the Corporation that manages all the various functions related to the Eli. J. Segal Education Award.

How do you get your award?

In order to prevent a delay in the processing of Segal AmeriCorps Education Award payments, individuals must request payments electronically using the on-line system, My AmeriCorps. This is a secure, user-friendly and fast method for requesting payments to be remitted to qualified schools or loan holders. It also provides electronic records of payments requested and there are no forms to mail.

The Corporation for National and Community Service cannot guarantee the prompt and accurate processing of requests for payments using paper forms. Payments requested by paper can take up to six months or more for processing and are less secure. It is fast and easy to access your National Service Participant account in My AmeriCorps. To register, go to <https://my.americorps.gov/mp/login.do> and click on "Register to create a new Member/Alum account." Then, follow the instructions.

Accessing and managing your Segal AmeriCorps Education Award has never been easier. My AmeriCorps provides a one-stop shop for AmeriCorps members and alumni -- presenting a wealth of information and frequently requested forms and services. By registering to use the system, you can check your award balance, access important financial forms, request for a forbearance, and, most importantly, easily make payments to your educational or financial institution.

After you have completed your service and received notification of the availability of your award, you can begin to use your education award. Go into your account in My AmeriCorps. In your home page, under "My Education Award" click on the "Create Education Award Payment Request" link to bring up the screen to request the payment. Follow the instructions and complete the form. You will select the

purpose of the payment (loan or current educational expenses), the amount of the payment, and identify the holder of your student loan. 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.

If your school or loan company has not registered in My AmeriCorps, they will not be on the list of institutions in the system. After you do a search and your institution does not appear on the list, click on the “Not Found” link. The next screen will ask you to enter as much information as you know about the school or loan company. You will need to enter information in each of the asterisked fields and then submit the form. These requests may be processed manually and can take several weeks to complete.

Using the Award to Help Finance a College Education

You can use your education award to help pay for college, but it’s good to keep in mind that the buying power of your award will vary depending on how you use it. For example, an education award of \$5,730 will nearly cover the tuition for two full years at various community colleges, but will pay for less than a month at a private college like Sarah Lawrence where tuition alone can exceed \$30,000 a year.

Another item to consider is the effect of inflation. Inflation may vary from year to year and state to state, but if it goes up by 5 percent a year, one dollar today will buy 25 percent less in five years. So, if you wait five years to use your ed award, you’ll lose a quarter of your buying power—and possibly more, if college tuition increases at more than the rate of inflation. This isn’t to suggest that you rush into college and use your education award right away (unless that’s what you were already planning to do), but you should look at multiple factors when deciding how and when to use your ed award.

Here are some other factors worth considering:

1. When applying for financial aid, Worksheet C is your best friend.

If you are planning to go to college and want to tap into financial aid, one of your first steps will be filling out the FAFSA. FAFSA is an acronym for the Free Application for Federal Student Assistance. It’s a form you need to fill out if you would like to receive financial aid and/or student loans at a Title IV school—that’s basically any schools that accepts U.S. financial aid, including many schools located overseas. Usually, you fill out the FAFSA early in the calendar year if you are planning to attend school during the upcoming school year. You should always check with the school’s financial aid office for their priority deadline. Filling out the FAFSA before the deadline could help you get the best possible aid package.

When you reach the end of the FAFSA, you will find Worksheet C. This is an income exclusion worksheet. In other words, the dollars you fill out on Worksheet C are subtracted from the adjusted gross income that you reported earlier on the FAFSA. Make sure you fill it out! Worksheet C can help you get a better financial aid package than if you just leave it blank. You don't get the satisfaction of doing the math yourself, but when you submit your FAFSA to a financial aid office, they will subtract the amounts listed on Worksheet C—giving you a lower adjusted gross income.

