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EFFECTIVE AUGUST 1ST, 2024

This document is for enrolled members of the Eastern Band of Cherokee Indians seeking technical/vocational certification, associates, undergraduate, graduate, and doctoral degrees.

<https://ebcihighered.com>

Table of Contents

Section 1. General Information 3

 1.01 Introduction 3

 1.02 Purpose 3

 1.03 Education Committee 3

 1.04 Responsibilities of Higher Education Staff 3

 1.05 responsibilities of program participants 4

 1.06 When to contact your Specialist 4

 1.07 Program Approved Institutions – For All Degree Types..... 4

 1.08 Memorandum of Understanding “MOU” Schools (colleges and universities) 4

 1.09 Non-MOU Schools..... 5

 1.10 In-State Tuition 5

 1.11 Financial Assistance by level (associate, bachelor, advanced)..... 5

 1.12 Financial Assistance for non-degree Programs 6

 1.13 Provisions for Veterans or Persons Actively Serving in the Military..... 6

 1.14 Provisions for Persons with Disabilities..... 6

Section 2. Application Process for New Students – All Degree Types 8

 2.01 ALL degree TYPE deadlines 8

 2.02 APPLICANT INTAKE DOCUMENTATION 8

 2.03 THE FUNDING PROCESS 9

 2.04 What happens next?..... 9

Section 3. FUNDING DETAILS AND REQUIREMENTS ALL DEGREE LEVELS 10

 3.01 Academic Enrollment Status 10

 3.02 Costs Covered –All degree types 10

 3.03 Costs Not Covered ALL DEGREE LEVELS..... 11

 3.04 After Completion of Your First Semester/Quarter 11

 3.05 ANNUAL RENEWAL DEADLINES (EXTREMELY IMPORTANT) 12

 3.06 HOUSING AND MEAL PLANS (FOUR-YEAR AND ADVANCED DEGREE ONLY) 13

 a. On-Campus Housing..... 13

 b. Off-Campus Housing..... 13

 3.07 REQUIRED ON-CAMPUS VISIT 13

3.08 TRANSFERS TO ANOTHER SCHOOL	13
Section 4. Study Abroad AND INTERNATIONAL STUDIES	15
4.01 Enrollment Requirement.....	15
4.02 COSTS COVERED	15
4.03 COSTS NOT COVERED	15
4.04 STUDY ABROAD APPLICATION PROCESS	15
4.05 INTERNATIONAL STUDIES	15
SECTION 5. GRADE INCENTIVE and graduation bonus	17
5.01 GRADUATION BONUS	17
5.02 Incompletes.....	17
Section 6. Non-degree seeking PROGRAMS	18
6.01 Program Eligibility	18
6.02 funding PROCESS	18
6.04 FUNDING PROCESS	18
6.03 Costs Covered- non-degree seeking programs (less than 2 years)	19
6.03 Costs Not Covered—non-degree seeking Programs.....	19
Section 7. REIMBURSEMENTS TO THE HIGHER EDUCATION DEPARTMENT	20
7.01 Reimbursement Process	20
7.02 extenuating circumstances WAIVERS	20
7.03 Extenuating Circumstances/Medical Waiver Document Retention.....	21
Section 8. Appeals.....	22
Section 9. Definitions	23

SECTION 1. GENERAL INFORMATION

1.01 INTRODUCTION

The Eastern Band of Cherokee Indians (EBCI) believes that investing in our enrolled members benefits, not only the student but the Tribe as a whole. The EBCI, through its Higher Education Program (Program), provides financial assistance to enrolled members who wish to pursue higher education opportunities.

It is the student's responsibility to be informed, understand, and comply with the Program's Higher Education Policy (Policy). Failure to comply with, or provide the required documentation outlined in the Policy, could result in an interruption in funding or placing the student in payback status. It is the role and responsibility of Program staff to provide information and assistance to ensure participants graduate.

1.02 PURPOSE

This Policy is to inform prospective and current program participants of the processes and requirements for eligibility. It is the responsibility of applicants and program participants to become familiar with and comply with the Policy. Funding for higher education was established through EBCI Tribal Council Resolution(s)/Ordinance(s), per Sec. 16C-16. Higher Education Fund, "The Tribal Council shall create and fund a separate Higher Education Funding Program with distributable net revenue as outlined in [section 16C-9](#). The purpose of this Program shall be to provide funding to assist enrolled members with their higher education needs." The definition of higher education is defined in Sec. 16-2. Definitions, Section 16-2.-Definitions "Higher education shall mean college, graduate, or professional school. Higher education shall not mean secondary school. Higher education funding program shall mean those funds established to provide funds to benefit enrolled members who attend institutions of higher education."

This Policy and all requirements have been reviewed and approved by the Higher Education Committee. The Policy is reviewed annually and will be amended to reflect changes initiated by the schools and Tribal gaming allocation.

1.03 EDUCATION COMMITTEE

The Education Committee is composed of three voting members: one Cherokee Central School Board Member, one member of the Ray Kinsland Leadership Institute, and the Cherokee High School Principal. Non-voting members include the EBCI Vice Chief, the Higher Education Program Manager, the Director of Youth & Adult Education, the Director of Snowbird Services, and the Secretary of Education.

