



## LIVING ALLOWANCE AND BENEFITS POLICY

**Volunteer Status:** CAC members are considered volunteers and are not employees of the Host Sites, Program Administrating Agency, Fiscal Agent, or federal government. Hours served and living allowance earned with the Program are specifically excluded from credit for unemployment compensation.

**Outside Employment:** CAC members may be able to acquire a part time job, provided they have advance approval from their Site Supervisors. The responsibilities of any work positions must be secondary in priority to the responsibilities of the Program. Hours spent at a job will not constitute an excused absence from required site-specific responsibilities or trainings. CAC members can work part-time (usually no more than 20 hours per week extra) with approval of their site supervisor and is not detrimental to the quality of their AmeriCorps service.

**Living Allowance:** The living allowance is designed to help the CAC member meet necessary living expenses incurred while participating in the Program. The living allowance is not considered to be, or tied to, an hourly wage and should not fluctuate based on the hours served in a given time period. CAC members may not fundraise for their living allowance.

**Washington Only:** The CAC member will receive a monthly living allowance which will automatically be deposited to a pre-determined checking account twice a month on the 10<sup>th</sup> and 25<sup>th</sup> of the month. If these dates fall on a Saturday, deposits will be made on the previous Friday. If they fall on a Sunday, deposits will be made on the following Monday. Members are required to enroll in Western Washington University's Electronic Funds Transfer (EFT). Members do not have the option of receiving paper checks.

**Oregon Only:** The Member will receive a monthly living allowance. Contact the Oregon Program Administrating Agency (Oregon Campus Compact) for more details.

**Deductions:** The Members' living allowance is subject to deductions for: federal income tax, state tax (if applicable), medical aid (Workers' Compensation), OASI (Social Security), and Medicare. Withholding deductions will vary according to the number of deductions claimed on the W-4.

**Workers' Compensation:** Members are covered by Department of Labor and Industries Workers' Compensation for service-related accidents. Coverage provides compensation



for illness or injury if it is caused or aggravated by the performance of the CAC member's authorized duties. Workers' Compensation does not provide coverage if the injury or illness is caused or aggravated by the CAC member's own misconduct, voluntary intoxication, or willful intent to bring about injury or death to themselves or others. This coverage will pay benefits to the CAC member in case of injury while performing the usual and customary duties of their service assignment. Accidents should be reported to the Site Supervisor immediately.

**Education Award:** Upon successful completion of the CAC member's term of service, the CAC member will receive an education award from the National Service Trust. Full-time CAC members will receive a \$5,815 education award. Education awards can be used to repay qualified student loans, to pay the cost of attending qualified institutions of higher education (including certain vocational programs), or for members 55 and older at the commencement of their term of service, they may transfer their education award to a child, grandchild, or foster child in accordance with the guidelines of CNCS. Please review the Educational Award Tutorial on the CAC program website for how to use your educational award. The education award is valid for seven years after the date the CAC member completed the Program. The education award is taxable at the time it is used. In addition:

- A. If the CAC member has not yet received a high school diploma or its equivalent (including an alternative diploma or certificate for individuals with learning disabilities), the CAC member agrees to obtain a high school diploma or its equivalent before using the education award.
- B. The CAC member understands that failure to disclose any history of having been released for cause from another AmeriCorps program may render the CAC member ineligible to receive the education award.

**Loan Forbearance:** CAC member are eligible to have the repayment of certain qualified student loans deferred while they serve in AmeriCorps. The postponement, called forbearance, is not automatic. During a period of forbearance, CAC members do not have to make payments on qualified loans, although interest continues to accrue. CAC members must request forbearance from their loan holder through their My AmeriCorps online account. Members must register for their online account at the beginning of their term of service. The National Service Trust does not grant forbearance; the loan holders do. The Trust merely verifies Membership in AmeriCorps and forwards the documents to the loan holder. Student loans that are in default may not be eligible for loan forbearance.

**Payment of Interest on Qualified Student Loans:** Upon successful completion of a term of service, the National Service Trust will pay, on behalf of the borrower (CAC member), all or a portion of the interest that accrued on a qualified student loan during the Member's term of service. A qualified student loan is 1) any loan, made, insured or guaranteed pursuant to Title IV of the Higher Education Act of 1963, as amended, other

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than a loan to a parent of a student pursuant to section 428B of such Act; 2) any loan made pursuant to Titles VII or VIII of the Public Health Service Act; and 3) any loan determined by a Title IV institution of higher education to be necessary to cover a student's cost of attendance at such an institution and made directly to a student by a state agency. The loan must have been in forbearance, deferment or a grace period during this period. Payment will only be made to the loan holder. The payment, like payments from the CAC member's education award, is considered taxable income in the year the payment is made.

If the CAC member obtains loan forbearance at the beginning of their term of service, they must submit an Interest Accrual Form to their loan holder up to 30 days before their term of service ends. This is done through the My AmeriCorps online account. The loan holder will complete the applicable portion of the form, compute the total accrued interest, and send in to the Trust for payment. The Trust will only pay interest if the Member successfully completes their term of service and receives an education award. This amount is in addition to the education award and is taxable.

**Health Insurance:** Full-time CAC members who are not otherwise covered by a healthcare policy at the time each begins their term of service is eligible to receive healthcare insurance. Family Members are not eligible for coverage through the insurance policy and COBRA guidelines are not applicable for CAC member's since they are not considered employees of their Host Sites, Program Administrating Agency, Fiscal Agent or the federal government. Detailed information about the AmeriCorps health insurance policy can also be found on the Program website.

**Child Care:** Full-time CAC members may be eligible to receive a child care subsidy while participating in national service. Detailed information about the AmeriCorps child care subsidy and can also be found on the Program website

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