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Should I Join the Peace Corps? - Benefits & **Drawbacks of Service**



By Michael Lewis Posted in: Giving, Travel

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Want to see the world and experience other cultures? The Peace Corps may be right for you. Each year, approximately 15,000 to 18,000 Americans apply to serve. While locales vary from year to year, present opportunities range from the islands of Jamaica and the Dominican Republic, to the mountains of Nepal and Peru. Volunteers serve in China, Madagascar, South Africa, and 50 other countries around the world.

Since its founding in the midst of the Cold War between the United States and the Soviet Union, the Peace Corps has become the bestSearch

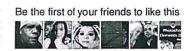
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presidential candidate <u>Richard M. Nixon</u> claimed it would become a "haven for draft dodgers," while an editorial in the <u>Harvard Crimson</u> said that "the Peace Corps is arrogant and colonialist in the same way as the government of which it is part."

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However, a <u>2011 Rasmussen Report survey</u> indicated that almost twothirds of adult Americans now have a favorable opinion of the Peace Corps. And a <u>2011 survey</u> of volunteers run in part by the Peace Corps found that the program has had a very positive effect on those who sign

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- · 90% rated their experience as excellent or very good.
- 92% said it changed their lives.
- 98% would recommend the Peace Corps to their child, grandchild, or other close family member.

Over the past 50-plus years, young Americans have joined the organization in droves seeking to help others, learn the ways and languages of different cultures, and gain an advantage in the job market when they return.

Origin of the Peace Corps

In 1961, the world's superpowers were in the midst of the Cold War. The Soviet Union and the United States faced off in Berlin, resulting in the Soviets building a wall separating East and West Germany. A CIA-sponsored military invasion to overthrow Cuba's President Fidel Castro ended with the disastrous Bay of Pigs invasion and set the table for another face-off in 1962 with the Cuban Missile Crisis. Halfway around the world, Southeast Asia was considered the pivotal point in the war between communism and democracy, leading President John F. Kennedy to commit special forces, military equipment, and financial support to South Vietnam.

While the <u>Peace Corps mission</u> is to "promote world peace and friendship," the competition between superpowers was a major factor in its creation. <u>President Kennedy</u> recognized that the Soviets "had hundreds of men and women, scientists, physicists, teachers, doctors, engineers, and nurses…prepared to spend their lives abroad in the service of world communism." Kennedy wanted a counter-program that involved "Americans more actively in the cause of global democracy, peace, development, and freedom."





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group of 51 volunteers arrived in Ghana to begin their service. By the end of 1961, more than 500 volunteers were serving in nine host countries: Chile, Colombia, Ghana, India, Nigeria, the Philippines, St. Lucia, Tanzania, and Pakistan. By 2015, almost 220,000 Americans had served in 140 separate countries.

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Benefits of Service

For those who want to experience a culture as it is – to live and become part of a foreign community – and make a contribution to the lives of others, the Peace Corps may be the perfect opportunity. Helen Raffel, a three-time volunteer at age 70, has served two-year tours in Uzbekistan, China, and Morocco. According to her, living with a local family and working with local people is the only way to truly get to know a country. Kamila Alexander, a young woman from Dallas who served in Kupa, a small village in Ecuador, and went on to medical school after service, says, "It's nearly impossible for volunteers to spend two years making a difference in other people's lives without it making a difference in their own lives."

In addition to the intangibles volunteers receive from service, there are notable tangible benefits, especially for college graduates who are struggling to find a job and are <u>burdened with student loans</u>. Here are a handful of the many benefits of Peace Corps service.

1. Deferment and Cancellation of Student Loans

Through the <u>Public Service Loan Forgiveness Program</u>, volunteers qualify for forgiveness of their federal student loans after 120 months of payment. According to the <u>Peace Corps</u>, those qualifying for an incomedriven repayment plan – Pay as You Earn, Income-Based Repayment, or Income Contingent Repayment – may have payments of zero dollars per

commence payments at the beginning of their service) even though their actual payments are zero. After that, volunteers would make only eight more years of payments based upon their income earned in the years after leaving the Peace Corps.

