

McGhee-Tullis 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: _____ DOB: _____

- _____ 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 completed the entire application (6 pages)
- _____ I have had my application and 2 (two) Release of Information forms notarized
- _____ I have enclosed a copy of my Tribal enrollment card
- _____ I have enclosed copies of all my original student loan paperwork

*** 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.

**McGhee-Tullis Tuition Assistance Program
Application
Student Loan Repayment Option**

Full Name: _____

Name attended under, if different:

Date of birth: _____ Social Security Number: _____

Age: _____ Tribal Enrollment Number: _____

Email address: _____

Mailing address:

Home phone: _____ Cell or Work phone: _____

| |
|-----------------------|
| Name of First School: |
| Dates of Attendance: |
| Original Loan Amount: |

| |
|------------------------|
| Name of Second School: |
| Dates of Attendance: |
| Original Loan Amount: |

| |
|-----------------------|
| Name of Third School: |
| Dates of Attendance: |
| Original Loan Amount: |

Are your loans federal (government supported) or bank loans? _____

Name and Phone Number of lending institution:

Do you have a contact person at this institution: Yes No

If yes, please provide name of contact person:

What type of Degree did you receive? Certificate Associate
 Bachelor Master PhD or other Professional Degree

What is the total amount due on this loan as of today? _____

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 this 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 McGhee-Tullis Tuition Assistance Program.

Signature

Date

NOTARY PUBLIC:

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

SEAL

Notary

My Commission Expires: _____

VERIFICATION OF TRIBAL MEMBERSHIP

To be completed by the applicant:

Applicant's full name: _____

Are you a member of the Poarch Band of Creek Indians? Yes ___ No ___

Tribal roll number: _____

Phone number: _____ or _____

Father's full name: _____ DOB: _____

Mother's full name: _____ DOB: _____

With my signature below, I authorize the release of this information to the Tribal Enrollment Specialist of the Poarch Band of Creek Indians for the purpose of verification of Tribal Enrollment.

Signature of Applicant Date

**THIS SECTION FOR OFFICE USE ONLY!
TO BE COMPLETED BY THE PCI TRIBAL ENROLLMENT SPECIALIST**

This verification document was received by the Tribal enrollment office on: _____

The applicant is (check one):

_____ An enrolled Tribal member of the Poarch Band of Creek Indians

_____ Not an enrolled Tribal member of the Poarch Band of Creek Indians

Applicant's name (as appears on the Tribal Roll): _____

Blood Quantum: _____ Applicant's tribal roll number: _____

With my signature below, I verify that the preceding information is accurate.

Tribal Enrollment Specialist Date

Acceptance of Terms

I have read the policy manual relating to the McGhee-Tullis Tuition Assistance Program. I understand that this policy outlines the regulations regarding this program, and that this policy has been enacted by the Tribal Council of the Poarch Creek Indians. I understand the financial limitations of this program, and I agree to pay all costs over and above the amounts indicated in the policy document.

In the event that I withdraw from, or am expelled from school for any reason, any monies which have been paid on my behalf for future tuition must be reimbursed to the Tribe. These funds may not be used for settlement of my account.

I understand that any attempt to defraud the Poarch Band of Creek Indians will result in complete forfeiture of any funds remaining in my Tuition Assistance allotment, and that the Tribal Council may bar me from receiving any other Tribal services as they deem appropriate.

I agree to provide to the Poarch Creek Indians Education Department a copy of my grade report as soon as practicable. I further agree that I will update my application yearly, according to the established timeframes discussed within this policy. I understand that failure to submit an updated application as required will cause me to be terminated from this program.

All questions regarding these terms and the policy itself should be directed to Sheila Fisher, Tuition Program Coordinator at 251-368-9136 extension 2241, or Sandra Hiebert, Education Executive Director at extension 2020.

