

## Chapter 6. Pursue Your Path – Other Options

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While undertaking a job search may be the path forward for many members as they complete their year of service, other members may be thinking about completing an Associate's or Bachelor's degree, pursuing a graduate school program, entering a specialized training program, signing on for an additional year of service, or contemplating striking out on their own as a self-employed entrepreneur. Each member's path will be unique depending on the career goals they have set for themselves. Whichever path you take, the information below will help you reach your goals.

### Training and Apprenticeships

The California Employment Development Department (EDD) provides a full list of training and apprenticeship providers at: <http://www.labormarketinfo.edd.ca.gov/resources/training-and-apprenticeships.html>. You can search by field of study, name of provider, type of school, location, or by occupational profile. There is also information on how to pay for training, and other helpful resources. Apprenticeship opportunities can also be found through the CareerOneStop: <http://www.careeronestop.org/toolkit/training/find-apprenticeships.aspx>.

### Completing an Associate's or Bachelor's Degree

If you've decided that completing your Associate's or Bachelor's degree is your next step after AmeriCorps there are a number of steps to pursue and deadlines to meet. If you have a particular college or university in mind, make an appointment to meet with one of their admissions counselors to discuss programs, requirements and deadlines. If you are currently attending community college, work closely with the Transfer Center and guidance counselors to understand the requirements for transferring. It can also be helpful to tour the institution you are interested in transferring to in order to speak with their admissions office. If you are not sure where you want to complete your degree then your first step will be to do some exploring. Just like researching a potential employer, gathering information on colleges and universities will help you make a sound decision. Community college, private universities, or public institutions of higher education all have their own pluses and minus. In addition, factors such as cost, location, school size, and testing requirements all need to be considered. Finding the right fit is important to ensure success in reaching your educational goals.

*According to the National  
Career Development Association,  
by 2020*

Approximately

**65%**  
**of job  
openings**

will require at least some post-high school degree, whether that be technical training, certification, Associate, Bachelor's or higher degree.

A good starting point for exploration is Big Future. This interactive website through College Board (<https://collegeboard.org>) allows you to find colleges that meet your criteria, explore ways to pay for college, and make a step-by-step plan for getting through the college selection and application process. CSUMentor (<http://www.csumentor.edu>) has all the information you need to explore the California State University system campuses and how to prepare and apply. Information on the process for admission to the UC system can be found at: <http://admission.universityofcalifornia.edu> and if you would like to explore private colleges (which often have significant funds available to support students with financial need) more information can be found at the website for the Common Application at: <http://www.commonapp.org>.

### Pursuing Graduate School

Attending graduate school is an important decision that will impact your life on multiple levels- intellectually, financially, and with your time and energy. Whether or not this path is right for you, and determining the best timing for pursuing further education, depends on a variety of factors. These include how important an advanced degree (Credential Program, Masters, or PhD) is to entering or advancing in your chosen occupation, if you have the time and energy to balance the rigor of a graduate program with other responsibilities, and how having a degree will impact your earning potential vis-a-vis the cost of obtaining the degree. Conducting informational interviews, doing online research, and meeting with representatives- faculty, current and former students, admissions and financial aid officers- from the programs you are considering will help you make an informed decision. You may also want to revisit your “Tree of Options” to evaluate the level of importance graduate school has in helping you reach your career goals. Here are some pros and cons to consider:

#### PROS

- Career Advancement
- Greater Earning Power
- Research Opportunities
- Career Change
- Update Skills and Knowledge
- Focused Learning on Area of Interest

#### CONS

- Avoidance of Job Search
- Financial Drain/Taking on Debt
- Work/School-Life Balance
- Increased Stress
- No Guarantee of Higher Pay or Advancement
- Appearing Overqualified

Pursuing graduate school immediately following your year of service may be the right path for you but if the timing isn't right, be flexible. There are many options for continuing your schooling later in your career or even while you are working full-time.

To find a grad school that is right for you, search for programs, understand application requirements, and learn about deadlines visit one of these sites:

- Peterson's: <https://www.petersons.com/search/schools?searchType=26>.
- Grad School Match: <https://www.gradschoolmatch.com>.

