

One day, all children in this nation will have the opportunity to attain an excellent education.



AmeriCorps FAQ: 2018 Corps Members

1. What is AmeriCorps?

AmeriCorps is a program of the Corporation for National and Community Service (CNCS), an independent federal agency whose mission is to improve lives, strengthen communities, and foster civic engagement through service and volunteering. Teach For America has been an AmeriCorps program since their inception in 1994. Learn more about AmeriCorps and CNCS [here](#).

2. What are the eligibility criteria for AmeriCorps membership?

AmeriCorps regulations require members to be a U.S. citizen, U.S. national or lawful permanent resident alien. All AmeriCorps members must undergo and clear a criminal history check. Additionally, AmeriCorps regulations limit members' service to no more than four terms with an AmeriCorps National or AmeriCorps State Program. More information can be found [here](#). Finally, Teach For America's AmeriCorps grant requires that corps members are placed as the full-time teacher of record in a non-profit/public school in order to be eligible for AmeriCorps.

3. Am I guaranteed membership in AmeriCorps during my two-year Teach For America commitment?

No. AmeriCorps membership is not guaranteed. Teach For America must apply for AmeriCorps funding each year. Thus, corps member enrollment in AmeriCorps is contingent on Teach For America being awarded crucial AmeriCorps funds each year. This means that you could be an AmeriCorps member during one, both or neither year of your two year commitment. We'll receive notification of our AmeriCorps funding while you are at Institute so you'll begin AmeriCorps onboarding and enrollment paperwork actions following your Institute training.

4. What is an AmeriCorps service term?

An AmeriCorps service term is the designated period that members are enrolled in AmeriCorps. While Teach For America is a two-year program, AmeriCorps is only one and therefore if you enroll in AmeriCorps during both years of your Teach For America commitment you will serve two separate service terms. In addition, there will be a lag of two months in between your first and second service term. Teach For America's AmeriCorps service term usually begins in September and always ends on June 30. Please keep in mind that during the lag between terms you are not an AmeriCorps member and will not have access to the loan forbearance benefit (see #5.1 below for more details).

*Sample service term calendar for a 2018 corps member**

Teach For America Year	Time NOT covered by AmeriCorps Membership	Typical AmeriCorps Service Term (Time Covered by AmeriCorps Membership)
Year 1	Now – August 31, 2018	September 1, 2018 – June 30, 2019
Year 2	July 1, 2019 – August 31, 2019	September 1, 2019 – June 30, 2020

**Reminder: Teach For America cannot guarantee AmeriCorps availability for 2018-2019 or any year.*

5. When I become an AmeriCorps member in September, what benefits will I have access to and when?

AmeriCorps benefits include: 1) loan forbearance on eligible student loans during the AmeriCorps service term (Sept-June), 2) interest accrual payments at the end of the service term on loans put into forbearance during the service term, 3) education award at the end of the service term (\$5,775 for 2018-19) for corps members who have not already earned more than the equivalent of one education award from previous service in an AmeriCorps program. Accessing these benefits is entirely voluntary and not required. These



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benefits are offered solely by AmeriCorps and not by Teach For America. The basic timeline of these benefits for your first year enrolled as an AmeriCorps member would be:

AmeriCorps Benefit	Point of Access	Qualifications
Loan forbearance	Starting in September 2018 and anytime through June 30, 2019	Benefit is not automatic, corps member must submit request using their AmeriCorps account
Interest accrual payments	Starting in July 2018 and through August 31, 2018	Benefit only accessible with successful completion of whole service term
Education award	Starting in July 2019 and anytime for 7 years after issue date	Benefit is not automatic, corps member must submit request using their AmeriCorps account

The timeline above is also effective for your second year with Teach For America. For example, you'd enroll again in AmeriCorps in September 2019 for your second service term if AmeriCorps funding is available.