Program Participant/Parent or Guardian (if under 18)

Date

Witness

Date

POARCH BAND OF CREEK INDIANS

Seeking Prosperity and Self Determination

5811 Jack Springs Road

Atmore, AL 36502

251-368-9136

251-368-4502 Fax

www.poarchcreekindians-nsn.gov

January 3, 2011



To All McGhee-Tullis Tuition Assistance Program Participants:

Please find attached an updated version of the McGhee-Tullis Tuition Assistance Program Policy. It is very important that you read this document as there have been several very important changes in the program. Without restating in full each change, I will draw your attention to the following:

Page 2, introductory paragraph – students utilizing their full allotment of \$30,000.00 may request an additional \$10,000.00;

Page 2, Academic Achievement bonus- amounts available have changed;

Page 3, Reimbursement- receipts must be held by the student until they reach at least \$150.00 or the end of the semester;

Page 3, Specialized tools- the amount for purchase of a computer has been changed to \$1,000.00;

Page 6, Post-secondary education- amounts allowed per program year have changed. Undergraduate level is now \$10,000.00 per year, Masters/Professional level is now \$12,000.00;

Page 7, Student loan repayment-only student who were enrolled Tribal Members as of July 2007 may use their allotment for repayment of student loans; also note we will not pay any student loans if the Tribe paid 100% of the cost of the students education;

Page 8, Student loan repayment- amounts allowed for yearly payment have changed. Undergraduate level payments will be \$10,000.00 per year; Masters/Professional level will be \$12,000.00.

Please feel free to call the Education Department if you have any questions regarding these important changes. The Education Department would like to wish each of you a happy and succesful New Year!

Sincerely,

A handwritten signature in blue ink that reads "Sandra Hiebert". The signature is fluid and cursive.

Sandra Hiebert

Education Director

Poarch Band of Creek Indians

Enclosure(s): 1

Poarch Band of Creek Indians

**McGhee – Tullis
Tuition Assistance Program**

Revised December, 2010

**Poarch Band of Creek Indians
McGhee – Tullis Tuition Assistance Policy
General Information**

The McGhee – Tullis Tuition Assistance Program offers up to \$30,000.00 for each enrolled Tribal Member to use to obtain an education. A student may enroll in school each quarter/semester as long as they have funds available in their allotment. Once a student has expended their \$30,000.00 allotment, they may choose to come before the Education Advisory Committee and request up to an additional \$10,000.00. The EAC will review the student's transcript, as well as interview the student to determine if he/she has made prudent choices regarding the expenditure of their educational funds. It shall be the sole discretion of the EAC if the student is awarded the additional money. The use of these and all other funds is governed according to this document.

Definitions

Academic achievement bonus – an incentive awarded to outstanding Tribal member students enrolled in a post-secondary education program (does not apply to high school students participating in the dual enrollment program) who maintain a grade point average of 3.5 or higher each semester for the academic year. Students must be enrolled full-time in order to claim this bonus. The following limits apply: Associates degree programs – no more than \$2,000.00; Bachelor degree programs – no more than \$4,000.00; Master's degree programs – no more than \$2,000.00. Other professional degrees will be evaluated as a case by case basis.

Accredited- an institution whose standards qualify the graduate for admission to higher or more specialized institutions or for professional practice.

Certificate programs- programs such as Certified Nursing Assistant, Real Estate Agent or other programs which do not culminate in a degree but allow the holder to practice jobs in certain fields. This does not include Continuing education programs, conferences, workshops, or similar types of activities.

Living expenses- general expenses encountered by everyone, such as gas expenses, electric bills, etc. These expenses are not covered by this program.

Mandatory fees- those costs deemed to be not optional by the individual school. These may vary from school to school.

Program year- the standard of measure for each individual students account period. For example, the student who enters the program in May of this year will have a program year that runs from May-May; one who enters in November will run from November – November.

Date: 1/3/11
Initials: RRR

Date: _____
Initials: _____

Reimbursement- repayment of an expense which was paid by a student or parent. Reimbursements are allowable as long as appropriate receipts and other necessary documentation can be provided by the student. Receipts for reimbursement may only be submitted when they total \$150.00 or more. Receipts for lesser amounts should be held by the student until they reach the \$150.00 mark or until the end of the semester for which the item(s) was purchased. Only items covered by the program guidelines may be reimbursed. The student may not be reimbursed for any expenses paid prior to their entering the Tuition Assistance Program. All books and supplies, including computers must be purchased through a reputable source. The student will not be reimbursed for any items purchased from an individual or a business that cannot be verified as legitimate.