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Volunteers who do not qualify for an income-driven repayment plan can also elect to <u>defer making loan payments</u> until the end of their service under a financial hardship provision. Following completion of their

20 payments based upon their income
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ice. For most people, it makes more financial

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sense to begin repayment when they enter Peace Corps service since the monthly financial obligation is minimal.

Volunteers also get an automatic deferment of Stafford, Perkins, or consolidation loans during service. Furthermore, they can qualify for a partial cancellation of their <u>Federal Perkins Loans</u> – 15% for each year of service, up to 70% in total.

2. Foreign Language Instruction

Volunteers receive two to three months of language, technical, and cultural training in the country they will serve before beginning their two-year service. These are all significant assets when seeking employment in a global economy.

3. Graduate and Fellowship Opportunities

Volunteers can pursue a Master's International degree from more than 90 universities throughout the U.S. during their service. A representative list of schools includes Arizona State University, Boston University, Clemson, Cornell, Duke, Purdue, Rutgers, and Texas A&M. Returned volunteers have a lifetime eligibility for the Paul D. Coverdale Fellows Program for graduate degrees that may include loans, tuition reduction, paid internships, and assistance with housing.

4. Expanded Career Opportunities

According to <u>CNN</u>, employers seek workers with creative problem-solving skills and an ability to work well with others. Returning Peace Corps volunteers have developed a unique set of skills and proof that they can overcome challenges that set them apart from others. Also, alumni are granted noncompetitive eligibility status for Federal Government jobs. This status, extendable to three years, allows federal agencies to hire a returned volunteer without going through the normal competitive process.

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- Peter Hessler: author of "<u>River Town</u>" (New York Times Bestseller)
- Jay Hooker: Pulitzer Prize-winning reporter for the New York
 Times
- Donald Mosley: co-founder of Habitat for Humanity
- Donna Shalala: president, University of Miami and former
 Secretary of the United States Department of Health and Human
 Services

5. Pay and Living Expenses

Volunteers receive housing and living stipends that enable them to live in a manner similar to the people in the country they serve. Since most volunteers serve in underdeveloped countries, facilities are not on par with those in the United States.

<u>Wendy Lee</u>, a volunteer in Cameroon from June 2008 to July 2010, explained, "In Cameroon, living on an income level similar to that of the locals forced me to take crowded buses instead of hiring a private driver, to eat local food instead of frequenting Western restaurants, and to experience the inconvenience of living with shoddy electricity and without running water."

Living conditions vary from country to country. Volunteers serving in Africa may live in mud houses with thatch or tin roofs furnished with a bed, mattress, desk or table, a straight chair, and a cupboard for hanging clothes. In China, volunteers live in local housing units or apartments with a living room, bedroom, bathroom, kitchen, and sometimes a study. Transportation to and from the United States to the volunteer's post is provided via commercial airlines.

6. Medical Benefits

Volunteers have full medical insurance coverage and dental benefits for 100% of primary care, hospitalization, medical evacuation, and all prescriptions (including birth control). Each post has a "medical officer" to cover basic care.

Due to complaints about the quality of medical service, the Peace Corps has made extensive changes since 2014 in its procedures including

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white females.

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7. Liberal Vacation Benefits

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Volunteers receive two vacation days per month or 48 days over two years. This time is typically used to travel throughout the host country or nearby countries.

8. Readjustment Allowance



Volunteers completing their service receive a cash payment of \$8,000 to transition back into life in the United States. There are no restrictions on the use of the funds.

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9. Voluntary Resignation

Volunteers have the right to resign from service at any time for any reason. If possible, resigning volunteers are returned to their home of record by commercial air (economy class) within 72 hours of resignation. Some early terminating volunteers may be eligible for a \$200 readjustment allowance.

Since 2008, approximately 7% to 10% of volunteers have elected to end their service early, although the rate has fallen more than 25% since 2008.

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