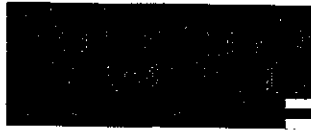


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National Service Trust Account Statement

Name: Maggie A. [REDACTED]
Social Security No.: [REDACTED]

Date: 09/10/2008

Maggie A. [REDACTED]
[REDACTED]
[REDACTED]

Awards:

<u>Date</u>	<u>Valid Until</u>	<u>Amount</u>	<u>Award Type</u>
08/19/2008	08/19/2015	\$1,000.00	Education
Total Awards		\$1,000.00	

STOP!

Go to our website at www.americorps.gov and learn how to make your payments and other actions online.
It's fast, efficient & convenient.

Education Award Balance: \$1,000.00

Thank you again for your national service.

+ Duplicate Payment # Cancelled Payment % Repayment of Cancelled Payment * Refund ^ Cancelled Refund

1201 New York Avenue, NW * Washington, D.C. 20525
202-606-7511 * www.nationalservice.org
Senior Corps * AmeriCorps * Learn and Serve America

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September 10, 2008

Dear Maggie A [REDACTED]

Congratulations on your service in AmeriCorps. This packet of information constitutes your Segal AmeriCorps Education Award. The information in these documents explains how you can use your education award. Please read these documents carefully.

Please check our website at www.americorps.gov. You may already be able to register and make your payments online. The automated electronic payments system which replaces the paper process is fast, efficient, and very convenient for you to use. It provides a full account summary and payment request tracking. It avoids lost and delayed payment requests, and rejection due to faulty, missing or illegible entries on the form. We strongly recommend its use to you.

If you are using paper forms, this Trust Account Statement reflects all of the awards you have earned, the payments made from your account, and any refunds to your account. The *Guidelines & Uses* document explains how and where your award can be used. The *Voucher & Payment Request Form* is the document you may use to have a payment made from your education award account. It also shows the balance in your account, as of the date at the top of this letter. You must complete new request *each time* you want a payment made. The *Interest Accrual Form* is for your use if you have interest accruing on a qualified loan. If you have more than one lender, send a copy to each lender.

Your education award can be used 1) to repay a qualified student loan, or 2) to pay the current cost of attending a qualified institution of higher education. See the *Guidelines & Uses* to see if your school or loan meets the definitions of "qualified" loans and schools contained in our legislation. "Current" means expenses incurred during or after your AmeriCorps term of service. By law, payments are made directly to the school or loan company, not to you. The award must be used within seven years of your completion of service, or you must request an extension, online or in writing. When you sign your voucher you certify that you have received a high school diploma or its equivalent, such as a GED. If this is not the case you should contact the Trust.

When you are ready to use all or part of your award and you are sure the educational institution or loan is "qualified", you must submit a payment request online or complete and sign Section A of the paper voucher. You then present the *Voucher* and *Guidelines & Uses* letter to the school or loan holder where you intend to use your award. You may photocopy the blank voucher if you wish to authorize multiple payments at the same time. Please keep a copy for your own records. The school or loan company will complete Section B and return the voucher to the Trust for payment. After payment is made we will send you a new voucher showing any remaining balance if you cannot access this information online. It is most important you notify the Trust of any change in your mailing address. Call us at 888 507 5962, or email us at edawardvoucher@cns.gov.

IF YOU PLAN TO USE YOUR AWARD TO ATTEND SCHOOL, it must be a Title IV school. Take the *Voucher* and *Guidelines* documents to the Financial Aid Office. This office establishes the "cost of attendance" for each student and will determine the amount for which you are eligible. IF YOU INTEND TO USE YOUR VOUCHER TO REPAY A QUALIFIED STUDENT LOAN, mail the *Voucher* and *Guidelines* documents to the address where you normally send your payment. You should be aware that loan companies usually apply payments first to outstanding interest, and then to principal. If you wish to have your payment applied otherwise, and it is not prohibited by law or the terms of the loan, you should contact your loan holder, not the Trust.

If you had a qualified student loan that was in forbearance while you were an AmeriCorps member, the Trust will pay all or a part of the interest that accrued during your service period. To have this interest paid you should submit a payment request online or complete your section of the paper *Interest Accrual Form* and send it to your loan holder. Your loan company will complete its section and return the form to the Trust. We will make payment upon receipt of a properly completed form.

The Internal Revenue Service has ruled that an education award is taxable income in the calendar year in which it is used. The Trust reports this for the year the payment was issued. In January you will be sent an IRS Form 1099 indicating the total amount of the payments from the previous year, if the payments total \$600 or more. We will also report that amount to the IRS. Payments for accrued interest are also taxable. The Corporation withholds no taxes.

If you have any questions about your award please call the Trust. The Trust has a toll-free number for questions that are general in nature. Call 1-888-507-5962 to report an address change, request a duplicate voucher, or if you have general questions about policies and procedures regarding the education award or forbearance. If you have specific questions about your own award, interest payments, or forbearance requests, use 202-606-7511. Or email us at edawardvoucher@cns.gov. You may now access your account information through the automated payment system online at www.americorps.org.

