



First Generation Tuition Assistance Program Student Loan Repayment Checklist

Each of the following items is required for your application to be complete. Please check off each item to ensure that all necessary information is included. The Education Department is not responsible for obtaining this information; it must be supplied by the applicant. Incomplete applications will be returned unprocessed.

Name: _____ Date of Birth _____

_____ I have requested my official transcript from school/college **reflecting my date of graduation**

_____ I have enclosed documentation showing my current, outstanding student loan balance

_____ I have enclosed a copy of my Social Security card

_____ I have enclosed a copy of my certified Birth Certificate (You must be under the age of 26 to participate in this program.)

_____ I have completed the entire application (4 pages)

_____ I have had my application and two (2) Release of Information forms notarized

_____ I have enclosed a copy of my First Generation Indian Descent Letter

***** Please note: Regarding the Release of Information forms, please make sure you list the name of your lending institution on one form and the school you attended on the second form.**



First Generation Tuition Assistance Program Student Loan Repayment Application

Full Name: _____

Name attended school under, if different: _____

Date of Birth: _____ Social Security Number: ____-____-____

Age _____ **You must be between a 16 and 26 years old!**

Email address: _____

Mailing address: _____

City: _____ State: _____ Zip Code: _____

Home Phone #: _____ Cell or Work phone #: _____

What type of degree did you receive?

____ Certificate ____ Associate ____ Bachelor ____ Master ____ Professional Degree

Loan #1

Name of Loan Institution: _____

Original Loan Amount: _____ Payoff Amount _____

Online Login Information

Web Address: _____

Username: _____

Password: _____ Pin: _____

Have you consolidated this loan with any other loan? ____ Yes ____ No

Loan #2

Name of Loan Institution: _____

Original Loan Amount: _____ Payoff Amount _____

Online Login Information

Web Address: _____

Username: _____

Password: _____ Pin: _____

Have you consolidated this loan with any other loan? ____ Yes ____ No

If you have not made a payment on your student loan(s) for 270 or more days, and did not make special arrangements with your lender to get a deferment or forbearance, you are in default of your loan.

Are you in default on your loan? _____ Yes _____ No

**** If yes, you must pay on this loan 12 consecutive months and reach "rehabilitation" prior to being accepted into this program.**

I hereby swear and affirm that the information contained in this application is true and correct to the best of my knowledge. I understand that any attempt on my part to defraud the Poarch Band of Creek Indians by knowingly making false statements in this application will result in my termination from the First Generation Tuition Assistance Program.

Signature

Date

NOTARY PUBLIC:

Signed before me this _____ day of _____, 20 ____.

SEAL

Notary

My Commission Expires: _____

AUTHORIZATION FOR RELEASE OF INFORMATION

Name: _____
Name attended under if different: _____
Social Security Number: _____ DOB: _____
Address: _____
Home Phone: _____ Work Phone: _____

I, _____, hereby give permission
Borrower's Name
to _____ to release any requested
Lending Institution

information concerning my student loan account(s) to Monica Johnson of the Poarch Creek Indians. I understand that this information will be used to determine eligibility for the Poarch Creek Indians Student Loan Repayment Program.

- The information requested may be communicated orally or in writing.
- I understand that I may revoke this consent at any time by notifying the providing organization in writing, except to the extent that action has already been taken in reliance on it.
- I understand that information disclosed under this authorization may be disclosed again by the person or organization to which it is sent.
- A photocopy of this document shall be as valid as the original.

SIGNATURE OF BORROWER

DATE

SEAL

Notary Public
Signed before me this _____ day of _____, _____

Notary

My commission Expires: _____

AUTHORIZATION FOR RELEASE OF INFORMATION

Name: _____
Name attended under if different: _____
Social Security Number: _____ DOB: _____
Address: _____
Home Phone: _____ Work Phone: _____

I, _____, hereby give permission
Student's Name
to _____ to release
School Name

any requested information concerning my attendance, status of financial accounts, grade report, transcripts, and school conduct. I understand that this information will be used to determine eligibility for the Poarch Creek Indians First Generation Tuition Assistance Program.

- The information requested may be communicated orally or in writing.
- I understand that I may revoke this consent at any time by notifying the providing organization in writing, except to the extent that action has already been taken in reliance on it.
- I understand that information disclosed under this authorization may be disclosed again by the person or organization to which it is sent.
- A photocopy of this document shall be as valid as the original.

