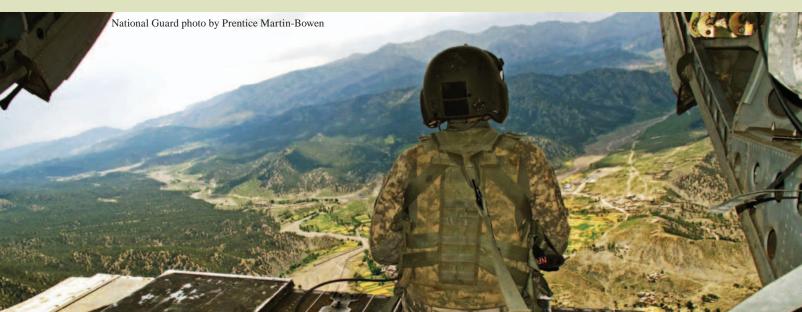


Serving, learning, and earning:



An overview of three organizations



Photo courtesy of Teach for America

traditional, full-time job isn't the only way to work. And opting for an alternative often yields benefits beyond work experience.

Numerous organizations promote personal and professional development through service. These organizations train participants to address the needs of a community, either in the United States or abroad. By overcoming challenges during service, participants develop leadership, perseverance, and other desirable work-related skills. Educational benefits, alumni support, and other perks add to the appeal of these organizations.

This article highlights three such organizations: Teach for America, the National Guard, and the Peace Corps. An overview of each describes the organization, what its participants do, what kind of benefits the organization offers, and how candidates can apply. Sources of additional information are provided at the end.

Teach for America

The nonprofit organization Teach for America works to improve educational opportunities for children and young adults in low-income communities across the United States. Students in these areas are often less successful academically than their counterparts in other communities—and Teach for America wants to eliminate that disparity. "We believe that regardless of where a child is born, he or she deserves an excellent education," says Carrie James, national communications director of Teach for America in Boston, Massachusetts. "A child's ZIP Code should not determine his or her educational opportunities."

Teach for America participants, called corps members, teach for 2 years in a lowincome community. Most corps members are not certified teachers prior to joining the organization, but by the end of their service, all corps members become certified teachers.

Since 1990, more than 32,000 corps members have completed Teach for America service. This fall, about 9,300 corps members will teach in 43 regions nationwide. The



largest placement regions are in the Mississippi Delta and the inner cities of New York, Houston, and New Orleans.

What corps members do

Teach for America corps members teach students in pre-kindergarten through high school. Their day-to-day tasks are similar to those of other teachers: They prepare lesson plans, choose instruction methods appropriate for their students, assign homework, administer and grade tests, and assess student progress.

But corps members' approaches to instruction often focus specifically on the Teach for America goal of educational equity. For example, corps member Jennifer Obiaya wants her elementary-school science students in Harlem, New York, not just to learn but to already be thinking about college. She refers to her students as "scholars," to her classroom as "Harvard Discovery Lab," and to each class's grade by the year in which the students will graduate from college.

Obiaya also challenges her students with a tough curriculum. Her first-grade class recently studied simple aerodynamics. "I am always thinking of ways to make the material Dennis Vilorio

Dennis Vilorio is an economist in the Office of **Occupational** Statistics and Employment Projections, BLS. He can be reached at (202) 691-5711 or vilorio.dennis@ bls.gov.

as rigorous and easy to understand as possible," she says.

Teach for America encourages corps members to immerse themselves in their school's community. The members' goal is to inspire students, families, other teachers, and the community at large to become advocates for better education. "It's critical to engage families and the community in each child's education," says Victor Wakefield, a Teach for America alumnus in Durham, North Carolina.

Corps members are also encouraged to get to know students and their families. Involving them in the educational process helps corps members assist each student. For example, Obiaya joins students for breakfast on school days, so students see her as a friend as well as a teacher. "Spending time in an environment other than the structured classroom has been a great way for me to build strong relationships with them," she says.

Training

Teach for America trainees complete an intensive, 5-week teacher training program prior to placement in a community. During this summer program, trainees learn the basic skills they need to become effective teachers. Training includes instruction in teaching

methods, observing and assisting seasoned teachers, and preparing lesson plans.