The reason this matters to AmeriCorps members is that Worksheet C asks you to fill in from the previous tax year any AmeriCorps living allowance income you received, any portion of your education award you used, or any interest payments made by the National Service Trust on a qualified student loan. In other words, if your only source of income in the previous calendar year is from AmeriCorps and you made \$9,000, then for financial aid purposes your income is \$0, and you potentially could receive a better financial aid package than a student who earned \$9,000 at a job other than national service. (Be aware that other factors may apply here—for example, if your parents still claim you as a dependent or if you have other assets.)

The potential benefits from Worksheet C can stretch into two school years. Here's how that works: The FAFSA you fill out for the 2015–16 school year is based on your 2014 taxes. Likewise, down the road, the FAFSA you fill out for the 2016–17 school year will be based on your 2015 taxes. If your term of service runs from 2015-16, you can potentially receive benefits from Worksheet C over the next two school years. Even if you take the next year off from school and service, you might still be able to benefit from Worksheet C.

2. Know what you're doing and work with a financial aid officer.

The suggestions here have less to do with national service than common sense. If you pay attention to the financial aid process, you can save thousands of dollars. Each year the Department of Education puts out *The Student Guide to Financial Aid*. From this guide, and other resources such as <http://www.finaid.org/>, you can learn valuable advice about making decisions that will help you pay for college.

When you interact with financial aid officers, think of it as a job interview: be professional and ask informed questions, based on your research. Financial aid officers make decisions that can help or hurt you, so it's in your best interest to come across as smart and businesslike.

3. Get familiar with some of the nuts and bolts financial aid terms that apply significantly to your national service experience and your education award.

“Current educational expenses,” as authorized under 42 U.S.C. § 12604(c), include:

- * The “Cost of Attendance” for a degree- or certificate-granting program of study at a qualified school; and
- * Educational expenses for non-degree courses offered by qualified schools, such as continuing education courses.

Your school is qualified if it is a Title IV institution of higher education, as defined in section 101 of the Higher Education Act of 1965, as amended (20 U.S.C. 1001). This includes most colleges and universities.

Cost of Attendance (COA) — For a degree or certificate-granting program of study at a Title IV school. The COA may include 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. Department of Education 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.

Expected Family Contribution (EFC) —The amount you and your family (if your parents claim you on their taxes) are expected to contribute toward the cost of your education. This is based on income and assets from the previous tax year.

Need—The difference between the COA and the EFC is the student's financial need.

When putting together a financial aid package, a school will first take your **cost of attendance**, and then subtract the **expected family contribution**. The resulting number is your **need**. Then based on the information you provided in your FAFSA, the office will create an offer of grants, aid, and loans that match your need.

Current educational expenses are expenses that were incurred after you became an AmeriCorps member. Educational expenses that pre-date your AmeriCorps service are not considered "current". If you took out a qualified student loan to pay for the expenses before you entered AmeriCorps, you can use your education award to repay that loan. But you cannot use the award to repay an old debt to a school, such as for an outstanding tuition bill that you incurred before you entered AmeriCorps.

4. Avoid losing aid dollars.

The danger in using your education award to go to school is it can place you in over-award status—meaning, you might have more funds available than you actually need. Because the school cannot give you money above your need, they will reduce your financial aid offer. Under this scenario, you could lose thousands of dollars in financial aid when you use your ed award.

Remember that you don't have to use your education award until you choose to use it. In certain cases, you will save money by accepting subsidized student loans (loans where you don't have to pay the interest while you are in school) rather than using your education award. Also, when working with a financial aid counselor, let them know that you have an education award, but you would only like to use it if it's not going to cost you desirable financial aid.

Here are some frequently asked questions:

Can I use the Segal AmeriCorps Education Award to purchase a computer?

The answer to this is maybe, but the question is definitely worth asking your school's financial aid office. While many schools allow students to do this, it is at the discretion of the financial aid office. You can use your ed award to pay for expenses contained within the school's predetermined Cost of Attendance. Some schools will allow you to increase your Cost of Attendance in a given year to help pay for supplies and equipment, such as a computer. Your best bet: simply ask what their policy is.

What if I am going to grad school?

