

## Maryland Conservation Corps Frequently Asked Questions

### \* **What are the requirements to join Maryland Conservation Corps?**

Beyond the requirement that AmeriCorps members must be 17-25 years of age and have or acquire their high school diploma/GED, we look for members who have a dedication and commitment to service. Member service is done in State Parks and public lands, in the classroom, with local non-profit organizations, in the watershed and tributaries of the Bay, and in local communities. Daily schedules and projects vary from one crew to another, but every member needs a passion to serve their community as an upstanding member of AmeriCorps and the Maryland Department of Natural Resources.

### \* **Is housing provided?**

Most of the crews offer low-cost state park housing as outlined in the crew descriptions. The average cost is \$150 per month including utilities. These facilities can accommodate 3 to 5 members. These houses are available on a first-come, first-serve basis with preference given to out-of-area members. Members without this option are responsible for locating their own housing. Often, crew supervisors will put members in contact with one another before the program begins so they can explore the possibility of becoming roommates.

### \* **How is the schedule constructed?**

Crews are typically scheduled Monday- Friday 7:00/8:00 a.m. to 3:30/4:30 p.m., with a half hour for lunch. However, members will at times be required to serve on extended shifts or on the weekends, for activities such as: traveling to training events or projects, working on special projects, and assisting with community volunteer days. The program begins in mid-September and ends in mid-August (following graduation of the Conservation Jobs Corps summer program, which MCC members help to lead). Members must complete at least 1700 participant hours before completion of the program.

### \* **What is the pay?**

You will receive a bi-weekly living allowance of approximately \$1,146.07 minus taxes. You should be able to calculate a more specific number using Maryland's Central Payroll Bureau's website <https://interactive.marylandtaxes.gov/Extranet/cpb/PayChkCalc/PayChkCalc.aspx> .

### \* **How does the health insurance work?**

The health insurance we provide is through The Corps Network and is provided by Cigna Healthcare. Plans may vary year to year, but generally the insurance requires a \$175 deductible before it offers an 80% reimbursement on doctor appointments and prescriptions. Your coverage will begin on the program start date and last until the end of your service. You may sign up for the insurance any time during your service year. The program pays the monthly premium/rate for medical, prescription, AD&D (Accidental Death and Dismemberment), Vision, and Dental. If you sign up for the insurance, you will gain access to the Cigna Healthcare app where you can print out your health insurance card and look up information about doctors associated with the plan.

### \* **Can I defer my loans?**

Yes, individuals in approved AmeriCorps positions are eligible for forbearance for most federally-granted student loans. You should contact your loan holder to see if your loan qualifies for forbearance based upon your AmeriCorps service. Private loans may not be eligible for deferment or payment by the education award. You will be given instructions on how to defer loans during orientation.

Pertinent education award and student loan information:

- a. Members receive an education award of \$6,495.00 for 1700 hours of service (10.5-11 months @ 40 hours per week) (private loans may not qualify).

b. Student loan deferment for most federal loans (private loans may not qualify) - you do not have to make monthly payments during your service term and after you complete the program you can apply to have the AmeriCorps Trust pay back any interest that was accrued during the program year.

**\* What gear do I need to bring?**

Besides personal belongings, it is recommended that you bring lunch and water containers, a small calendar to record your schedule, work boots, sleeping bag, sleeping pad, rain gear, work pants, gloves, and warm/wicking base layers and socks. The region of Maryland your crew is based in will determine the extent to which you need to prepare. MCC provides your uniform consisting of work shirts and sweatshirts, a \$200 boot reimbursement (guidance on boot requirements will be provided), a \$150 pant reimbursement (check with the crew supervisor for more information about pant requirements), and all of your personal protective gear including safety glasses, ear protection, hard hat and chainsaw chaps, etc. Each MCC crew also has enough tents for each crew member to use on overnight trips, but you may bring your own tent if you prefer.