Trainees also teach summer school. This classroom experience exposes trainees to the challenges of teaching early in their preparation, when they still have close support from the staff. Each trainee is then paired with an experienced mentor, who will observe him or her in the classroom and offer suggestions throughout the 2-year commitment.

After being accepted to Teach for America, corps members apply to open teaching positions in their community. Public school teachers must meet state requirements for teaching qualifications, which, for corps members, often means pursuing alternative paths to credentialing. Most states require that corps members take graduate coursework during their service and that they pass a test or have a certain number of credits in a specific subject.

Teach for America provides different programs to help corps members meet their state's requirements by the end of their service. For example, if a state requires that teachers have a master's degree in education, all corps members who lack one will attend an affordable graduate program at a university partnered with Teach for America. While in school, corps members work concurrently as

Teach for America corps members build strong relationships with their students.



Photo courtesy of Teach for America



Corps members strive to involve their students' families in the classroom

teachers. Corps members must for pay for testing, certification, and any other requirements, but Teach for America offers some financial help. Financial benefits are discussed in the following section.

Corps members continue to receive training and support after placement. In regional meetings, members can share their experiences with other members; for example, they can discuss successful teaching methods or ways to adjust to living in a particular community. Teach for America also provides an online hub where corps members can share lesson plans and resources.

What benefits are offered

Teach for America offers financial, educational, and professional benefits to corps members during and after their service.

In addition to the benefits Teach for America provides, corps members receive a compensation package paid for by the school district in which they are placed. This compensation includes the same salary and employment benefits offered to other new teachers in the region. According to Teach for America, salaries range from \$30,000 to \$51,500, depending on the region and its cost of living; on average, corps members earn \$38,000. Other benefits also vary but usually include medical, dental, and vision care; life insurance; and a pension plan.

Financial. During summer training, Teach for America covers housing, food, and transportation costs. After placement, Teach for America offers transitional funding, currently between \$1,000 and \$6,000, to help corps members with relocation, travel, and teacher testing and certification expenses. Funding may be in the form of a grant or a no-interest loan and is based on financial need and relocation costs.

During their 2-year commitment, corps members can delay repayment on their federal student loans. This loan forbearance, available through AmeriCorps, also covers the interest that accrues during that period.

Educational. As a founding member of AmeriCorps, Teach for America makes its corps members eligible for the Segal Ameri-Corps Education Award for each completed year of service. Totaling about \$11,100 over 2 years, this award may be used to repay student loans or finance educational expenses, such as teacher certification, incurred during or after service. Corps members are eligible for the education award as long as they haven't already received it for service in AmeriCorps.

Teach for America partners with more than 200 universities to provide a variety of educational aid to corps members who want to earn a master's degree while teaching or who plan to return to graduate school after completing their teaching commitment. Benefits

Teach for America seeks to improve education in low-income communities throughout the United States.



range from application fee waivers to annual scholarships of up to \$30,000.

Professional. For many corps members, Teach for America provides an excellent introduction to careers in education; in fact, 67 percent continue to work in education. Some continue to teach in the same school district or work as administrators. Others teach elsewhere, sometimes joining nonprofits or charter schools.

Wakefield and another alumnus, April Goble, expected to apply to law school after their Teach for America experience and to become lawyers. Instead, both are still committed to education. Wakefield is now a Teach for America recruitment director, and Goble is executive director of KIPP Chicago, part of a national network of public charter schools in low-income communities.

Obiaya, too, plans to remain in education: "I found my calling," she says. She begins working this fall as an assistant principal at the school where she served in Teach for America.

Because so many alumni remain in education—sometimes at the same school—they are a valuable resource for current corps members seeking additional support, advice, and networking opportunities. Teach for America provides other professional development support, such as information sessions and career fairs. These events can help corps members market their skills and find job openings.

Corps members also often remain close to the people they meet in Teach for America, and those contacts prove valuable, too. "I learned a lot from my fellow corps members," says Goble. "Those relationships have

blossomed over the years and become a nice support system."

Corps members pick up practical skills from their Teach for America experience that they can apply to future jobs. "I learned to look at things from others' perspectives," says Obiaya, "always assuming the best in them." Corps members also say they learn to communicate better and to cope with challenges more effectively.

