

Member Benefits for 2023/2024 program year - Grant year starts September 1, 2023

Current program benefits and explanations can be found at <u>www.iowahabitat.org/member-page</u>

| Contract Length | Total Living Allowance | Amount Per Pay Period- 2 x per month | Education Award Amount | Housing Reimbursement | Health Insurance | Childcare assistance | National Service Student Loan Forbearance | Federal Student Loan interest repayment | Expected Paid Holidays | Expected Vacation and Sick leave |
|------------------------|------------------------------|--|------------------------------|--------------------------|---------------------|-------------------------|---|---|------------------------------|---|
| 12 Month | \$18,000 | \$750 | \$6,895.00 | \$200/month | Х | Х | Х | Х | 11 | 24 |
| 9 Month | \$12,700 | \$747.08 | \$4,826.50 | \$200/month | Х | Х | Х | Х | 9 | 17 |
| 6 Month | \$9,500 | \$730.77 | \$3,447.50 | \$200/month | Х | Х | Х | Х | 6 | 16 |
| 12 Month- part time | \$9,500 | \$395.83 | \$3,447.50 | N/A | N/A | N/A | х | х | 6 | 8 |
| 3 Month | \$4,700 | \$766.67 | \$1,824.07 | \$200/month | N/A | Х | Х | Х | 1 | 4 |
| 6 Month- part time | \$4,700 | \$ 353.85 | \$1,824.07 | N/A | N/A | N/A | Х | Х | 1 | 4 |
| 9 weeks | \$3,000 | \$750 | \$1,459.26 | \$200/month | N/A | х | Х | х | 1 | 3 |

*National Service Forbearance is for Federal Student Loans only

** Federal Student Loan interest is only repaid for those in specifically National Service Forbearance program

***Expected Holiday and time off is based on federal holidays that occur during your contract and if a member maintains a full-time working status during their contract.



- Living allowance: The contracted amount of money paid in equal amounts each pay period throughout the term of service. A member may not receive more than the total amount in their Member Service Agreements. (Amounts vary per position length, chart below)
- Education Award: Each AmeriCorps member is eligible to receive up to two full time education awards in their lifetime. This award is determined by term of service. It can be used towards past federal student loans or towards future education expenses through Title IV schools. The education award is awarded with 60 days of your successful completion of your education term. (Amounts vary per position length, chart below)
- Housing Reimbursement: Member serving in a full-time capacity are eligible for \$200 per month towards rent or mortgage payments. Proof of rental agreement and payment receipt are required each month.
- National Service Forbearance: Members with qualifying federal student loans are able to put those loans into a forbearance, meaning no payments are required during your term of service. Forbearance requests are completed through <u>my.americorps.gov</u> accounts.
- Accrued Interest Payments: Members with qualifying federal student loans and have those loans placed in National Service Forbearance, will qualify to have all accrued interest paid off at the end of the year through the National Trust. This is a taxable activity.
- Health Insurance: Any member serving in 1.) full-time status (40 hours per week) and 2.) serving at least a 6-month contract is eligible for the Corps Network health insurance, which is provided through Cigna. 100% of the premiums are paid by Habitat for the members. More information here.
- <u>Member Assistance Program (MAP)</u>: All Habitat Iowa members and their families are eligible to use the MAP (Member Assistance Program) which is a EAP program. This is program that allows members to access mental health counselors, life coaches, financial advisors, lawyers and more. <u>More</u> <u>information here.</u>
- Childcare assistance: Members serving in a full-time capacity (32-40 hours per week) may be eligible for childcare assistance. The eligibility is based on the household income and follows the state assistance program. www.americorpschildcare.com More information and application can be found here.
- Training and professional development: Habitat for Humanity of Iowa provides training throughout the year. Members will also be provided training opportunities through the Midwest Habitat for Humanity Convention, the Iowa Nonprofit Summit and other conferences. Each member will be trained by their host sites to be successful in their service.
- Time Off: The AmeriCorps program has built in breaks for time off, sick leave, and holidays. Habitats observe many federal holidays throughout the year and generous amounts of time off. (Chart located above)



| Member Term | Term Length | Total Living Allowance Amount | Amount Per Pay Period | | |
|-----------------------------|-------------------------|----------------------------------|--|--|--|
| Full Time (FT) | 12 months | \$18,000 | \$750 Twice per month / 24 pay periods | | |
| Three Quarter Time (TQT) | 9 Months | \$12,700 | \$747.06 Twice per month / 17 pay periods | | |
| Half Time (HT) | 6 months | \$9,500 | \$730.77 Twice per month / 13 pay periods | | |
| Half Time (HT) | 12 Months- part time | \$9,500 | \$395.83 Twice per month / 24 pay periods | | |
| Quarter Time (QT) | 3 Months | \$4,700 | \$766.67 Twice per month / 6 pay periods | | |
| Quarter Time (QT) | 6 months part time | \$4,700 | \$ 353.85 Twice per month / 13 pay periods | | |
| Minimum Time (MT) | 9 weeks | \$3,000 | \$750 Twice per month / 4 pay periods | | |

| Member Term | Term Length | Education Award Amount | Education Award Amount |
|-----------------------------|-------------|---------------------------|------------------------|
| Full Time (FT) | 12 months | \$6,895.00 | \$6,895.00 |
| Three Quarter Time (TQT) | 9 Months | \$4,826.50 | \$4,826.50 |
| Half Time (HT) | 6 months | \$3,447.50 | \$3,447.50 |
| Quarter Time (QT) | 3 months | \$1,824.07 | \$1,824.07 |
| Minimum Time (MT) | 9 weeks | \$1,459.26 | \$1,459.26 |