Benefits Information Sheet 2024-2025
For AARP Foundation Experience Corps Members
who receive AmeriCorps Stipends

As an AARP Foundation Experience Corps (EC) member who serves a minimum of ______ (100, 300, 450 or 675) hours during the academic year, you'll earn a taxable living allowance (stipend) of ______ per month over the course of ____ months not to exceed $2,244 for an Abbreviated Time Member, $7,854 for a Minimum Time member, $9,724 for a Quarter Time member or $14,212 for a Reduced Half Time member. This payment is a stipend for volunteer service, not an hourly wage; however, **it is taxable**. FICA (Social Security and Medicare taxes) in the amount of 7.65% will be withheld from each payment. You could also be liable for federal or state income taxes, depending on your tax bracket.

The stipend could affect your current public benefits. The purpose of this document is to address concerns regarding the financial impact of the stipend. **Each individual's situation is different, so we encourage you to contact each agency that provides your benefits to get specific information about your personal situation.**

Social Security (Retirement or Survivors' Benefits)

If you are receiving Social Security retirement or survivors' benefits, your Social Security benefits should not be impacted by the AmeriCorps stipend. The AmeriCorps stipend is excluded from income calculations per the HEART Act. However, we strongly encourage you to call the Social Security Administration at 1-800-772-1213 or visit their website at www.ssa.gov to confirm your eligibility before signing up to be an AmeriCorps member.

Social Security Disability Benefits

If you are a Social Security Disability Insurance (SSDI) beneficiary, you can usually earn up to $3,627 a month and remain eligible for SSDI benefits. Therefore, the stipend will not affect your SSDI benefit unless you have additional monthly income bringing the total to more than that amount. If you're blind, you can earn up to an average of $3,822 a month and remain eligible for SSDI benefits. You should discuss further questions about how the stipend could affect your SSDI benefits with your local Social Security office.

Supplemental Security Income Benefits

If you're a Supplemental Security Income (SSI) beneficiary, you need to discuss with your caseworker how the stipend could affect your continuing eligibility for SSI.

This information sheet was prepared by the AARP Foundation Experience Corps National Office in August 2024. This document provides general information only; individuals should consult local and state government offices (as noted above) for more specific guidance.

Temporary Assistance for Needy Families (TANF)

If your family receives assistance from TANF, you need to contact your caseworker to discuss whether the stipend could affect your TANF grant.

Medicaid Program

The income limits for the Medicaid program vary depending on where you live. If you're on the Medicaid program (called Oregon Health Plan in Oregon, etc.), you need to contact your caseworker to discuss how the stipend could affect your continuing eligibility. Please note that Medicaid is not related to Medicare Insurance, which does not have income restrictions.

Exempt Public Assistance Programs

The AmeriCorps stipend should not affect your continuing eligibility for Section 8 housing or public housing, or for the food stamp program.

Waiver of Stipend

You may waive all or part of the stipend if you believe your public assistance may be lost, but it's possible – depending on the specific public assistance program rules in your state – that the amount of the stipend you're eligible to receive will be included as available income. You may also revoke the waiver at any time during the program, but you may not receive any portion that accrued during the waiver period.

Again, we encourage you to contact the agency that provides your benefits to get specific information about your particular situation. Your eligibility for financial benefits depends not only upon your personal resources, but also upon the community in which you live.

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