How to apply

Teach for America applicants must be U.S. citizens or legal permanent residents and have a bachelor's degree with a grade-point average of at least 2.5 on a 4.0 scale. Applicants submit materials—including personal and academic information, a resume, and a letter of intent—online. Supplemental documentation, such as transcripts and proof of citizenship, is required later.

After submitting an online application, select candidates are first interviewed over the phone. Candidates who move to the next step undergo a day-long, in-person interview in which they are challenged to show their strengths and skills through group activities, discussions, and creation of sample lesson plans. Letters of recommendation and another interview are required of candidates whose applications continue to advance.

The application process takes 3 months to complete, and selection is competitive. Of about 48,000 applicants in 2011, a total of 5,200—about 11 percent—were selected. Most corps members chosen (about 80 percent) were undergraduates completing their degree; 14 percent were professionals, and

6 percent were graduate students. A degree in a subject that is in high demand, such as math or science, can help candidates stand out.

Candidates may express a preference for their assignment during the application process, but placement depends more on the needs of the organization than on personal desire. That doesn't seem to be a problem for most applicants. "Across the country, interest in Teach for America is incredibly strong," Wakefield says. "We hope to become an enduring American institution."

National Guard

The National Guard is a corps of part-time troops in air and ground units that is organized and operates at the state level. However, its citizen soldiers and airmen, called Guardmembers, may serve in both federal and state capacities. At the federal level, under the direction of the U.S. President, they help protect the nation's borders, curtail drug trafficking, train foreign forces, and perform combat operations. At the state level, under the direction of the governor, members respond to national emergencies and provide security, evacuation, and reconstruction assistance.

Guardmembers generally serve for 8 years in a combination of active and reserve duty.

Those with previous military experience often serve 1 to 3 years in drilling status (training with their units 1 weekend per month and 2 weeks per year) and the remaining years in the Individual Ready Reserves (periodic check-in, but no drilling, required). Most Guardmembers serve 6 years in drilling status followed by 2 years in the Individual Ready Reserves. Under rare circumstances, Army National Guardmembers can serve fewer years of active and more of reserve duty.

The Army National Guard dates back to colonial militias in 1636, but the Air National Guard, part of the U.S. Air Force, was not established until 1947. Today, there are about 3 times more soldiers than airmen in the National Guard—for a total force of more than 467,000 Guardmembers.

What Guardmembers do

Whether at home or abroad, members of the National Guard work to protect state or national interests. Troops must be prepared for rapid response to a variety of situations, and their organization and training reflect this versatility. They routinely drill and train to maintain their preparedness. "We train and train to be ready just in case we are needed," says Robert Smith, a staff sergeant in the Idaho National Guard.



Members of the National Guard serve in both country and state missions.

Photo courtesy of the California National Guard

Training teaches Guardmembers what they need to know to perform on the field and in their specific duties.



States organize Guardmembers into units, usually by region and career field. Along with learning basic combat tactics, members learn a specific occupation. "There are over 150 specialties," says Jason Gibson, a lieutenant colonel at the National Guard Bureau in Arlington, Virginia, "but what you do depends on your skills and what the state needs." Among the occupational specialties are medical logistics specialist, translator, avionic mechanic, and cook.

National Guard officers have leadership responsibilities in addition to their other duties. For example, Rick Mercer enrolled in ROTC (Reserve Officers' Training Corps) as a college student and joined the Indiana National Guard as an aviation officer after earning his degree. Mercer flew helicopters, sometimes responding to natural disasters, such as floods and wildfires. In addition, he led a 120-person unit that provided support to flight missions.

Guardmembers pursue other activities when they are not in training or on missions. Many work in a civilian job or attend college. Others find full-time employment with the National Guard in positions ranging from administration to recruiting. "Serving in the National Guard lets you enjoy the civilian lifestyle while receiving the benefits of military service," says Mercer.

However, not all of Guardmembers' work keeps them close to home. Deployments mean travel for duty that spans weeks or months. Missions inside the United States typically last between 15 and 60 days but depend on the emergency and type of support needed. For example, the National Guard has provided long-term support in response to Hurricane Katrina.

