To Whom May Concern,

My name is Shenika Cumberbatch, and I served with the AmeriCorps VISTA Program from 2017-2019.

I moved from Florida to Central Oregon for my VISTA service. During my first year of service, I had a hard time making ends meet as our pay as VISTAS was about \$463 every two weeks. When rent was \$525 (including utilities), plus a car note, car insurance, cell phone, Etc, I worked a second job at the local Best Buy to supplement the missing funds, as it was the only way I was going to survive each month. It wasn't easy, but I wanted to continue to serve the community I was in, and I knew this was the only way to do that. Once my first year of service was up, I received my Education Award (Segal Award). At that time, the Segal Award was about \$5805

As I wanted to start graduate school, I knew this would be a way to pay for school. I made a payment toward the interest of my student loans that had accrued during my service. I used the rest of my award for grad school. Once I used the ED Award, I did not know that I would have to pay the taxes on it as it counted as income. How can an Education Award be taxed when you give a year of service to help your community? This is thanks to every member's face when they decide to use their award. Since then, I have been making payments to the back taxes I owe to the state of Oregon. At the time letter was written, I had four payments left for the 2018 and 2019 tax years. When I file my taxes next year, I will be setting up another payment plan with Oregon Tax Revenue for using my award in 2020. Staying on top of the payments has not been easy. For some time, payments each month were \$263. My payments are now \$157 a month. I fell behind in payments for some time there; interest accrued, and I went from \$860 in back taxes to \$1200 in back taxes. Serving with AmeriCorps was a great way to step into a career, but the burden that looms over one's head during and after service is an injustice for the time sacrificed for a year or two of service.

Thank you,

Shenika Cumberbatch