Repeated academic failure- a grade point average of less than 2.0 for 2 consecutive semesters.

Special Needs Students -- refers to those students whose learning needs cannot be met by a standard school curriculum. Special needs include the unique concerns created by a person's medical, physical, mental, or developmental condition or disability.

Specialized study- programs which fall outside the norm, such as a school of performing arts or school of math and science.

Specialized tools- tools which are required for the student to participate in the program(s) for which they are registered. The tools must be mandatory (listed on the course syllabus) for the student to participate in their course of study and are limited to \$500.00 per semester. As stated in the reimbursement section above, if a student's pays for the specialized tools him/herself, reimbursement will only occur after the student receipts reach \$150.00 or more, or at the end of the semester for which the tools were purchased. Other specialized tools may include netbooks, iPods, and special software required for the course. These items as well must be listed on the course syllabus.

Also included in this section is the one time purchase of a laptop or desktop computer. The cost of the computer is limited to \$1,000.00, and may include a printer. The computer is in addition to the \$500.00 for required specialized tools. In order to obtain the computer, the student must be enrolled in academic courses, not Continuing Education Courses or Training for Existing Business and Industry (TEBI). Additionally, the computer must be relevant to the coursework being taken. Questions about the relevance of a computer to your program of study should be brought before the Education Department prior to purchasing the computer.

Tribal member- those who are on the Tribal roll of the Poarch Band of Creek Indians.

Date: 1/3/11
Initials: BAA

Date: _____
Initials: _____

Section 1 Secondary School (Ages 10 – 18)

The purpose of this section is to offer guidance to the families of Tribal members ages ten (10) to eighteen (18) regarding use of the Tuition Assistance funding for private school. In no instance shall this program commence prior to the child's tenth (10th) birthday, nor for purposes of section 1, extend beyond the 12th grade. Not permitted under this program are fees associated with public school or the home schooling of children of any age.

A. Payment of tuition, books and fees

Each eligible Tribal member child age 10-18 may receive up to \$250.00 per month or \$3,000.00 per year, to be used for the payment of tuition, books, or other mandatory fees at an accredited private school. Each institution must be accredited by the governing educational body of the state in which that particular institution is located. All funds are paid directly to the institution with the exception of reimbursements meeting all requirements of the Education Department.

B. Application

For each Tribal member wishing to take part in this program, an application for assistance must be filed with the Tribal Education Department. Applications are available at the Education Department and may be printed from the Tribe's website; www.pci.org Upon request applications may be faxed or mailed. A new application must be filed annually if there have been any changes of address or other pertinent information. If there has been no change to the student's information, the student may send an email or letter stating that so the application may remain active.

In order to continue the program in good standing, a student is required to submit grades on a yearly basis and should be submitted as soon as they are received by the parent. Failure to submit grades in a timely manner may result in unnecessary delays in registration for the student.

C. Waiver

Along with each application filed for assistance, the parent/guardian of the student must sign a waiver allowing the Tribe to obtain (1) information regarding the child's progress, including all grades received, (2) information regarding the child's financial account, and (3) information concerning the child's behavior and/or disciplinary problems.

Date: 1/3/11
Initials: [Signature]

Date: _____
Initials: _____

D. Special Needs Students

The Tribe has made this funding available if the need presents, to pay up to \$100.00 per month, or \$1,200.00 per year to assist special needs students. Due to the fact that early intervention can greatly improve the academic success of special needs students, these funds may be accessed as soon as the student receives a diagnosis, though not prior to age three, through the age of 21. Students may be enrolled in public schools and still access these funds, but must have a diagnosis meeting the Tribal definition of special needs. Requests for assistance must be made via the standard application packet, with written documentation as to the nature of the student's disability and the expected duration of the disability. This documentation must be obtained from a licensed practitioner specializing in Psychiatry, Psychology, or from another qualified individual, working in private practice or under the direction of the local board of education. Tribal funds may be used to purchase assistive learning devices or other educational materials as recommended by the student's teacher or the practitioner making the diagnosis. The student may continue to receive this financial assistance until age 21, given that they are still enrolled in school and they have funds remaining in their allotment.