THE NATIONAL SERVICE TRUST
1201 New York Avenue NW, Washington, D.C. 20525 (202) 606-7511
www.americorps.org/members/edaward.html

Guidelines & Uses for the Segal AmeriCorps Education Award Information for Loan Holders, Title IV Educational Institutions, & School-to-Work Programs

The Voucher and Payment Request Form that accompanies these Guidelines verifies that the former AmeriCorps participant named on the form has earned an education award under the National & Community Service Trust Act of 1993. By law, the award can be used 1) to repay outstanding qualified student loans, or 2) to pay the current cost of attending a qualified institution of higher education.

To receive payment, the AmeriCorps member must submit a payment request online or complete and sign Section A of the paper voucher. This authorizes us to take funds from the member's account. The loan holder or educational institution must complete Section B. This certifies the payment is for a qualified loan or approved educational expenses at a qualified institution. Please make sure the address you give is the full address where the EFT payment or paper check should be sent. Incomplete vouchers will be returned. Mail the voucher to the Trust at the address on the voucher or fax to 202-606-3484. Within four weeks of the Trust receiving a properly completed voucher, the US Treasury will send a payment to the institution. The payment will contain the member's name and (partial) social security number, as well as a statement identifying the payment as an education award. We encourage payment via EFT accounts. Please contact the Trust for details. A new payment request is required for each payment; please do not reuse vouchers already submitted for payment. Duplicates of faxed vouchers should NOT also be forwarded by mail.

IF THE PAYMENT IS FOR A QUALIFIED STUDENT LOAN, we have informed the AmeriCorps member that loan payments generally are applied first to outstanding interest, then principal. If the member wishes the payment to be applied differently, he or she must contact you directly. The National & Community Service Act states that payments are to be applied in accordance with the member's decision; therefore, unless you are otherwise prohibited from doing so, you are required to apply this payment in accordance with the member's decision.

EXAMPLES OF QUALIFIED STUDENT LOANS ARE: Federal Stafford Loans, Federal Perkins Loans, Federal Direct Student Loans, Federal Consolidated Loans, Supplemental Loans for Students, and Public Health Service Loans. Recent legislation includes loans made directly to students by a state agency, including state agencies of higher education. See the voucher for the legal definition of qualified loans.

IF THE PAYMENT IS FOR EXPENSES TO ATTEND A QUALIFIED EDUCATIONAL INSTITUTION, the award can be used for more than tuition and books. It is intended for any items included in the "cost of attendance" (as defined by the Dept. of Education and outlined in the Federal Student Financial Aid Handbook) not already covered by other sources of financial assistance. As with other federal student assistance, you may pass on to the student certain allowances that are included in the "cost of attendance". It may also be used to pay educational expenses (tuition, books, and fees, for example) for courses offered by a qualified institution even if those courses are not a part of a degree or certificate program. "Current" means expenses incurred during and after the member's AmeriCorps term of service. Payments greater than \$1500- are generally made in two equal installments, one at the beginning and one at the midpoint of the enrollment period covered in the request. Please do not simply restate the member's award balance amount unless it is the actual "cost of attendance" amount for the requested period. And please consolidate small payment amounts, where possible.

QUALIFIED INSTITUTIONS ARE: institutions that have in effect a Title IV Program Participation Agreement with the US Dept. of Education - "Title IV" schools. When the institution operates in more than one location, each state must be referenced in the Program Participation Agreement. See the voucher for additional requirements for accepting

Due to changes in the Higher Education Act, the education award may be considered by financial aid offices in determining eligibility for certain types of federal student aid. If you have any questions as to the appropriate treatment of the educational award in determining the student's financial aid package, you should contact your regional US Dept. of Education office or your regional Institutional Accrediting Association.

If the student withdraws or otherwise fails to complete the period of enrollment for which this assistance is provided and is entitled to a refund, the amount of the refund shall be determined under the fair and equitable refund policies required by the US Dept. of Education under the Higher education Act. Such refunds shall be paid to the National Service Trust.

The Trust has a toll-free number, 1-888-507-5962, if you have a general question about policies or procedures regarding the educational award or forbearance. For specific questions about an award, interest payment, or forbearance request, call 202-606-7511. You may also email the Trust at edawardvoucher@cns.gov. Please visit our website at www.americorps.gov to learn how to process payments to your institution online. It is fast, efficient, and very convenient for you to use.

National Service Trust/Corporation for National & Community Service
1201 New York Avenue NW, Washington, DC 20525 (202) 606-7511

Dear Member,

We have discontinued automatically mailing out paper copies of your Voucher and Payment Request Form and Interest Payment Form in your award packet.

We ask that you go to www.americorps.gov and register in the online payments system. Your payment requests can be processed much more swiftly and securely electronically - in days rather than weeks or months. Please give it a try.

Registration is easy. You enter your last name, date of birth, social security number, and current email address. Once this information is confirmed you enter a username and password and your registration is complete.

You will be able to track the status of your payment requests, manage your account online, receive payments in less time, and have easy access to help and information through FAQs and online help.

If, on the other hand, you do not have access to a computer (at home, or work, or at your local library, for example) or the online process creates a hardship, you can request a paper voucher or interest form by calling 888-507-5962 (fax: 301-519-5926) or emailing epayments@cns.gov.

Our goal is to make the online payments system more widely available and to provide better and faster service. Thank you for your assistance.

The National Service Trust