Typically, graduate students are offered less in grants and work study than undergraduates. To help pay for graduate study, it is best to seek out scholarships, fellowships, and teaching and/or research

positions. Statistics show that a high percentage of graduate students take out loans to pay for school, and in this area, your service experience and Worksheet C can still help you.

How do I select a favorable student loan?

The financial aid office may make you an “offer” that includes a variety of loans. When it comes to Stafford Loans, an important difference exists between “subsidized” and “unsubsidized” loans. A subsidized loan accrues interest while you are in school while an unsubsidized loan does not. In other words, a \$1,000 subsidized Stafford loan taken your first year of school will still total \$1,000 after you finish school. An unsubsidized Stafford loan will total \$1,000 plus all the interest that accrued while you were in school. By filling out Worksheet C correctly, the school might offer you a higher subsidized loan amount than if you had not performed national service. (Regardless of whether your loan is subsidized or not, if it’s a qualifying student loan, you can put it in forbearance while you perform national service. When you complete your service, the National Service Trust will pay the interest that accrued on your loans.

Can I give my education award to someone else?

The Serve America Act allows for the transfer of AmeriCorps State and National and Silver Service education awards under certain conditions. Basically, the person who earned the award has to have been at least 55 years old when they began the term of service and the person to whom the award is transferred has to be the transferring individual’s child, grandchild, or foster child.

To transfer an award, an individual must:

- have earned an education award in an AmeriCorps State and National or a Silver Scholar term of service;
- have been at least 55 years of age before beginning the term of service for which the award is attached;
- have begun this term of service on or after October 1, 2009;
- transfer the award before the original expiration date;
- designate all or a portion of the unused award for the transfer; and
- complete the on-line forms authorizing the transfer, which includes providing information and certifying eligibility to make the transfer.

The Official Word on the Education Award

Here’s the official language that CNCS uses on its web site in regards to using your national service experience and education award to pay for school. If your financial aid officers have questions about AmeriCorps, show them the below material. (*which can also be see here:*

<http://www.nationalservice.gov/programs/ameri-corps/segal-ameri-corps-education-award/using-your-segal-education-award>)

Sample Letter to a College Financial Aid Officer

Dear Financial Aid Officer:

We are providing this information to assist you in understanding the relationships between AmeriCorps and FAFSA. An AmeriCorps member receives three types of benefits that are relevant to completing the FAFSA:

Living Allowance: AmeriCorps members may receive a living allowance to cover living expenses during their term of service.

Segal AmeriCorps Education Award: After successfully completing a term of service, AmeriCorps members who are enrolled in the National Service Trust are eligible to receive an education award. The education award can be used to pay education costs at qualified institutions of higher education or training, or to repay qualified student loans. Members can use any portion of their education award and a member has up to seven years after his or her term of service has ended to claim the award.

Payment of interest on loans: The Corporation for National and Community Service pays interest on postponed qualified student loans for AmeriCorps members who successfully complete their term of service.

The member may also be earning Federal Work-Study wages for serving in an AmeriCorps project. All of these benefits should be included on the "income exclusion worksheet" of the FAFSA.

With respect to the education award and interest payment, the IRS has determined that these payments are subject to income taxes in the calendar years in which the payments are made. That taxable amount is reported on a 1099 form. When the student files a FAFSA for the following year, the amount of the Segal AmeriCorps Education Award paid in the base year and included in that year's AGI, is to be excluded from the need analysis calculation. In most cases, the entire education award amount that was paid is taxable, so the entire amount that was paid is included in the AGI. Thus the filer is to report the entire amount that was paid, not just the amount in excess of tuition, fees, books, and supplies.

When students use their education awards as a resource, it may reduce their eligibility for campus-based aid. Financial aid offices must consider the Segal AmeriCorps Education Award as a resource, or funds that you have available toward your cost of attendance, when considering your eligibility for campus-based aid. This includes the Federal Supplemental Educational Opportunity Grant (SEOG), the Federal Work-Study Program, and Perkins Loans. (See 34 C.F.R. § 673.5(c).)

