

VISTA RESOURCE BOARD

College Cost Reduction and Access Act of 2007

Description: Make your student loans vanish!

Did you know that working at a nonprofit for 10 years can make your student loan go away?

Keep your student loan payments current, and you may even qualify for reduced or \$0 monthly payments.

Learn more about The [Public Service Loan Forgiveness Program](#) and [Income-Based Repayment](#) and you might save hundreds if not thousands while doing the work you want to do.

Earned Income Tax Credit

Description: More information about this refundable federal income tax credit.

The Earned Income Tax Credit (EIC or EITC) is a refundable federal income tax credit for individuals and families who earn a low to moderate income. If you are eligible for this credit, it would reduce the amount of tax you owe the federal government and you may also receive a refund even if you owe no tax.

Eligibility is based on the following:

- Specific income level
- Investment income limits
- Filing status
- Rules related to qualifying children.

Want to Learn More About EIC?

Your best resource for EIC is the Internal Revenue Service (IRS). For eligibility information, forms, and publications visit the [IRS Web site](#).

Taxes and EIC are also covered in the [Member Handbook](#).

Getting Support from My AmeriCorps

[My AmeriCorps](#) is a Web site that helps you join VISTA and manage your year of service.

Use my AmeriCorps before, during, and after service.

Before Service

- Complete administrative forms (W-4, unpaid compensation information, direct deposit, life insurance, and V-81)
- Complete the Travel Registration form
- Access health care and child care providers
- Choose your End of Service Benefit (stipend or the education award)

During Service

- View and print pay statements
- View and modify forms
- Modify contact information (addresses, email address)
- Access Income Disregard letters
- View and print W-2 and 1099 forms
- Complete loan forbearance requests

After Service

- Access Service Certification letters
- Access the AmeriCorps Online Payment System to use your education award

Getting Support from Your Supervisor

Description: Learn more about getting support from your supervisor.

As a VISTA, your supervisor will be a key coach to help you accomplish the tasks in your VISTA Assignment Description (VAD).

In your first weeks, your supervisor will also provide you with an Onsite Orientation and Training (OSOT).

Getting Support from a VISTA Leader

Description: Learn more about getting support from a VISTA Leader.

VISTA leaders support projects with at least six VISTA members.

Leaders are recruiters, coordinators, trainers, and mentors. They work to expand and build the capacity of VISTA members at their project sites.

VISTA leaders have served for at least one year as a VISTA, so they bring "firsthand" experience. Ask your supervisor if there is a leader on your project.

Getting Support from the National Service Hotline

Description: Learn how to get support from the VISTA Member Support Unit via the National Service Hotline.

Contact the [National Service Hotline](#) when you have questions about:

- VISTA Pay
 - Living allowance
 - End of Service stipend
 - W-2 and 1099 forms
- Education Award
 - Interest accrual
 - Forbearance requests
- Travel
- Required paperwork
- [My AmeriCorps](#)

Call 1-800-942-2677 or via [online request](#)

Getting Support from Your State Office

Description: Learn how to get Support from [Your State Office](#)

Your state office is here to support you when you have:

