

4I. Member Benefits

All members should be informed of their eligibility for AmeriCorps benefits such as the living allowance, healthcare, student loan forbearance, and childcare (45 CFR 2522.240-.250). Information about member benefits should be included in the member contract. If any member waives a program benefit, the program must maintain proper documentation of the waiver in the member file.

Programs must provide members a living allowance that falls within the minimum and maximum amounts established each program year and announced in the federal Notice of Funding Opportunity (NOFO). Member living allowances are distributed to members evenly throughout their term based on the program design. All member living allowance payments must be recorded in the program's general ledger. Living allowances are not an hourly wage. Distributions for members will vary depending on the length of their service agreed upon in their Member Service Agreement. For example, if full-time members are required to serve their terms in 10 months, the program must pay at least minimum living allowance (e.g. \$12,630) over ten months ([Nevada Volunteers Living Allowance Payment Schedule Policy](#)). If a program's 300-hour members are required to complete their terms in 3 months, the program must disburse the full living allowance over three months. If a member does not complete his/her term of service within the amount of time designated, and the program extends the member's term, the member must complete his/her service hours with no additional living allowance payments. See table below for more situational examples.

Member Situation	Length of Service	Amount per Month	Total Living Allowance Provided
Member A starts and finishes on time	10 months	\$1,210	\$12,100
Member B starts on time and finishes one month early	9 months	\$1,210	\$10,890
Member C starts late and finishes late	10 months	\$1,210	\$12,100
Member D starts on time and finishes one month late	11 months	\$1,210	\$12,100
Member E starts one month late and finishes on time	9 months	\$1,210	\$10,890

Source: Financial and Grants Management Institute. (2012). *Round Robin: AmeriCorps: Living Allowance Distributions, Handout 1*.

The living allowance is taxable as income. Programs are responsible for setting up their payroll systems to account for FICA. Although under federal law members are not considered "employees" for purposes of the program, federal law appears to provide an exception for workers' compensation purposes. Nevada requires that all AmeriCorps members are covered by the agency workers' compensation plan for service-related injuries. Costs incurred providing workers' compensation for members is an allowable cost to the grant. AmeriCorps members are not, however, considered employees for the purposes of unemployment insurance coverage ([State of Nevada Unemployment Insurance Determination](#)).

AmeriCorps programs must provide, or make available, a health plan to 1700-hour full-time members who are not otherwise covered by a healthcare policy at the time the member begins his/her term of service. The program must also provide, or make available, healthcare insurance to members serving a 1700-hour full-time term who lose coverage during their term of service as a result of service or through no deliberate act of their own. Programs may offer health insurance to less-than-full-time members serving in a full-time capacity. For purposes of this provision, a member is serving in a full-time capacity when his/her regular term of service will involve performing service on a normal full-time schedule for a period of six weeks or more. The plan must meet the AmeriCorps health care standards detailed in the Terms and Conditions. Subgrantees must immediately notify CNCS's designated agents, in writing, when a member's status changes in a manner that affects their eligibility for healthcare.

The grantee must ensure that childcare assistance is made available to those full-time members who need such assistance in order to participate. Members are eligible if, at the time of acceptance into the program, the member is not currently receiving child care assistance from another source, including a parent or guardian, which would continue to be provided while the participant serves in the program. This benefit is provided through the Corporation and the state of Nevada, meaning it does not come out of the program's budget. If a member decides to utilize this benefit, the program must maintain all documentation in the member's file. All full-time members must sign a waiver of this benefit if they decide not to utilize it. A copy of this enrollment or waiver must be included in each full-time member's file. Visit www.americorpschildcare.com for more information. This program is administered through a block grant provided to the state of Nevada. More information on Nevada childcare policies can be found on the [Nevada Division of Welfare and Support Services website](#).

National service members have options for how to deal with their student loan payments during service. Members request deferment and/or forbearance through the eGrants/My AmeriCorps Portal. To access and complete forms for forbearance or interest accrual payment, the member must be registered at <https://my.americorps.gov/mp/login.do>. Program directors should be cautious about promising these benefits to members because lending institutions have latitude in deciding whether they will grant these statuses depending on the type of loan, whether it has been consolidated, and a number of other factors. Loans already in forbearance cannot be switched to forbearance due to AmeriCorps service, and are not eligible for the interest accrual payment option. If there are questions, the member should work directly with his/her lending institution to determine whether he/she qualifies.

Under the National and Community Service Trust Act of 1993, borrowers serving in approved national service positions qualify for mandatory forbearance during their terms of service. This mandatory forbearance allows borrowers to delay payments temporarily. Mandatory forbearance for approved national service positions is available for the following educational loans: Federal Family Education Loans (Subsidized and Unsubsidized Stafford Loans, Supplemental Loans To Students (SLS), Consolidation Loans), William D. Ford Federal Direct

Student Loans (Direct Subsidized and Unsubsidized Stafford/Ford Loans, and Direct Consolidation Loans), Federally Insured Student Loans (FISL), Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), Loans for Disadvantaged Students (LDS), Nursing Student Loans (NSL), and Primary Care Loans (PCL). During the time members are serving in a national service position, interest will continue to accrue on their loans. Upon successful completion of their national service term, CNCS will pay all or a portion of the interest that accrued during the time period served. If members leave for reasons other than compelling personal circumstances, they will be responsible for payment of interest and, if not paid, it may be capitalized depending on the type of loan.