SIGNATURE OF APPLICANT

DATE

SEAL

Notary Public
Signed before me this _____ day of _____, _____

Notary

My commission Expires: _____

**POARCH BAND OF CREEK INDIANS
EDUCATION DEPARTMENT**

**First Generation Indian Descent
Tuition Assistance Program**

Revised: December 6, 2012

Revised: June 20, 2013

Revised: August 1, 2013

Revised: April, 2015

History of the Education Department's First Generation Indian Descent Tuition Assistance Program

July 28, 2008

The Fred L. McGhee Memorial Scholarship program was revised and began awarding funds to First Generation Indian Descent (FGID) students on a competitive basis. \$25,000.00 was awarded this during this year.

2009

The FGID Tuition Assistance Program was awarded \$85,500 for competitive distribution.

2010

The FGID Tuition Assistance Program was awarded \$97,500 for competitive distribution.

2011

The FGID Tuition Assistance Program began to accept applications year round, and it became the first non-competitive tribal scholarship for Indian descent students.

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First Generation Indian Descent Tuition Assistance Program Policy

Section I. Definitions

- A. **Accredited** means an institution whose standards meet the essential requirements for academic excellence according to a recognized governing body for the state in which the educational institution is located, such as the Southern Association of Colleges and Schools (SACS). There are many dubious institutions offering a variety of online or certification programs. If there is any doubt as to the legitimacy of a program or its accreditation, the Education Department will research it and render an opinion as to the validity and acceptance of the program under this policy. If it is determined that the program is not valid, no funds will be expended on the program.
- B. **Certificate program** means a program which does not culminate in a degree but allows the holder to practice jobs in certain fields. The allowable amount for a certificate program is \$10,000.00 for programs at schools which accept Federal Student Aid. Programs at schools which do not accept Federal Student Aid are capped at \$5,000.00. These funds may not include continuing education programs, conferences, workshops, or similar types of activities.
- C. **First Generation Indian Descent (FGID)** means the biological child of an enrolled member of the Poarch Band of Creek Indians.
- D. **Living expenses** means general expenses encountered by everyone, such as gas expenses, electric bills, etc. These expenses are not covered by this program.
- E. **Mandatory fees** means those costs deemed not optional by the individual school. These may vary from school to school.
- F. **Specialized tools** means mandatory items, such as netbooks, iPods, iPads, and special software, which are required according to the course syllabus for the class or program for which the student is registered. Specialized tools are allowed on a reimbursement basis only, and must be required as per the class syllabus. Proper documentation must be submitted in order to be reimbursed.
- G. **Tribal Member** means an enrolled member of the Poarch Band of Creek Indians.
- H. **Tribe** means the Poarch Band of Creek Indians.

Section II. Eligibility

A. Student Eligibility

In order to be eligible for tuition assistance under the various sections of this Program, the FGID student must meet certain eligibility criteria for the particular type of assistance for which he/she is applying.

1. **For students applying for assistance with special educational needs:**
 - a. **Student must be at least 5 years of age and meet the criteria for special needs in order to access industry recognized intervention services.**
 - b. **All services under this heading must be approved by the Education Director and Tribal Administrator.**
2. **To be eligible for the Loan Repayment Assistance portion of this Program, students must be:**
 - a. **Between 16 and 26 years of age;**
 - b. **A graduate of an accredited certificate or degree program; and**
 - c. **An FGID student with outstanding student loan balances.**
3. **To be eligible for the Tuition Assistance section of this Program, students must:**
 - a. **Be at least 16 years or older;**
 - b. **Be enrolling in or already enrolled in an accredited community/vocational college, university, or certificate program and pursuing a certificate, or an associate's, bachelor's, master's, or professional degree; and**
 - c. **Have a cumulative GPA of at least a 2.0.**

B. Application

1. **For each FGID student meeting the eligibility criteria, an application for assistance must be filed with the Tribe's Education Department. Applications are available at the Education Department and may be printed from the Tribe's website, www.pci-nsn.gov. Upon request, applications may be faxed or mailed.**
2. **A new application must be filed annually in order to ensure that the Education Department has updated contact information. An official transcript must also be submitted at least annually. Both are due to the Education Department in December of each year.**
3. **Waiver. Along with each application filed for tuition assistance, the parent/guardian of the student or the adult student must sign a waiver allowing the Tribe to obtain information regarding the student's:**
 - a. **Academic progress, including all grades received;**
 - b. **Financial account; and/or**

- c. Behavior and/or disciplinary problems.
4. This program will operate on a continuous cycle. Applications will be accepted at any time during the year as long as funding is available.