AmeriCorps VISTA members have some additional benefits. Whether they have elected the education award or the stipend, AmeriCorps VISTA members may be eligible for other types of loan postponements. Those who choose the stipend are also uniquely eligible for partial cancellation of Perkins loans.

Non-traditional Uses of the Ed Award

The AmeriCorps education award was designed primarily to help pay for school tuition and/or repay qualified student loans. But, it can also be used in nontraditional ways. Here are some you may not be aware of:

1. Other types of schools—generally, you can use the education award to go to any school that offers federal student aid (such as Stafford loans). These schools are known through the Department of

Education as Title IV. If you would like to go to massage school, culinary school or a trade school, you can use the ed award as long as they are listed as Title IV and offer federal student aid. Sometimes, there will be two massage schools in a town and one of them will be listed as Title IV while the other is not. It might take some research to find the school that will accept your education award. For example, there's a school in Wyoming called the National Outdoor Leadership School (NOLS) that isn't listed as Title IV, but accepts the ed award. You can learn more about it at www.nols.edu/

2. Going to school overseas—A number of schools in Canada, Mexico, and Europe are listed as Title IV. In other words, American students can receive U.S. financial aid to attend. At these schools, you can use your education award to pay for tuition. To find out whether an institution is Title IV, you can look up schools at www.fafsa.ed.gov/fotw0405/fslookup.htm or call the Federal Student Aid Information Center at 1-800-433-3243. If a school is NOT listed as Title IV but you would still like to attend while using your education award, you might be able to enroll in a school stateside and participate in an exchange program. That way, you are paying your tuition to a school inside the U.S. (The Evergreen State College, for example) while attending a school overseas (University of Vienna, for example). To make this option work, it will take a bit of effort on your part to find a program that will allow you to do this and to make it work.

3. Non-degree programs—You can also use your ed award to take a class here and there at a community college or public university. You can take classes like guitar, swimming, or photography. If you take one or two classes per quarter at a community college, you can make your ed award last for years and get a great deal of enrichment.

4. Ways to match the Segal AmeriCorps Education Award include:

- Providing a 1-to-1 or 2-to-1 cash match from institutional funds
- Matching with scholarship funding
- Waiving admission and other fees
- Offering tuition discounts
- Offering housing scholarships or discounts
- Granting academic credit for service experience
- Reaching out to individual, institutional, and foundation sources

For more information, please visit <http://www.nationalservice.gov/programs/amicorps/segal-amicorps-education-award/matching-institutions> .

5. GI-Approved Programs

An education award can now be used at programs of education, apprenticeship, or on the job training that have been approved by the Secretary of Veterans Affairs under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill. If the GI-Bill approved program is offered by a Title IV school, any AmeriCorps alumni can use their award to pay for current educational expenses.

However, if the GI Bill approved program is offered by an institution that is not also a Title IV school, then special rules apply. We use the term GI-Only for these programs. The rules for these GI-Only programs are based upon the date the education award was certified (approved) by an authorized program staff and whether the AmeriCorps alumnus is a veteran. These are the rules governing GI-Only programs—GI bill approved programs that are offered by institutions which are not Title IV schools:

- A Segal AmeriCorps Education Award certified on December 23, 2011, and later, can be used if the member is a veteran.
- An education award certified between October 1, 2009, and December 22, 2011, can be used by both veterans and non-veterans.
- No education award that was certified prior to October 1, 2009, can be used for GI-Only programs, even if the member is a veteran.

Note: Courses or training programs authorized under the Montgomery G.I. Bill and the Post 9/11 G.I. Bill. These courses and programs have been approved by the Department of Veterans Affairs for GI Bill educational benefits. The educational institutions or training establishments that offer these courses and training programs will have a VA-approved Certifying Official who can determine eligible expenses. If the G.I. Bill approved programs are offered by institutions that are Title IV schools, expenses can be determined by either the institution's Financial Aid Office or the VA-approved Certifying Official.