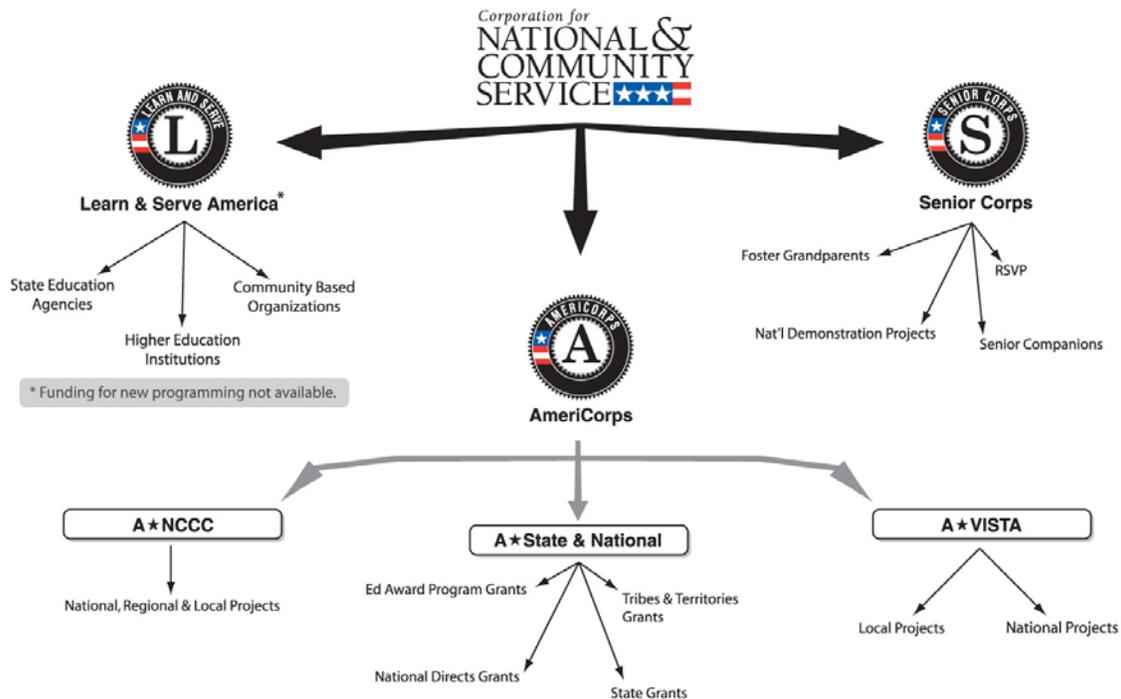
- Issues with VAD, Supervisor
- Emergencies

National Service Network

Description: Explore the programs within the network.

You are not alone...

You are part of a national service network.



CNCS

An independent federal agency whose mission is to improve lives, strengthen communities, and foster civic engagement through service and volunteering.

AmeriCorps

A national network of programs that engages more than 70,000 Americans each year in intensive service to meet critical needs in communities throughout the nation.

AmeriCorps State and National

AmeriCorps State and National grants support a broad range of local service programs that engage thousands of Americans in intensive service to meet critical community needs.

VISTA

AmeriCorps VISTA provides full-time members to community organizations and public agencies to create and expand programs that build capacity and ultimately bring low-income individuals and communities out of poverty.

NCCC

AmeriCorps National Civilian Community Corps (NCCC) is a full-time residential program for men and women, ages 18-24, that strengthens communities while developing leaders through direct, team-based national and community service.

Senior Corps

Senior Corps taps the skills, talents, and experience of more than 500,000 Americans age 55 and older to meet a wide range of community needs through three programs: RSVP, Foster Grandparents, and Senior Companions.

Learn and Serve America

Supports service-learning programs. Service learning is a teaching method that increases student academic achievement while meeting real community service needs. Funding for new Learn and Serve programming is not available.

Need Help?

Description: Key Contacts, Resources & Information

[My AmeriCorps](#)

- Earnings & tax statements
- End-of-service benefits
- Loan forbearance
- Administrative forms

Project Support:

Your [State Office](#)

- Issues with VAD, Supervisor
- Emergencies

Policy & Procedure

- [VISTA Member Handbook](#)
- [Terms, Conditions and Benefits course](#)
- Your [State Office](#)

Pay & Benefits

[National Service Hotline](#) – (800) 942-2677

- Living allowances
- Travel Reimbursements
- Benefits

Health Coverage

- [Seven Corners](#)

Childcare Subsidy

- [GAP Solutions, Inc.](#)

Partnership Opportunities

Description: Learn how to access support and find volunteers and resources within the national service network.

National Service Network Partnerships Ideas

The national service network is a source of potential partners and volunteers for your VISTA project. Locate partners by:

- Searching [MyAmeriCorps](#) to find programs in your area
- Visiting the National Service in Your State pull down menu on the [CNCS](#) web site
- Searching for your state commission web site in [Google](#). Type in the term <State Name> Commission for National and Community Service

Program partnership ideas:

AmeriCorps State

Partner with an AmeriCorps state grant recipient to develop a training plan for intermittent volunteers.

AmeriCorps National

Partner with a AmeriCorps national grant recipient to improve computer access service across states.

VISTA

Partner with another VISTA in your community to host a fundraising event.

NCCC

Partner with NCCC to help restore your community after a natural disaster.

Senior Corps

Partner with a local Senior Corps program to supply tutors for your afterschool program.

Learn and Serve America

Partner with a Learns & Serve grant recipient to plan a service learning project for youth in your program.