Section III. Eligible Amounts and Distributions

A. Total Eligible Amount

Each FGID student who participates in this program will have access to a total of \$50,000.00 for eligible expenses as identified herein, subject to the limitations contained in this Section.

B. Limitations

1. Allotment Based Upon Education Level

There shall be limits to the total funds that may be accessed by the student, based on the educational level and type of degree that the FGID student is working towards or has earned. Thus, the following sub-limits shall apply:

\$5,000.00 limit for certificate programs not culminating in a degree and which DO NOT participate in the Federal Student Aid program.

\$10,000.00 limit for a certificate programs not culminating in a degree, but offered through a program participating in the Federal Student Aid program.

\$20,000.00 limit for an Associate's degree.

\$50,000.00 limit for a Bachelor's degree, Master's degree, or professional degree.

These limits are cumulative, meaning that if a FGID student spent \$10,000.00 in pursuit of an associate's degree, he or she would have \$40,000.00 to use for his or her Bachelor's degree.

2. If an eligible FGID student has earned a particular degree but has not spent all of his or her limit for that degree level, the FGID student may petition the Education Department to use the remainder of his or her limit to pursue another degree. For example, if a FGID student earns a Bachelor's degree and has spent \$30,000.00 of his or her allotment, then the FGID may use the remaining \$20,000.00 to earn an Associate's degree, another Bachelor's degree, or a Master's degree. In approving this second degree, the Education Department shall take into consideration the FGID student's prior academic performance and the likelihood that the FGID student will be able to complete the second degree.

3. For a loan to be repaid, the FGID student must complete the degree that the loan was used to finance. If a FGID student did not complete a degree but completed an equivalent or higher educational level after the date of the loan, then the FGID student's loans may be repaid. Student loans must not be in default for a period of one year prior to the Tribe making a payment.

C. Eligible Expenses

The following expenses are eligible for payment:

1. Students enrolled in an accredited post-secondary institution are eligible for assistance with tuition, books, mandatory fees, specialized tools as required by the course syllabus, and on-campus housing (including meal tickets).
2. All eligible students enrolled in an accredited post-secondary institution may receive up to \$1,000.00 for a computer, printer, and word processing software. Students may receive one replacement computer four (4) years after receiving the initial computer, but only if they are still enrolled in school. All computers and related equipment must be purchased by the student and will be reimbursed by the Education Department. Original receipts are required.
3. Once the student has graduated, he/she is eligible for repayment of loans for tuition, books, and mandatory fees while enrolled in an accredited post-secondary institution. There shall be no repayment of loans for living expenses.

D. Distribution

1. All funds are paid directly to the accredited educational institution, with the exception of reimbursements. Reimbursements meeting all requirements set by the Education Department may be paid directly to the student.
2. All loans shall be repaid to the lending institution. Individuals shall not be repaid. Loan repayment will be made in a lump sum, up to a student's total eligibility limit.
3. Reimbursements are allowed for eligible expenses paid by the student or parent/guardian through a reputable source, as long as appropriate receipts and other necessary documentation can be provided to the Education Department. Students may not be reimbursed for any expenses that were paid prior to entering the Program or that were purchased from an individual or a business that cannot be verified as legitimate. Receipts for reimbursement may only be submitted when the accumulated total is more than \$150.00. Receipts for lesser amounts should be held by the student the \$150.00 amount has accrued or until the end of the semester for which the item was purchased.

E. Refunds

If there is a refund of money paid to the student following his/her withdrawal from a class or school, then it is the responsibility of the student to ensure that the refunded money is returned to the Education Department immediately. Failure to adhere to this policy will result in the denial of future tuition payments until such time as the account issues are cleared up by the student. Questions regarding refunds received from student loans or Pell grants should be addressed to the financial aid office at the school.

Section IV. Continuing Obligations of Participating Students

A. Submission of Grades

Students in this program shall submit grades from the previous semester prior to the beginning of the next semester. This submission of grades does not have to be an official transcript. An OFFICIAL TRANSCRIPT is required annually in order for the student to remain in the program and is due each year in December. Tuition will not be paid for the following semester until the official transcript for the previous year is received.

