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Overview for NOLS and AmeriCorps/529 College Savings Plan

Students who plan to attend NOLS with the assistance of their 529 College Savings Plan or Segal AmeriCorps Education Award may do so thanks to agreements between Western Colorado University (WCU) and the University of Utah. Students must follow the directions for an Expedition Course or a Wilderness Medicine Course to utilize either of these two methods of funding with our partner institutions.

NOLS Expeditions

If you're a NOLS Expedition student and want to use 529 or AmeriCorps funds, you have two options. These payments must go through one of our university partners—you **cannot pay NOLS directly** with these funds because NOLS is not an accredited school.

Below, you'll find information to help you choose the right university partner based on your course type, age and credit availability.

Using 529 or AmeriCorps Funds via Western Colorado University (WCU)

Who Should Use Western Colorado University:

Use WCU if:

- Your NOLS expedition course is **less than 10 days** in length
- You are **14–15 years old**,
- You are **16 years old** and have **not** completed:
 - Junior year of high school with a **GPA of 3.2+**
 - Sophomore year of high school with a **GPA of 3.5+**

Steps to Use AmeriCorps or 529 via WCU:

1. **Apply for a NOLS Expedition Course**
 - Complete the NOLS online application and login to your student portal.
 - Inform the admissions team (admissions@nols.edu) that you intend to use 529 funds or your AmeriCorps Education Award.

- Pay your non-refundable tuition deposit directly to NOLS (this payment is not eligible for 529/AmeriCorps payment) This is either \$500 or \$1,000 depending on your course length.(Semester courses have the \$1,000 deposit)
- 2. **Register with Western Colorado University**
 - Fill out the registration form on the [WCU NOLS Expedition Registration Page](#).
 - WCU will send an invoice once they receive your form (please note this invoice is sent out based on your course start date. If you register many months in advance you might not be invoiced until you are closer to your course start date).NOLS will add financial overrides to your account when we receive this completed registration.
- 3. **Make Payment to WCU**
 - Once you have received your invoice you can make your payment to WCU for tuition, credits, and administrative fee.
 - WCU charges a **2% administrative fee** (max \$400) for processing. This fee is added to your invoice and will appear on your IRS 1098-T form.
- 4. **Submit Coursework**
 - After completing your expedition, submit your final assignment (provided in the WCU registration packet) for grading. This assignment looks like a short reflective paper for the credits you registered for.
- 5. **Deadlines**
 - You must register at least **30 days before** the course start date.
 - A **\$50 transfer fee** applies if you change registration after submission.

Fees Not Eligible for AmeriCorps or 529 Payment:

- **\$65 NOLS application fee**
 - **\$500 or \$1,000 tuition deposit**
-

Using 529 or AmeriCorps Funds via University of Utah

Who Should Use University of Utah:

Use U of U if:

- You've completed:
 - **Junior year** of high school with a **GPA of 3.2+**
 - **Sophomore year** of high school with a **GPA of 3.5+**
- You are not in high school and you are enrolled in a NOLS expedition that is **10 days or longer**, and **offers University of Utah credit** (please see the **NOLS course page** for this information)

Steps to Use 529 via University of Utah:

- **Apply for a NOLS Expedition Course**
 - Complete the online application.
 - Inform the school Registrar that you intend to use **529 funds**. registrar@nols.edu
- **Register for University Credit**
 - Visit your [NOLS Student Portal](#).

- Choose **at least one University of Utah undergraduate or graduate class** (you may select up to the total credits offered for your course).
- **Complete University Registration**
 - Complete the University of Utah NOLS Registration Packet found at: <https://utah.tfaforms.net/f/NOLS-Credit> - **Please put the email you would like your invoice to be sent to in this form**
 - Utah will send an invoice once your registration is processed. This invoice may not be sent for several weeks or longer depending on how far out your course start date is.
- **Make Payment to Utah**
 - Once your invoice is sent to you via email, there will be instructions on how to pay with your 529/AmeriCorps funds
 - Your NOLS tuition, and registered credits will be included on this invoice.
- **Deadlines**
 - You must register at least **30 days before** your course begins.
 - A **\$50 transfer fee** applies if you change your registration after submission.

Fees Not Eligible for 529 Payment:

- \$65 NOLS application fee
- \$500 or \$1,000 tuition deposit

Summary Table: WCU vs. University of Utah

	Western Colorado University	University of Utah
Payment Types	AmeriCorps + 529	AmeriCorps + 529
Eligible Students	Age 14–15, or 16+ current high school students (with GPA below threshold), or course <10 days	High school sophomores/juniors with qualifying GPA, or no longer in high school
Course Length	Any (including <10 days)	10 days or longer
Fees Not Covered	\$65 application, \$500–\$1,000 deposit	\$65 application, \$500–\$1,000 deposit
Admin Fees	2% (max \$400)	None
Transfer Fee	\$50	\$50
Registration Deadline	30+ days before course start	30+ days before course start
Credits required	See WCU registration Packet \$180/credit	See NOLS course page or NOLS Student Portal. \$160/credit

NOLS Wilderness Medicine

WILDERNESS MEDICINE COURSE OVERVIEW

NOLS Wilderness Medicine trains hundreds of people utilizing their AmeriCorps award and 529 College Savings Plan each year. We need at least 30 days notice before your course begins because we cannot process awards with less than 30 days notice.

Be noted that AmeriCorps awards and 529 Plans always go through our partner organization, Western Colorado University. AmeriCorps awards and 529 Plans need to be processed through a Title IV Degree-Granting Institution, which Western is while NOLS is not. You will need to purchase college credit through them in order to access the award/plan. This is not optional, as it is the only way to use your AmeriCorps award or your 529 College Savings Plan with NOLS. More information about Western's academic credit for your desired course can be found on our [NOLS Wilderness Medicine's Academic Credit page](#).