5.1. What is loan forbearance?

AmeriCorps loan forbearance is temporarily postponing your obligation to make payments on your qualified student loans. Please note that loan forbearance does not automatically take effect upon AmeriCorps enrollment nor does it automatically renew in year 2. As outlined in #4, Teach For America's AmeriCorps grant runs each year from September through the end of June. This means that Teach For America corps members do not have access to AmeriCorps' loan forbearance benefit in advance of their first AmeriCorps service term or during the months of July or August in 2019 in between their first and second service terms. Corps members should anticipate repayment of loans during this time unless your loans are already in a deferred status with your lender. We encourage all corps members to connect directly with their lenders to make alternative payment arrangements. Learn more [here](#).

5.2. What are interest accrual payments?

AmeriCorps interest accrual payment provides funds to pay interest that accrued on your qualified student loans placed in forbearance during your service term. This means that if you place your loans in forbearance through AmeriCorps at any time during your service term (Sept – June) you can request payment from AmeriCorps to cover up to 100% of the interest that accrued on the loans while they were in forbearance status. This benefit becomes available to you after you successfully finish the full service term in June and should be accessed in July or August prior to your next enrollment in AmeriCorps. Learn more [here](#).

5.3. How much is the full education award? When will I receive the award?

The amount of the AmeriCorps education award for 2018-19 is \$5,775. Education awards are issued to corps members at the end of their service year and are electronically deposited into your secure AmeriCorps account around the middle of July. There are programmatic and service hour requirements that must be met by corps members in order to receive an education award. These will be explained during the AmeriCorps Orientation session following your Institute training.

5.4. What can the education award be used for?

You can use your education award in the following ways, or a combination of them:

- to repay qualified student loans;
- to pay all or part of the current education expenses to attend a qualified institution of higher education (including certain vocational programs); or
- to pay expenses while participating in an approved school-to-work program.

Please note that you cannot use education awards to reimburse yourself for out-of-pocket costs to pay for certification coursework. Education awards can only be accessed via payment request directly to a qualified



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school or lender. You must use the education award within 7 years of the date you earn it. More detailed information can be found at <http://edaward.org>.

5.5. Which colleges and universities are "qualified institutions"?

You can use your education award at most institutions of higher education (including graduate and professional programs), as well as qualified vocational schools. An institution is considered qualified for the education award if it is a Title IV school, which means it has an agreement with the U.S. Department of Education making its students eligible for at least one of the federally backed forms of financial assistance (such as Pell Grants, Perkins Loans, Stafford Loans, National Direct Loans, and Federal Consolidated Loans). To make sure the institution you want to attend is qualified, check with the financial aid office to make sure the school is a "Title IV" institution before you make specific plans. More detailed information can be found at <http://edaward.org>.

5.6. What types of loans can the education award repay?

Most postsecondary loans that are backed by the federal government are qualified for repayment with an AmeriCorps education award. Also, loans that are made by state agencies, including state colleges and universities, are now qualified. Your lender should be able to tell you if your loan is 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
- Check out <http://edaward.org> for more information

5.7. What are "current educational expenses"?

Current educational expenses are expenses that were incurred after you became an AmeriCorps member.

Current educational expenses are based on:

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

For credit or degree courses, the cost of attendance may include tuition, books and supplies, transportation, room and board, and other expenses. Each school's financial aid office determines a student's cost of attendance based upon standard U.S. Department of Education guidance.

6. Can I opt out of AmeriCorps membership?

You are not required to enroll in AmeriCorps even if you are eligible. However, we would strongly encourage you to participate given the benefits outlined above but also because your enrollment in AmeriCorps supports Teach For America and is critical to our mission. Every corps member enrolled in AmeriCorps generates crucial operating funds for our program and strengthens our relationship with AmeriCorps, increasing our likelihood of AmeriCorps funding support each year. Please consider the positive impact your enrollment has on the larger program and for future corps members!



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7. What do I need to do now for AmeriCorps?

Prior to Institute you must complete any background check forms or processes outlined by your regional team. Following institute you will participate in an AmeriCorps Orientation session and complete enrollment paperwork.

Additionally, if you have student loans currently in repayment status you should contact your lender(s) directly to work out any temporary forbearance, deferment, or reduced payment options if you foresee challenges making payments before you enroll in AmeriCorps in September 2018.



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