International deployments, on the other hand, last at least 12 months. The National Guard's overseas deployment plan calls for units to mobilize once every 5 years, but the actual frequency of deployment varies by unit and by members' occupational specialty.

Training

Before joining their units, trainees must have completed several months of training in two stages: basic and specialty. Basic training lasts about 9 weeks and fully prepares trainees to serve as regular soldiers or airmen. Specialty training prepares trainees to perform their National Guard occupations. Length of training varies from about 1 month to 1 year, depending on the occupation.

Basic training includes instruction in military traditions, physical fitness, and field exercises. Trainees improve their leadership ability and self-discipline as they develop the skills they need. Specialty training includes

intensive, hands-on instruction in the occupational specialty selected. At the end of specialty training, trainees become full Guardmembers.

Training is challenging, says Smith: "The days are long and full of constant physical exertion." But those challenges are designed to build teamwork and help Guardmembers develop personally and professionally. "Training does not ask you to grow," Smith says. "It requires you to grow."

For the duration of their commitment, Guardmembers attend monthly drills and annual training to maintain readiness for deployment—whether for national or state duty. In addition to periodically qualifying on weapons use, for example, Guardmembers might also attend or give presentations on topics ranging from air rescue to property protection.

What benefits are offered

Many people are aware that the National Guard provides financial and educational benefits, but they may not think about other rewards. "The National Guard has a lot of fine things to offer and demands leadership from you," Smith says. "Because of the structure, training, and accountability, people get management experience at a young age. How many other 24-year-olds are in charge of a half dozen people?"

At the state level, Guardmembers' benefits vary. At the federal level, benefits include those that help them in performing their service, such as medical care while on active duty. Other benefits are similar to those enjoyed by military personnel, including

discounted shopping at commissary stores worldwide, low-cost life insurance, and access to military retirement plans.

Financial. The National Guard provides a paycheck and meal and housing allowances to members when they are activated or work full time in a National Guard job; it also pays members for completing required monthly drills and annual trainings. Wages vary and are based on rank, occupation, education level, and type of duty. In 2011, for the lowest ranking enlisted private, wages begin at about \$1,400 per month for active duty, \$180 for monthly weekend drills, and \$630 for annual 2-week training.

College graduates can join the National Guard at a higher rank and perform more specialized jobs than a high school graduate. The increased rank and responsibilities also mean increased pay. For example, second lieutenants, the entry-level rank for officers, currently earn wages beginning at about \$2,800 per month for active duty, \$370 for monthly weekend drills, and \$1,300 for annual 2-week training.

Guardmembers also earn incentives for performing certain jobs or recruiting new members. For example, members who have the skills to qualify for difficult assignments, such as intelligence analysis or Special Forces duty, can earn an additional \$5,000. And Guardmembers who recruit others can earn bonuses of up to \$7,500, depending on the rank of the recruit.

After 6 years of service, members are eligible to apply for home loans guaranteed by the U.S. Department of Veterans Affairs. These loans eliminate the requirements for a



The National Guard often responds to emergencies, such as wildfires and floods

When deployed abroad, Guardmembers may fill a variety of roles, from combatants to trainers.



down payment and private mortgage insurance for homes up to a certain value.

Educational. The National Guard offers educational incentives and benefits that make college affordable—or even free—for members. And a college degree can help members climb in rank and find a civilian job. "We challenge our members to better themselves," says Gibson. The National Guard offers preparatory courses and tutoring for the GED and college-entrance exams.

During their service, members also receive educational benefits from the G.I. Bill, Federal Tuition Assistance, and the Student Loan Repayment Program. For example, the G.I. Bill provides a monthly stipend of up to \$333, Federal Tuition Assistance covers as much as \$4,500 of tuition annually, and the Student Loan Repayment Program repays up to \$7,500 of student loans per year after each year of service.

Professional. Every Guardmember learns occupational skills, many of which are directly transferable to the civilian workforce. For example, air traffic controllers in the National Guard can work for the Federal Aviation Administration as civilian air traffic controllers if they meet job qualifications. But even occupations that have no direct civilian counterpart, such as those in infantry and artillery, equip Guardmembers with relevant

job skills, such as discipline and the ability to work in teams.