The family of special needs students may also request funding for residential care, or if the child has been committed by Court Order to such a facility, the family may request the Tribe offer assistance in payment of fees. Request for this type of assistance will be decided on a case by case basis, based on all information presented to the Education Department and the decision to approve or deny such assistance shall be made by the Tribal Administrator and the Education Executive Director. Limits on this type of assistance shall be consistent with the \$30,000.00 allotment referenced throughout this policy.

E. Public High Schools for the Gifted

Public schools for the gifted (either artistically or academically) are covered under this policy. Though these schools do not charge tuition, many do require students to be housed on campus. Under this section, housing may be considered a "mandatory fee" and therefore could be paid by the Tribe. This must be a billable expense by the school and will not be paid to an individual home-owner or any type rental agency. Other fees considered by the school to be mandatory may also be covered under this policy, but are still limited to the yearly totals described in Section 1, A.

F. Termination from the program

A Tribal member student may only be terminated from this program by a majority vote of the Tribal Council, and will only be considered as a last resort. Cases which might be considered for termination from the program could include such things as extreme violence against students or faculty, bringing weapons or illegal substances onto a school campus, or repeated academic failure of the Tribal member.

G. Termination of the program

This program is designed to be self-perpetuating. In the event however that the funding source for this program should end, and no replacement funding source(s) can be located, this program may be terminated by a vote of the Poarch Creek Indians Tribal Council.

Date: 1/3/11
Initials: DMR

Date: _____
Initials: _____

Section 2 Post-Secondary Education:

The purpose of this section is to assist all Tribal members enrolled in or wishing to become enrolled in college (including dual enrollment of high school students), vocation/technical school, or certificate programs leading to an increased chance of employment and/or an increase of salary. As indicated earlier, once the student's initial allotment of \$30,000.00 is exhausted, he/she may request an additional \$10,000.00 to continue their education

A. Payment of tuition, books, mandatory fees, and dormitory fees

Yearly funding available to Tribal members in undergraduate school or certificate programs will be capped at \$10,000.00. All funds are paid directly to the institution with the exception of reimbursements meeting all requirements of the Education Department. Each institution must be accredited by the governing body of the state in which that particular institution is located.

B. Graduate/Post Graduate School

Students who have already received their Bachelor's Degree and wish to pursue a Graduate or other professional degree are encouraged to do so. The allowable amount per year for this level of study is \$12,000.00.

C. Application

For each Tribal member wishing to take part in this program, an application for assistance must be filed with the Tribal Education Department. Applications are available at the Education Department and may be printed from the Tribe's website, www.pci.org. Upon request applications may be faxed or mailed. A new application must be filed at least annually if the Tribal member has had any changes to their contact information or school attended. If there have been no changes to the student's information or the schools information, the student may send an email or letter to that effect and will not be required to file a new application. In order to continue the program in good standing, a student is required to submit grades on a quarterly/semester basis, whichever shall apply. Grades should be submitted as soon as they are received by the student. Failure to submit grades in a timely manner may result in unnecessary delays in registration for the student.

D. Waiver

Along with each application filed for assistance, the Tribal member must sign a waiver allowing the Tribe (1) to obtain information regarding the student's progress, including all grades received, and (2) information regarding the status of their institutional account.

E. Academic achievement bonus

Depending upon the Tribe's finances, which may vary from year to year, post-secondary students are eligible to receive an academic achievement bonus if they exhibit academic excellence. For the purpose of this policy, academic excellence will be defined as a 3.5 or higher GPA (on a 4.0 scale) cumulative for the year. The student must be enrolled full-time for the period in which they are claiming the award. This bonus will be \$1,000.00, and may be added to the student's allotment, or if the student chooses, the Tribe may hold the award until he/she graduates. At that time the student may receive the total bonus amount as a cash award.