B. Grade Point Average (GPA) Requirements

Students in the tuition assistance section of the program must maintain at least a 2.0 (or its equivalent) cumulative GPA for each academic year. If a student fails to meet this requirement, he or she will be placed on academic probation by the Education Department for one semester. If the student should fail to achieve at least a 2.0 GPA a second time during a semester, the student will be ineligible for the program for a period of one (1) year. In order to be reinstated to the program, the student must first obtain a GPA of at least 2.0.

C. School Withdrawals

1. ***Notification.*** FGID students in this program who withdraw from a class must notify the Education Department in writing immediately. (This notice does not have to be given if all the student is doing is dropping or adding classes.) The notification must include the reason(s) why they are withdrawing. An email to the Department is sufficient notification. Copies of all paperwork submitted to the school or given to the student by the school must be sent to the Education Department within ten (10) business days of notifying the Education Department.
2. **Withdrawing from two (2) classes shall result in the FGID student being placed on probation by the Education Department. (Again, this does not include dropping or adding classes.) If the FGID student should withdraw from a third class, then he/she shall be ineligible for this program for a semester/quarter unless the FGID student can demonstrate to the Education Department that withdrawal was based on exceptional circumstances. Withdrawing from a fourth class shall result in the FGID student being ineligible for this program for a period of two (2)**

years unless the FGID student can demonstrate to the Education Department that withdrawal was based on exceptional circumstances. Exceptional circumstances shall include, but not be limited to: serious, debilitating illness; a serious, debilitating illness of an immediate family member; and/or death of an immediate family member. Once ineligible for the program, the FGID student must petition the Education Department for reinstatement to the program.

D. Reinstatements

In making the decision about reinstatements under this subsection, the Education Department shall take into consideration whether the FGID student is likely to fail to follow program requirements in the future, whether the FGID student will be able to complete the degree within the allotted amount of financial assistance, and whether the FGID student continued to pursue his/her educational and career goals even though ineligible for the program.

E. Updated Information

The student is responsible for keeping the Education Department apprised of changes to his or her information.

Section V. Termination

A. Terminating Participation in the Program

A FGID student may be terminated from this program by a majority vote of the Education Advisory Committee. Cases which might be considered for a declaration of ineligibility include, but are not limited to the following: extreme violence against students or faculty, bringing weapons or illegal substances onto campus, or repeated academic failure. Once terminated from the program, only the Education Advisory Committee or Tribal Council may restore eligibility.

B. Terminating the Program

Funding for the Tuition Assistance Program for First Generation Indian Descent Students is made available through the Education Discretionary budget. The amount allocated to the Education Department is determined yearly by the Tribal Council. In the event that the funding source should end and no replacement funding source(s) can be located, this program may be terminated by a vote of the Poarch Band of Creek Indians Tribal Council.

Section VI. Policy Interpretations and Revisions

A. Interpretations

When processing an application under this Program, the Education Director may encounter ambiguities in the language of the policy. If so, the Education Director shall present the question and his/her proposed interpretation to the Education Advisory Committee within two (2) working days of the question being raised. The Education Advisory Committee shall then issue its concurrence or non-concurrence with the Education Director's interpretation no later than three (3) working days after receiving the question. If the Education Advisory Committee issues a non-concurrence, then the Education Director shall immediately submit the question, the Education Director's proposed response, and the Education Advisory Committee's non-concurrence to the Tribal Administrator, who shall no later than two (2) working days after submission, issue the final interpretation.

B. Revisions

This policy shall be reviewed at least annually to determine effectiveness and the need for revisions. Requests for changes to this policy must be submitted to the Education Department, Education Advisory Committee, and the Education Legislative Committee. No changes may be implemented without the approval of the Tribal Council.

Section VII. Appeals

Any FGID student who disagrees with any decision made by the Education Department under this Program shall file a written request for reconsideration with the Tribal Administrator. If the Tribal Administrator was involved in the final decision under Section VI, A. above, then the Tribal Administrator shall forward the appeal to the Executive Employees. The Tribal Administrator or Executive Employees shall issue a final decision no later than five (5) working days after the Tribal Administrator received the request.

Section VIII. Tax Consequences

Payments made under this policy may be considered taxable by the IRS. FGID students are strongly advised to seek the advice of an attorney and/or accountant regarding these payments. The Tribe is in no way responsible for any decisions regarding the reporting of these payments to the IRS and does not bear any responsibility for any fines, penalties, court costs, or attorney's fees that the student may ultimately bear.