In fact, Guardmembers often cite opportunities for skills and leadership training among the most valuable benefits they gained from their service. "The National Guard opened a lot of doors for me," says ROTC alumnus and Guardmember Mercer. "It paid for me to go to college, made me focus, and trained me as a pilot and engineer." It also gave him a career. Mercer, now a major, has worked full time for the National Guard since 2002.

The National Guard recognizes exceptional effort with awards that help Guardmembers advance in rank, leading to additional responsibilities and better wages. Enlisted Guardmembers may also be promoted through Officer Candidate School, which provides the same leadership and military training as ROTC. For example, Smith first enlisted as a mental health specialist but, after completing Officer Candidate School, is now an education incentive officer.

Under certain circumstances, Guardmembers interested in working for the federal government after discharge may be eligible for veterans' preference, enhancing their prospects in applying for some federal jobs. But the only Guardmembers eligible for this hiring preference are those who have deployed overseas or who became disabled in the line of duty.

How to apply

To join the National Guard, prospective members must be U.S. citizens or legal permanent residents and at least 17 years old. The maximum age for most enlistees is 35 for the Army National Guard and 39 for the Air National Guard. Some states also require enlistees to have at least a high school diploma or equivalent.

To begin the application process, prospective enlistees should contact a National Guard recruiter. Applicants who have not already taken the Armed Services Vocational Aptitude Battery (ASVAB) will be required to do so. The ASVAB measures knowledge and ability in areas such as science, math, and reading comprehension. Results are used to help determine a Guardmember's occupation by matching vocational aptitudes, interests, and preferences with available openings.

Prospective National Guard officers have stricter requirements. To be accepted into an officer program, Guardmembers must have at least 90 college credit hours, although they may begin officer training if they have 60 hours. To receive an officer commission, Guardmembers must have at least a bachelor's degree. Furthermore, they must demonstrate leadership through extracurricular, volunteer, or work activities; obtain a security clearance; and score at least 110 out of 200 on the ASVAB.

After submitting an application, prospective members must pass both a physical fitness test and a criminal background check. Major crimes and violations that reflect poorly on character, such as public intoxication, will eliminate applicants from consideration. "We are looking for good citizens to build a quality force," says Gibson.

Completing the application process does not obligate applicants; prior to the swearingin, they may walk away at any time. That changes with the Oath of Enlistment or, for officers, the Oath of Office, by which applicants commit to the Guard.

The application process for joining the National Guard takes between 2 weeks and several months to complete, depending on

the time of year and the availability of training spots. Most National Guard members join shortly after they graduate from high school, but about 19 percent have completed some college courses or have earned a bachelor's degree.

Peace Corps

The Peace Corps is a federal agency established to promote global friendship. This organization aims to help developing countries meet their needs for trained workers and to foster greater understanding between Americans and people in other countries.

Peace Corps participants, called volunteers, are of diverse backgrounds, experience, and ages. They live and work in a foreign country for 27 months. Volunteers' skills, along with host-country requests, determine assignment in a specific program, such as education, business development, and agriculture.

Established in 1961, Peace Corps has about 200,000 alumni who have served in 139 countries worldwide. Today, there are more than 8,600 volunteers in 76 countries.

What volunteers do

By immersing themselves in their host country's culture, volunteers help communities meet a variety of needs—from conducting



Peace Corps volunteers often use demonstrations and activities to train community members. life-skills training for youths to improving accounting practices in a cooperative. Volunteers' job duties vary, based on the projects they're assigned. Most projects involve working with local members of the community to promote sustainable development.

Many volunteers create secondary projects to complement their primary assignment. During her first year of service in Malawi, for example, Sara Lane worked on many small projects. As an environmental volunteer, she taught a group of beekeepers to make beeswax candles and helped start and operate a mushroom cultivation business and several tree nurseries. But she has also taught journalism and communication classes at various educational camps. And her favorite secondary project has been teaching English to a small group of community members.

Larger projects and greater successes are more likely in the second year of service. Emily Nicasio, for example, supervised the construction of an aqueduct to provide clean water to her village in the Dominican Republic. She surveyed the spring, designed the

The Peace Corps encourages volunteers to work with community members.



aqueduct system, created a budget, solicited funding, and managed eight work brigades. After more than a year of work, Nicasio and her community celebrated the completion of the aqueduct together.

