



URL: http://www.americorps.gov/for_individuals/benefits/benefits_ed_award_use.asp

You can use your Segal AmeriCorps Education Award, Silver Scholar Education Award, or Summer of Service Education Award in any of the following ways—or a combination of them.

Repay Qualified 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 may not 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*.

Pay Current Educational Expenses at a Qualified School

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. This means that it participates in the US Department of Education's Title IV Student Aid Programs. Students who attend the school are eligible for Federal student aid.

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

For degree or certificate programs of study, the cost of attendance (COA) may include tuition, books and supplies, transportation, room and board, and other expenses. A school's financial aid office determines each student's COA based upon standard Federal legislation and guidance.

Pay Current Educational Expenses While Participating in an Approved School-to-Work Program

The "School-to-Work" program sunsetted in 2001 and is therefore not an available use for the education award.