Using the Segal AmeriCorps Education Award to Pay off Student Loans

The national service legislation defines qualified student loan as 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.

Segal AmeriCorps Education Awards cannot be used to repay any other type of loan, even if the loan was obtained for educational purposes. You can use your Segal AmeriCorps Education Award to repay defaulted student loans as long as the loans meet the definition of qualified student loan.

How can I make the most of my ed award when I apply it toward my loans?

When you use all or part of your education award to repay your student loans, it may be in your best interests to let the lender know in writing how you would like to pay. Here's an example: If you submit your voucher to a lender like Sallie Mae without instructions, they will automatically advance your payments for you.

If your payments are \$100 a month and you submit a voucher for \$5,730, Sallie Mae will advance you 57 payments, and you won't have to make another payment for the next four years. An arrangement like this might suit your lifestyle nicely.

However, when this happens, Sallie Mae is applying your education award payment first toward **interest** and less toward **principal**. By providing written instructions to Sallie Mae when you submit your voucher, you can ask them to apply your education award payment toward the principal. That will reduce your payments—for example; your monthly payment could go from \$100 down to \$65 a month. At the same time, you will need to start making payments right away but you'll pay far less over the life of the loan.

Use the Education Award to Pay Current Educational Expenses at a Qualified School.

Qualified schools are higher educational institutions that currently participate in the Department of Education's Title IV student aid programs (referred to as Title IV schools). This category includes most post-secondary colleges, universities, and technical 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. For the purpose of the education award, these are referred to as G.I. Bill approved programs. See the paragraph on G.I. Bill approved programs below, for further explanation.

Should I consolidate my loans now while rates are still low?

You may want to consider this if you can get a better interest rate by consolidating one or more "old" student loans. Here are important points to keep in mind:

- Make sure the "new" consolidated loan is a qualified student loan. Otherwise, you will not be able to use your education award to pay for it.
- If you are consolidating during your service year while your loans are in forbearance (basically, being postponed), make sure you work with the National Service Trust **1-800-942-2677** at every step of the process. When you have finished the terms of your service, the Trust will pay the interest that accrued on your loans during your service year. If you consolidate (pay off your old loans and create a new loan) midyear, the Trust may not be able to pay your interest for you.
- Read the fine print. When you take out a new student loan, make sure you know all the fees before you agree to the terms. If there is a \$500 loan origination fee on a \$1,000 loan, it might not make financial sense—even if the new loan has a more favorable interest rate.

What's forbearance and should I use it?

You can request forbearance from the school or loan company that holds your loan through your My AmeriCorps account. You can find the form by clicking on the "forbearance request" link on the left side of the screen.

When you log on, here's the information you'll need to fill in the forbearance request form: The name of the lending school or institution, the city, state, and zip code. If you have more than one lender, fill out the form for each of them. You should receive notification of your forbearance within a few weeks from your lender(s) and that you do not need to make payments while you remain in service.

Loans do not go into forbearance automatically. There is a forbearance process to follow, the earlier in your term, the better. Forbearance applies to most federal loans with two exceptions. Private loans do not qualify for forbearance. If you put your loans into forbearance and want to count your service term toward the 10-year Public Service Loan Forgiveness program, there are specific steps to follow.

Is forbearance available for members serving in a term without an education award? Yes! Members who have received the value of two full-time education awards are eligible for forbearance during their service terms and to have their accrued interest paid after successfully completing their service.

Here is a legal disclaimer from CNCS: "The National Service Trust can certify your AmeriCorps or VISTA status, but only the loan holder can determine your eligibility for forbearance. Contact your loan holder if you haven't heard from them within four weeks of submitting your information to the Trust."

If you have loans you cannot place in forbearance, investigate the Income-Based Repayment program or loan consolidation (to create new loans that qualify for forbearance).

How do I get interest?