#### note

**AmeriCorps Career Webinars:**  
 “Applying to and Choosing a Graduate School”: <http://www.americorpsalums.org/?CareerWebinars>

If an online degree program would work better for you than a traditional college or university you are in luck! AmeriCorps has a partnership with 2U, which allows alumni to pursue a graduate degree online. Alums who are new 2U students, can receive a \$5000 benefit if they are accepted and enroll in a 2U-powered program. Programs are offered in Social Work & Counseling, Education, Health Care, and Business & Government. More information can be found at: <http://www.americorpsalums.org/mpage/GraduateProgram2>.

**Participate in a Virtual Grad School Fair.** AmeriCorps Alums' Virtual Grad School Fairs are a chance for graduate schools and AmeriCorps alumni to have live one-on-one conversations about higher education opportunities. Participating schools often match the Segal Education Award or provide additional incentives to AmeriCorps alumni who apply. For details on upcoming fairs visit: <http://www.americorpsalums.org/page/GradSchoolFairs/>.

## Funding Options for College

The cost of furthering your education is a sizable financial investment that should not be taken lightly. At the same time, there are a range of options from federal loan programs to grants and fellowships, to institutional and private scholarships, and sometimes even funds from your employer, that you may be able to access.

### Federal Aid

The US Department of Education's Federal Student Aid Programs site: <https://studentaid.ed.gov/sa/> outlines types of aid, who can access aid, how to apply for aid, and how to repay your loans. Students can use federal student aid to pay for a variety of academic expenses, including tuition, room and board, fees, textbooks and other academic supplies. Use FAFSA4caster: <https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1> to get an estimate of how much aid you might receive from the U.S. Department of Education. To qualify for federal aid, students must first complete the Free Application for Federal Student Aid (FAFSA) at: <https://fafsa.ed.gov>. Graduate students are usually considered independent students and, therefore, are not required to supply parent information on the FAFSA. There are a wide range of loans, grants and work-study offerings that you can explore through the Federal Student Aid website at: <https://studentaid.ed.gov/sa/>.

*According to the Federal Student Aid Program,*

There is more than

**\$150  
billion**

in Federal financial aid available to college students

### State of California Aid

The California Student Aid Commission: <http://www.csac.ca.gov/doc.asp?id=33> outlines the financial aid programs offered for California residents. These range from the Cal Grant Program to the Law Enforcement Personnel Dependents Grant Program to the California Middle Class Scholarship. Be sure to visit their website to take advantage of any resources you may be eligible to receive.

### ***Institutional Aid***

The financial aid office at the college or university you are looking to attend can be a valuable resource. Public universities have a wide range of scholarship programs and almost all private colleges have large endowments that help support students based on both financial need and academic achievement. Contact the financial aid office early on in the application process to inquire about institutional grants, fellowships, and scholarships as well as deadlines for submitting any required financial aid applications. These applications can be due up to 9 months before you plan to attend.

Some institutions believe so strongly in the ability of AmeriCorps Alumni to be successful in college that they will match your Segal Education Award, which allows you to stretch your dollars even farther. A list of colleges and universities that match the Segal Award can be found at: <https://www.nationalservice.gov/programs/ameri-corps/segal-ameri-corps-education-award/matching-institutions>.

### ***Assistantships***

Assistantships provide financial support while you earn your graduate degree and involve working part-time for the college or university as either a teaching assistant in the classroom or a research assistant in a lab environment. Graduate assistants typically work part time in the department of their graduate program and are paid with a stipend or contribution to their tuition; some programs also include health insurance. If you are interested in this type of aid, you must be proactive by making contact with faculty members, sometimes as much as a year in advance, to learn about the application process and begin to make connections with faculty.

### ***Private Scholarships***

Seek out and identify private scholarships through these resources:

- U.S. Department of Labor's scholarship search tool through the OneStop Career Center: <http://www.careeronestop.org/toolkit/training/find-scholarships.aspx>.
- FastWeb: <http://www.fastweb.com/college-scholarships>.
- Religious, community, or civic organizations in your community.
- Local businesses (Golden1 Credit Union).
- Professional associations related to your field of interest (National Association of Social Work Foundation Scholarships).
- Ethnicity-based organizations (Bureau of Indian Education Scholarships).

### ***Private Loans***

Students who are unable to secure a federal student loan can apply for a private student loan from banks and other financial institutions. Terms and conditions for private student loans vary, depending on the lender. Additionally, some private loans have variable rates, which can increase or decrease the cost of the loan. It's also important to note that unlike a federal student loan, a student's credit record is significant when applying for a private student loan. Students without an established credit record may need a co-signer. One of the largest private student loan programs is Sallie Mae (<https://www.salliemae.com/student-loans/>), which has been around since 1972. It has fixed and variable loan rates for graduate students.