Room for Rent

Description: Ideas for finding affordable housing.

Your supervisor & VISTA leader

- Ask about affordable housing resources or what other VISTAs have done in the past

Your [state office](#)

- Find out about other VISTAs serving in your area who may want to share housing

Local Newspapers, Weeklies & Online

- Check your local newspaper or weekly for housing or roommate ads
- Use the VISTA Campus "Recipes 101, Housing, and the Dollar Store" (<http://vistacampus.org/mod/forum/view.php?id=242>) discussion board
- Post or search for an opportunity on Craigslist (<http://www.craigslist.org/about/sites>) or social networking sites you belong to
- Try a service like Roommate Locator (<http://www.roommatelocator.com/>)

In the Community

- Seek out bulletin boards at stores, cafes, or colleges
- Spread the word that you're looking for affordable housing

Training & Resources

Training and professional development opportunities before, during, and after service.

As a VISTA member, you have a variety of training and resources available.

Getting Started:

PSO

A four-day training provided by VISTA that introduces you to VISTA, its mission, history, and policies, and to your roles and responsibilities as a member.

OSOT

Provided by your sponsoring organization, it introduces you to your sponsoring organization, your new community, and the goals of your project.

During Your Service:

VISTA Campus

Self-paced tutorials and courses, resources, discussion boards and much more to help you gain skills and connect with others.

Ongoing Learning

Skill-building to increase your effectiveness at your service site. In addition to the courses and materials on the VISTA Campus, you could take a workshop at a local organization, or subscribe to a professional journal depending on funds and resources at your agency.

After Your Service:

[What's Next](#)

An online training to help you plan next steps after your year of service.

[Education Award Tutorial](#)

A step-by-step tutorial to help you maximize your education award.

Student Loan Deferment and Forbearance for VISTAs

Qualified student loans are also referred to as "federally backed student loans," these are guaranteed 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. The education award can be used to pay qualified student loans.

If you have federal student loans, you may be able to put your loans into forbearance or deferment, depending on the end-of-service option you choose.

Federal student loans + education award = forbearance

Forbearance is a temporary postponement of principal loan payments.

- Loan interest continues to accrue, but when you complete your VISTA year of service, the National Service Trust will pay interest on your behalf.
- However, these payments are considered income so you will have to pay taxes on the amount of interest paid by the Trust.
- Reason for forbearance is "national service"
- You would choose forbearance if you go with the education award.

Federal student loans + stipend = deferment

Deferment is a postponement of monthly loan payment(s).

- For subsidized loans, accrued interest will automatically be paid by the Department of Education if the loan is deferred.
- Your lender decides if you can defer your student loans during your year of service
- You'll need to obtain forms from your lender.
- Reason for deferment is "economic hardship"
- You may also be eligible for cancellation of part of your Perkins Loan

- You would choose deferment if you go with the stipend.

Regardless of which route you take for your student loans during your year of service, **contact your lender ahead of time** to make sure the type of loans you have are eligible for forbearance or deferment, and get details about what that means for you financially.

If you have additional questions, consult the [Member Handbook](#) or contact the [National Service Hotline](#).

VISTA Campus

Description: Learn about the VISTA Campus.

The Resource Board you are viewing is one resource on the VISTA Campus.

Consider exploring other parts of the Campus:

- self-paced tutorials and courses
- resources to assist you in your daily work
- discussion boards
- [VISTA Member Handbook](#)
- and much more to help inform, build skills, and connect you with others in the VISTA community.

To learn more, view a [video](#) about the Campus.

VISTA Leaders

Description: Are you ready to step up and serve another year? Would you like to build your leadership skills while serving a community?

Become A VISTA Leader

The VISTA leaders program is open to those who have served at least one year as a VISTA. Leaders guide at least six VISTAs through their year, while supporting the anti-poverty efforts of their sponsor organization.

VISTA leaders possess:

- willingness to develop & nurture VISTAs in their service
- ability to recruit and engage others in the vision of VISTA
- foresight to identify and build a network of resources

To become a VISTA leader on your current project, talk to your supervisor. To find a new project, apply through [My AmeriCorps](#).

VISTA & You

Description: Learn how you fit into VISTA

As a VISTA you are a part of both the organization in which you serve and a federal program, VISTA.