Peace Corps volunteers face a variety of challenges throughout their service, from homesickness to occasional community disinterest. But many volunteers say that their most difficult adjustment is to the host country's culture. Communication styles, strictly defined gender roles, and a casual attitude about time are among the cultural differences.

At the same time, however, volunteers often say that their interactions with the community prove to be the most enduring and personally rewarding part of the Peace Corps experience. "I miss the camaraderie, sense of community, and people stopping by to say hello or play dominoes," Nicasio says of village life. "By the time I left, we were all family."

Training

Before joining their communities, Peace Corps trainees generally receive 3 months of intensive preparation in their host country. They attend classes taught by host-country residents and other members of the Peace Corps staff. Subjects include host-country language, culture, and instruction tailored to trainees' specific programs. Technical training may include hands-on application; teacher trainees, for example, briefly practice teaching under the guidance of more-experienced volunteers.

For part of the training, depending on country and program assignments, trainees live with host families. The family helps the trainee learn about the community and adjust to the culture, language, and food. Depending on the country's training schedule, trainees might visit a current volunteer or a few villages to get a sense of where they would like to serve and potential projects that they would like to undertake. At the conclusion of training, every trainee must pass a language proficiency test to be sworn in as a Peace Corps volunteer.



Volunteers become a part of the community, learn the local culture and language, and share American culture.

Volunteers continue to receive training during their service. In-service training may include workshops for improving language skills, presentations on technical instruction, and updates by Peace Corps staff about newsworthy events. This training provides volunteers with an opportunity to brush up on their knowledge and to receive support for their efforts. For example, volunteers may discuss ideas and then seek help on a project from other volunteers who can provide additional expertise or assistance.

In-service training also allows volunteers to reconnect with friends from their initial training whose villages may be located far from their own. Because volunteers face similar emotional highs and lows at predictable times in their service, volunteers act as a support network for each other.

What benefits are offered

The Peace Corps covers all expenses related to training and service, including a monthly living allowance and comprehensive health and dental care. "The Peace Corps' medical coverage was the best health insurance I've ever had," says Jodi Hammer, Peace Corps Career Center Coordinator in Washington, D.C. "You will be well taken care of."

Volunteers who fulfill their commitment receive a number of post-service benefits, such as fellowships for graduate study and special eligibility for federal jobs.

Financial. Although volunteers do not receive a salary, they do receive a monthly stipend for lodging, travel, and other living expenses. "The living allowance is paltry by U.S. standards," says Hammer, "but it's comparable with what the locals earn." Most volunteers have little difficulty covering their day-to-day expenses with the living allowance.

Volunteers who have federal student loan debt can defer their payments for the duration of Peace Corps service. These loans, however, still continue to accrue interest. Additionally, Peace Corps service cancels a portion of Perkins student loans: For each of the first 2 years of service, 15 percent of the loan is cancelled. If volunteers choose to extend their service. 20 percent of the loan is cancelled in each of a third and fourth year.

Volunteers also receive a post-service readjustment allowance, currently \$275 for every month they spend in the host country a total of \$7,425 for volunteers who successfully complete the entire 27 months of training and service. Volunteers who have ongoing financial obligations may choose to receive a portion of the readjustment allowance upon completion of each month of service.

Educational. Volunteers can earn a graduate degree while serving. To receive this benefit, volunteers must apply and be accepted separately to both Peace Corps and a Master's International program, available at more than

Volunteers help their community meet its needs, from agriculture production to HIV/AIDS education.



80 participating universities. Students first complete 1 year of university coursework, at their own expense. They then earn college credit for their Peace Corps service. After service, they complete any remaining academic requirements, such as a thesis.

Volunteers who successfully complete 2 years of service also earn lifetime eligibility for the Paul D. Coverdell Fellows Program. This program combines graduate studies with a degree-related internship in a low-income community in the United States or its territories. For example, a business fellowship might require the returned volunteer to intern at a community development nonprofit. The program provides stipends and reduced tuition at more than 60 participating universities.