## Using Your Segal Education Award



*The award is named after Eli Segal, one of the pioneers of the national service movement and the first CEO of the federal Corporation for National and Community Service (CNCS).*

After successfully completing your AmeriCorps' term of service, you are eligible to receive a Segal AmeriCorps Education Award. You can access the entire award or whatever portion you need until the total amount has been used or the award expires, which is seven years after completing your term of service. Under certain circumstances, you can be granted an extension. AmeriCorps VISTA members are eligible to earn an end-of-year cash stipend in lieu of an education award. There are a variety of ways you can use your education award:

- Repay qualified student loans.
- Pay certain current or future educational expenses (including tuition, books, etc.) at eligible (Title IV) colleges and universities. These schools are throughout the US and some are overseas. You can link to a list of schools through the Corporation for National and Community Service website at: <https://www.nationalservice.gov/resources/ed-award/title-iv>. You may not use the award to cover past due balances at an educational institution.
- Pay for the cost of earning a certificate in a special field of training such as paralegal, cosmetology, EMT, massage, automobile mechanic, yoga teacher training or even learn to fly!
- Under certain conditions, AmeriCorps members 55 years and older can transfer their award to their children or grandchildren.
- Cover the cost of outdoor education programs such as Outward Bound or National Outdoor Leadership School (NOLS), with prior permission from CNCS.
- Pay for program fees and expenses related to international service-learning through Global Service Corp (<http://globalservicecorps.org/site/AmeriCorps/>), which has programs in Tanzania, Thailand, and Cambodia.
- Help with the cost of taking enrichment classes like guitar, cooking, or photography at a community college.
- Cover the expense of attending writer's conferences or other professional development activities as long as the tuition is paid to an eligible Title IV institution.
- There are a number of schools that will "match" your Segal Award, thus doubling your benefit! See this link for a list of matching institutions: <https://www.nationalservice.gov/programs/ameri-corps/segal-ameri-corps-education-award/matching-institutions>.

For complete details on how and where to use your education award spend some time on the Corporation for National and Community Service's website that address the topic: <https://www.nationalservice.gov/programs/ameri-corps/alumni/ameri-corps-and-your-education>. While you're there, be sure to watch the short, informative video on how you can use your award: <https://www.nationalservice.gov/resources/edaward>.

If you have any questions, contact the National Service Hotline at 1-800-942-2677.

## Signing on for an additional term of service

If you received a satisfactory performance review you are eligible to serve an additional term of service. Members may serve up to four terms of service in AmeriCorps State and National programs, five one-year terms for VISTA, and an unlimited number of terms for AmeriCorps NCCC as long as you take a 10-month break in service after every two consecutive terms. However, a member may only receive the total value of two full-time education awards.

While some members do choose to serve for an additional term, it is important to be clear about why you've chose this path. Perhaps you are extremely committed to the work you are doing and still feel you have a great deal to learn, additional skills to develop, want to take on a Team Lead role, or there are additional professional development opportunities you will be offered during a second term. You may also want to serve a second term in another program to expose yourself to another type of occupation.

If continuing to serve is the path you've chosen visit: <https://www.nationalservice.gov/resources/ed-award/multiple-terms> for details on how to move forward. Read information carefully and evaluate the considerations as they relate to the information you gathered through the self-assessment process in Chapter 2 and your career exploration in Chapter 3.



## Entrepreneurship

If you're more the entrepreneurial type and are considering starting your own business there are many factors to consider from legal requirements, tax implications, marketing, and payroll. Passion for your work will take you only so far in dealing with the variety of tasks involved in business ownership so before you jump into the deep end of the pool, complete this helpful lesson on the CareerCafe website to see if you have the right mix of qualities to become a successful entrepreneur: <http://www.cacareercafe.com/entrepreneurs/qualities/>. For additional information and support on starting your own business the Small Business Association is a key resource. Take a look at all they have to offer at: <https://www.sba.gov>. Also, spend a good amount of time networking so you can pitch your idea to those in a position to support you with funding, ideas and other resources.



### BEFORE YOU MOVE ON...

While there are many legitimate financial aid and scholarship opportunities available, you should also take steps to avoid scams by reading the Federal Student Aid information on protecting yourself: <https://studentaid.ed.gov/sa/types/scams>.