- **Be aware** Western Colorado University will also charge a 2% administrative fee on all funds paid to NOLS, not to exceed \$400, to account for costs related to processing 529 and AmeriCorps funds. The 2% fee will be added to the tuition line of your invoice from WCU. This fee is in addition to your NOLS tuition and will be reported on the IRS 1098-T form for educational expenses. This fee is paid directly to WCU and does not go to NOLS. *For example, if your course tuition is \$1,000.00, your invoice from WCU will be \$1,020.00.*

You can use your award/plan to cover deposit, tuition, cost of college credits, and 2% administrative fee. If your course tuition includes lodging or accommodations, you also can use your award/plan to pay for that. If you are enrolled on a NOLS Wilderness Medicine course that we at NOLS are taking registration for, please read our NOLS Wilderness Medicine's [cancellation policies](#). If you are on a sponsored NOLS Wilderness Medicine course that our sponsor is taking registration for, you will be subject to their cancellation policies.

DIRECTIONS

Still interested in attending the course with your AmeriCorps award or 529 Plan? As long as your course is more than 30 days out and has space availability, take the following steps:

1. If you do not have a NOLS account with us, create your new NOLS.edu account via our NOLS Portal: <https://portal.nols.edu/portal/account/login/?next=/portal/account/>. This will allow us to register you easier through our end. If you already have an account, great. If you need to update your information, please go ahead and log in to make updates.
2. Contact our NOLS Wilderness Medicine Financial Aid Coordinator at wilderness_medicine_financialaid@nols.edu to let them know:
 - The course you are interested in taking.
 - Which funding type you're planning on using to pay for your course: your award or plan.
3. Then, after your financial aid coordinator confirms your interest officially and then enrolls you on the course, they will send you the next steps on how to use your award/plan.

WILDERNESS MEDICINE CONTACT INFORMATION

Our NOLS Wilderness Medicine Financial Aid Coordinator is your primary contact for your AmeriCorps/529 Plan. They can be reached at wilderness_medicine_financialaid@nols.edu and they will follow up with you in typically 1-3 business days.

FAQ

WHAT IS WCU?

[Western Colorado University](#). Western Colorado University is the official name. It used to be Western State Colorado University (WSCU). As for AmeriCorps students, if you cannot find Western Colorado University on the AmeriCorps website to release your funds, you can use Western Colorado University (WCU).

IF I HAVE AN AMERICORPS AWARD AND A 529 PLAN, CAN I USE BOTH?

Yes. Western Colorado University and Utah will work with you on this. Only one registration is required

CAN I DECLINE THE COST OF COLLEGE CREDITS BUT STILL USE MY AMERICORPS AWARD/529 PLAN?

No. It is required for students to use the cost of college credits so WCU/Utah can legally certify their AmeriCorps/529 as the funds under financial aid and then send them over to NOLS.

Be aware Western Colorado University will also charge a 2% administrative fee on all funds paid to NOLS, not to exceed \$400, to account for costs related to processing 529 and AmeriCorps funds. The 2% fee will be added to the tuition line of your invoice from WCU. This fee is in addition to your NOLS tuition and will be reported on the IRS 1098-T form for educational expenses. This fee is paid directly to WCU and does not go to NOLS. *For example, if your course tuition is \$1,000.00, your invoice from WCU will be \$1,020.00.*

MY AMERICORPS AWARD EXPIRED BEFORE THE START OF THE COURSE. CAN I STILL USE IT?

No.

IF MY AMERICORPS AWARD IS NOT READY, CAN I SIGN UP FOR THE COURSE?

If your AmeriCorps funds will be available within 15 days of the course end date, you may do so as long as WCU/Utah confirms they are able to work with you. However, you **MUST** be registered/enrolled on the course at least 30 days before the *start* of the course.

In general, students have access to their award funds anywhere from 10-30 days of their graduation from their service. What WCU has had students do, if they do not want to be waiting until the last second and then find out their award isn't going to be released and have to scramble to pay out-of-pocket unexpectedly, is have the student pay WCU the NOLS course fee and WCU academic credits out of pocket initially when they register for WCU credit on the course. Then, when their award is available to withdraw funds, they send that same balance for the NOLS course fee and WCU academic credits to WCU as an AmeriCorps award. Once WCU certifies the student's award, WCU would then issue the student their refund for the double payment via check. WCU asks if the students go about it this way, that they submit their award to WCU within 15 days of their course end date at the absolute latest to be processed and refunded (as they may be already on their course when their award is released).

WHAT IF I DO NOT HAVE ENOUGH FUNDS IN MY AWARD OR PLAN TO COVER THE TUITION?

If your AmeriCorps award or your 529 Plan does not cover all the tuition, you will be responsible for paying the remaining balance to WCU/Utah so they can send the funds certified in full to NOLS for your tuition.

1098-T FORM. HOW CAN I GET IT?

If the student processes their funding through WCU/Utah, they will need to contact the University to obtain their 1098-T form. This is because NOLS does not send 1098-T forms nor does our tuition qualify for the Hope Credit or the Lifetime Learning Credit. NOLS tuition does not qualify for the following reasons:

- NOLS is not a degree granting institution hence why we partner with these Universities.
- To qualify, an institution must be eligible to participate in a student aid program administered by the Department of Education – NOLS does not qualify to participate in these programs.
- Students do not receive academic credit directly from NOLS.