If you have federal student loans, you might be eligible to get all or part of the interest that accumulates during your service term paid for you. Forbearance means that you neither make payments nor pay interest on your loan(s) over a specified period. In other words, you will not have to make payments on your loan(s) while you serve. Then after you successfully complete service, the National Service Trust will pay the interest that gathered while you were a member. Over your term, the interest on your loan will continue to grow. The National Service Trust will pay off the interest that accumulated once you complete all phases of your service. After you have finished your term, completed the exit paperwork, and your program has submitted the paperwork to CNCS, go back to your My AmeriCorps account. This time click on the "interest accrual request" link on the left side of the screen. Within a few weeks, CNCS will send funds to your lender to cover all or part of the interest that gathered while you were serving. Your loan balance ideally will return to the amount it was on the day you began your term.

Can I get forbearance if my loans are in default?

Most student loans that are in default are not eligible for forbearance. If you have loans that have gone into default before you began your AmeriCorps service, you can attempt to negotiate an arrangement with the loan holder (or collection agency) to bring the loan out of default so forbearance can be granted and interest paid.

The Ed Award and Taxes

In January following the year you use all or part of your award, you will receive a 1099-Misc form in the mail. You can also download this from your My AmeriCorps account. This is an income-reporting form that you use when filling out your taxes.

IMPORTANT POINT: Unlike other types of employment income, you are NOT able to withhold a sum from your education award and use it to pay taxes.

If I use \$600 or less from my award, do I pay taxes?

If you use \$600 or less, a 1099 form will not be created for you. However, according to the IRS, you are still obligated to report any amount withdrawn from your Trust account as income on your taxes. Even if it's just \$5.

What if I made a mistake and paid too much in taxes?

There have been cases in which members have reported their award as income in a year BEFORE they actually used it and paid taxes twice. If this happens to you, you can amend your tax return and get a refund. This has to happen within three years of overpaying the taxes. Learn more at the IRS website.

How Much Do Members Pay?

Former members often report paying \$500 in additional taxes after spending a full award. Since people have different tax scenarios, this is not a set amount. Some pay more, others less. Sometimes, you will still receive a refund, but it is reduced by the amount of tax paid on the award.

You can calculate your education award tax with an online tax service (Many of them are free until you file, and others are always free). At any time of year, you can plug in your estimated tax numbers and

note the amount of your refund or what you owe. Then add the amount of your award you're planning to withdraw. By doing this, you can see the difference the education award is making on your tax bill.

HIDDEN TAX DANGER! Members who move on from service and start a job in the \$30-40,000 a year range risk bumping themselves into a higher tax bracket when using their education award(s). To help avoid this from happening to you, check out the national service tax strategies [1].

Tax relief

The 2009 Serve America Act makes several changes to the Segal AmeriCorps Education Award. However, it does not get rid of the taxes members pay. A bill currently in Congress addresses this issue. If you want to learn more, visit the AmeriCorps Alums resource on the taxes on the award.

Additional Resources

Official AmeriCorps Education Award Web site

<http://www.nationalservice.gov/programs/americorps/segal-ameri-corps-education-award>

This Corporation-based Web site includes vital information on issues like loan forbearance, the effect of the education award on taxes, and how the award applies to financial aid. The information is dense but extremely useful, and your members can benefit from browsing the site and finding the information that applies to their individual situations.

Segal AmeriCorps Education Award

For information on your Segal AmeriCorps Education Award, contact the National Service Hotline at 1-800-942-2677 or via web form at <https://questions.nationalservice.gov> . - including payments to your educational institution, loan deferments, password issues, and general questions about your Segal AmeriCorps Education Award.

AmeriCorps Alums/National AmeriCorps Association Education Center

<http://www.americorpsalums.org/>

AmeriCorps Alums is a community of engaged citizens and civic leaders that gets things done for America. It is the only national network that connects the nearly one million alumni of all AmeriCorps programs who have served since 1994 (including an estimated 75,000 new alumni each year) to the people, ideas, and resources that support their commitment to a lifetime of service. Pre-1994 VISTA alums are also an integral part of our network.