



## AmeriCorps Survival Guide:

### Tips & Tricks to help you survive your year of service

Congratulations on being selected as an AmeriCorps on the Frontline Mentor! Your position is part of The Education Alliance's AmeriCorps on the Frontline program. This is a quick guide to help you survive and most importantly, ENJOY, your year of service. During your AmeriCorps term you may qualify for many state and federal benefits. Enclosed are resources for living on a small income and insights to staying healthy and happy. If you have questions, concerns or a situation you need to discuss, do not hesitate to contact your Program Director, Emily Pratt at 304-342-7849 or [Emily@educationalliance.org](mailto:Emily@educationalliance.org).

#### **Before You Start**

##### **Applying for DHHR assistance programs:**

For the purposes of applying for these programs your income for the year (\$11,676) is counted as earned income. However, you still qualify for many Department of Health and Human Resource assistance programs:

- [Supplemental Nutrition Assistance Program \(SNAP\)](#) - SNAP provides monthly benefits to help eligible households buy food. Eligibility to receive benefits is based on household size, income, assets and some household expenses. The income and asset limits are determined by the federal government.
- [Medicaid](#) – If you do not already have health care coverage (required now by the Affordable Care Act) or will not be able to afford your current coverage on the AMERICORPS salary, you can apply for Medicaid. Medicaid provides medical care in the community or in an institutional setting, such as a nursing home, to individuals who otherwise may not be able to afford the care. A variety of services are provided, according to state and federal guidelines, depending upon the individual or family circumstances.
- [WV Works](#) - West Virginia's Temporary Assistance for Needy Families (TANF) Program is WV WORKS. It is based on the goals of assisting economically dependent and at-risk families to become self-supporting, enhancing the well-being of children, and on assisting families near the poverty level to remain self-sufficient. WV WORKS provides monthly cash assistance to eligible families. Most people who receive a monthly WV WORKS check also receive SNAP and Medicaid; however, receipt of check does not guarantee eligibility for these benefits.
- [WV LIEAP](#) - The West Virginia Low Income Energy Assistance Program (LIEAP) assists eligible households with the cost of home heating through direct cash payments or payments to utility companies on their behalf (for one month of assistance and emergency payment with receipt of termination notice). Application process runs October through April.
- [WV Department of Housing and Urban Development](#) – Information regarding programs that can assist with utility bills can be found on the WV HUD website.

##### **Applying for the Healthcare Marketplace:**

If you don't have coverage through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source, the Marketplace helps you find and enroll in a plan that fits your budget and meets your needs. Contact the [Healthcare Marketplace](#) at 1-888-318-2956.

## **During Your Service**

### **Food:**

If you have applied and been accepted into the SNAP program, most Farmer's Markets now accept EBT and offer an added benefit of a "market match". You can ask at the market info booth about the match program, or you can check [marketmatch.org](http://marketmatch.org).

Dollar stores are a great way to stretch your budget. What can't be purchased at a dollar store can be found at an Aldi's, Shop and Save, Save A Lot, etc. Coupons are a great way to save money at these locations, as well as signing up for a rewards card that can earn you fuel points or store discounts! When considering eating out, look for coupons online for the best deals or restaurants with happy hour specials. Yelp.com is a great resource!

### **Activities:**

Sometimes you get to your service site and you feel cut off from everything. Lack of money or knowledge of the area can create a barrier. A great way to find some local activities is through your local community foundation or Economic Development Authority. Pick up pamphlets and research local happenings online. There are likely many free or low-cost activities in the area.

Look for yard sales or flea markets for a weekend adventure. Be sure to take cash! You might even find a good deal on a bike or scooter for an alternative method of travel around town. As crazy as it seems, walking, running or biking around town is a great way to learn the area. Be sure to stay safe and aware of your surroundings!

Consider joining a sports team at a local gym or park. This does cost some money, but will provide you with the opportunity to meet many new people (and help you get or stay fit).

You are also able to hold a part-time job outside of your AmeriCorps role. This could be a great way to earn some extra money and make a few local friends!

### **Other Resources:**

For any questions that your AmeriCorps Leader can't answer:

- [MyAmeriCorps.gov](http://MyAmeriCorps.gov) or Help Desk 1-800-942-2677
- [OnCorps](http://OnCorps) or Help Desk 1-612-568-8627
- Utilize [AmeriCorps Alums!](http://AmeriCorps Alums) It has a wealth of information and resources via discussion boards, learning plans, and free webinars!

## **After Your Service**

Find your official letters of service, connect with other AmeriCorps alumni, and stay in touch with AmeriCorps after your term of service is finished.

- [My AmeriCorps Website](http://My AmeriCorps Website) - Generate your Certification of Service letter and manage your Education Award
- [AmeriCorps Alums](http://AmeriCorps Alums) - Join an AmeriCorps Alums chapter, learn about discounts and matching education award scholarships

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