Professional. In addition to gaining technical and language proficiencies, volunteers develop other skills—such as cultural sensitivity, flexibility, and patience—that transfer well to the working world. "You experience incredible personal and professional growth in just 2 years," says Lane. "You would have to work for years to learn those same skills at other jobs in the United States."

The demands of Peace Corps service force volunteers to adjust to their host country's culture and to overcome setbacks, which are a common part of Peace Corps life. But

coping with these demands can drive a volunteer's growth. For example, volunteers frequently develop communication, leadership, management, diplomatic, and organizational skills. "You learn so much about yourself and how to work with people," says Nicasio.

Upon returning to the United States, volunteers find that many of the skills and experiences gained during Peace Corps service are useful in their professional lives. For example, Peace Corps service often serves as a steppingstone to a career with the federal government, international agencies, or nonprofit organizations. Returning Peace Corps volunteers have 1 year of enhanced eligibility for federal government jobs, which can streamline the federal hiring process.

Former volunteers can tap into the vast network of Peace Corps alumni for support and career advice. Networking resources include online discussion boards and the Hotline, an online bulletin published twice a month advertising jobs for former volunteers.

The Peace Corps also organizes career fairs to help former volunteers network with employers and practice jobseeking skills, such as interviewing and resume writing. "I met fantastic people," says Nicasio of her visit to a career fair, "and learned how to make my story relevant to the audience."

How to apply

To become a Peace Corps volunteer, applicants must be U.S. citizens and at least 18 years old. There is no upper age limit to Peace Corps service. The application process starts with submission of an online application. Required materials include three references, two essays, and other documentation, such as a resume and college transcripts. Legal and medical clearances are also needed.

Peace Corps recruiters interview qualified candidates to assess a candidate's skills and suitability for service. The recruiter considers qualities such as determination, adaptability, and proven commitment to community service.

Although specific requirements are few, the Peace Corps selection process is competitive. In 2010, for example, only about one-third of nearly 14,000 applicants were selected. An undergraduate degree is not required, but having one—or having a highdemand specialty, such as animal husbandry—may improve an applicant's chances. Ninety percent of Peace Corps volunteers have at least a bachelor's degree; 11 percent have, or are completing, a graduate degree.

The application process takes between 9 and 12 months to complete. Many applicants seek to join immediately after college, but the Peace Corps also attracts midcareer professionals and retirees. "The Peace Corps values the knowledge and expertise that these older volunteers provide," says Hammer.

Candidates can express a placement preference on the application and during the interview, but the Peace Corps' priority is to send volunteers where they are needed most-not where they would most like to go. Remaining flexible greatly increases the chances for success in both placement and service. "Wherever you go, you make the experience," says Hammer. "Embrace whatever may come."

For more information

Teach for America, the National Guard, and the Peace Corps provide a chance to serve

others while learning valuable job and life skills and earning benefits. Other organizations offer similar opportunities, including some that provide benefits comparable to those described in this article. For example, AmeriCorps participants serve throughout the United States with community, nonprofit, and government agencies; its members also earn financial, educational, and professional benefits. See www.americorps.gov.

In addition, workers in high-demand or public service occupations may receive incentives to serve areas of the country in need of their expertise. For example, student loan forgiveness is available to teachers, lawyers, and some healthcare workers who commit to serving in low-income or remote communities. For a list of Federal Perkins Loan cancellations by service or condition, visit Federal Student Aid online at: www.studentaid.ed.gov/

PORTALSWebApp/students/ english/PerkinsLoanCancellation_ DischargeSummChart.jsp. A guide to loan forgiveness is also available at:

www.finaid.org/loans/forgiveness.phtml.

To learn more about Teach for America. contact its national office:

315 W. 36th St., 7th Floor New York, NY 10018 Toll free: 1 (800) 832-1230 admissions@teachforamerica.org

www.teachforamerica.org

To learn more about serving in the National Guard, contact:

> National Guard Bureau 1411 Jefferson Davis Hwy. Arlington, VA 22202 Toll free: 1 (800) GO-GUARD (464-8273)

www.nationalguard.com

And to learn more about the Peace Corps, contact:

Paul D. Coverdell Peace Corps Headquarters 1111 20th St. NW. Washington, DC 20526 Toll free: 1 (800) 424-8580

www.peacecorps.gov

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