Date: 1/3/17
Initials: [Signature]

Date: _____
Initials: _____

F. Termination from the program

A Tribal member may only be terminated from this program by a majority vote of the Tribal Council. This option will only be considered as a last resort. Cases which might be considered for termination from the program 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. "Repeated academic failure" is defined by the Tribe as the failure to maintain at least a 2.0 (or its equivalent) cumulative GPA in academic subjects 2 consecutive terms. If a student should fail to meet this requirement, he or she will be placed on academic probation by Education Department for one grading period. If the student should fail a third time to achieve at least a 2.0 cumulative in academic subjects, the student will be terminated from the program for a period of one year.

G. Termination of the program

This program is designed to be self-perpetuating. In the event however 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 Creek Indians Tribal Council.

Section 3 Student Loan Repayment

Many Tribal members have completed vocational degrees, college, or Master's/Professional degrees over the course of the past several years. In an effort to bring continuity to this program, these students will be allotted \$30,000.00 which may be used to repay student loans. Additionally, many students who entered the initial McGhee-Tullis Tuition Assistance Program had student loans prior the enactment of this policy. Therefore eligible students who completed a degree under this policy may utilize any remaining funds in their allotment to repay outstanding student loans. Those students are limited to a total of \$30,000.00 regardless of the method of use. The student loan portion of this policy was initially approved by the Tribal Council in July, 2007. Only students who were enrolled Tribal members at that time may use these funds for student loan repayment.

Repayment of student loans will be closely monitored by the Education Department to prevent "double-dipping" by students. If the Tribe paid 100% of the student's costs for books, tuition and mandatory fees while they were enrolled in college, there will be no repayment of loans for living expenses. All student loans which were used for payment of living expenses only shall be the responsibility of the student, even if funds still remain in the student's allotment.

A. Repayment of Outstanding Student Loans

Students exercising this option must have graduated and received a post-secondary school degree in order for the Tribe to make payments on their loan. Payment will be made directly to the lending institution, and will be made on a yearly basis. Students who did not graduate will not be eligible to use their allotment for student loans, but may use the funds to re-enroll in college.

Date: 1/13/11
Initials: DHR

Date: _____
Initials: _____

B. Payment Amounts

Payments towards student loan amounts will be made on the same basis as tuition assistance payments. Undergraduate level participants will receive up to \$10,000.00 per year toward repayment; graduate or other professional level participants will receive up to \$12,000.00 per year. These amounts remain capped at \$30,000.00. Payments will be made directly to the lending agency. If a Tribal member has previously used a portion of his or her \$30,000.00 allotment for tuition assistance and, after graduation, exercises this option for repayment of any outstanding student loans, he or she will receive the remaining amount of his or her allotment up to the annual limits set forth herein until he or she reaches the \$30,000.00 cap. At no time shall loan repayment exceed \$30,000.00.

C. Reporting to the Internal Revenue Service

Repayment of student loans may be considered a "gift" by the IRS; therefore any funds paid on the student's behalf may be taxable. Students are encouraged to speak to their accountant or tax advisor prior to filing a tax return.

D. Remaining Allotment Funds

In the event a Tribal member does not utilize their full allotment of funds for the repayment of student loans, remaining funds may be used to re-enroll in college. For example, a student may have an outstanding loan of \$15,000.00. If the Tribe pays off this loan, the student then still has \$15,000.00 of their original \$30,000.00 allotment remaining. Therefore, the student could re-enroll in school and seek another degree. However, this student is still limited to a total allotment of \$30,000.00.

E. Changes to Policy

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

APPROVAL

I, the Chairman of the Poarch Band of Creek Indians, hereby affix my signature to this policy authorizing it to become official this 16th day of December, 2010.



Buford L. Rolin, Chairman
Poarch Band of Creek Indian

CERTIFICATION

I, the undersigned, certify that the foregoing is a true and correct copy of the policy approved at the Tribal Council meeting of the Poarch Band of Creek Indians, comprised of nine members with 7 in attendance on the 16th day of December, 2010, and that the above is in conformity with the provisions therein adopted by a vote of 4 in favor, and 2 against, 0 abstentions, and that the above is the signature of the Chairman.

David W. Gehman, Secretary
Poarch Band of Creek Indians