1.04 RESPONSIBILITIES OF HIGHER EDUCATION STAFF

The Higher Education Staff will:

- ✓ Keep you informed of deadlines.
- ✓ Be professional and courteous.

- ✓ Be timely in responses.
- ✓ Communicate relevant information.
- ✓ Encourage the pursuit of your goals.

1.05 RESPONSIBILITIES OF PROGRAM PARTICIPANTS

Program participants will:

- ✓ Keep your information up to date.
- ✓ Review the policy regularly.
- ✓ Be courteous and cooperative in your communications with staff.
- ✓ Provide documents within established deadlines.
- ✓ Provide information about any changes to your Education Specialist.

1.06 WHEN TO CONTACT YOUR SPECIALIST

The Program recommends that you remain in contact with your Specialist(s) frequently to ensure you will have no interruption in funding.

Examples of reasons you should call:

- ① Change in contact information (Phone, mailing, email, etc.)
- ① Any changes in classes or school (i.e., withdrawal from class or before transferring to another school)
- ① If you receive a refund from the school
- ① Taking a semester off
- ① Any time you have a question – it is the best practice to call - 828.359.6650

1.07 PROGRAM APPROVED INSTITUTIONS – FOR ALL DEGREE TYPES

- ✓ Regionally accredited college or university
- ✓ Accredited by the Accrediting Commission of Career Schools and Colleges “ACCSC”
- ✓ Conservatory Programs

Note: Colleges/Universities that require tuition to be paid more than one semester/quarter at a time are not eligible for funding.

1.08 MEMORANDUM OF UNDERSTANDING “MOU” SCHOOLS (COLLEGES AND UNIVERSITIES)

The EBCI has formal agreements with colleges and universities. There are mutual benefits from these agreements, such as direct billing for tuition and books. The following is a list of current MOU schools:

- East Tennessee State University
- Haywood Community College

- Mars Hill University
- Southwestern Community College
- University of North Carolina – Asheville
- University of Tennessee
- Western Carolina University
- Lincoln Memorial

Note: MOU schools will bill the EBCI for tuition, eligible fees, on-campus housing, and meal plans. Our partnerships with MOU schools do not guarantee admission.

1.09 NON-MOU SCHOOLS

Students attending non-MOU schools as outlined above will receive payment for the:

- Tuition
- Housing/Meal Plan (if applicable)
- Computer (if applicable)
- Required book reimbursement

1.10 IN-STATE TUITION

The following non-MOU schools grant a waiver for out-of-state tuition, this is a cost savings for both the Tribe and the student:

- Carson-Newman University
- University of Georgia

Note: It is the responsibility of the student to inform their school of this benefit by contacting their registrar. For questions regarding in-state tuition, please contact your Specialist.

1.11 FINANCIAL ASSISTANCE BY LEVEL (ASSOCIATE, BACHELOR, ADVANCED)

Financial assistance is provided as follows:

- One (1) associate degree
- One (1) bachelor's degree
- One (1) master's degree
- A second master's degree may be obtained instead of a doctoral degree.
- One (1) doctorate

Additional Requirements/Eligibility:

- Students shall not be dual-enrolled.
- Total benefit while obtaining an undergraduate degree may not exceed 126 hours.
- Students will be provided funding for a maximum of 4 years while pursuing a doctorate.
- Second master's degrees are eligible for tuition, fees, and required books only.
- Funding for degree programs is to be vertical in motion and level (i.e., once a student has achieved a 4-year degree they may not receive funding for an associate degree)

1.12 FINANCIAL ASSISTANCE FOR NON-DEGREE PROGRAMS

Financial assistance is provided for:

- Two (2)- Certificate Programs

Note: Additional requirements and eligibility are in Section 6 of this document.

1.13 PROVISIONS FOR VETERANS OR PERSONS ACTIVELY SERVING IN THE MILITARY

EBCI enrolled members who are a U.S. veteran or are actively serving:

- All veterans must show proof of all residency and enrollment requirements.
- All veterans must submit a DD-214 or Form 22 demonstrating discharge status.

G.I. Bill, Chapter 33 Benefits, Tuition Assistance Program, (TAPS), and any other Veteran's resources will not be counted toward tuition, books, and fees.

Any honorably discharged veteran who has a separation date within 90 days of the higher education application deadline will be granted a deadline waiver and allowed to submit all necessary application paperwork to be eligible for financial assistance.

This allowance is for the first deadline only, all subsequent deadlines must be met. This allowance is to facilitate a transition from "military life" to "civilian life".

1.14 PROVISIONS FOR PERSONS WITH DISABILITIES

Americans with Disabilities Act (ADA): Students who attend public colleges are protected against disability discrimination by Title II, which applies to state and local government entities. Title III protections apply to the services, activities, and programs provided by public academic institutions.

The process of applying for accommodations happens separately from the college application process. It usually begins after the student has been accepted and has enrolled at the college they want to attend.

To get accommodation in college, they need to register as a student with disabilities. This happens with the disability services office, not the admissions office.

All colleges that receive federal funds must ensure equal access to students with disabilities. That means they [colleges] must provide reasonable accommodation.

Accommodations are different from modifications. A student would not be allowed to bring a list of formulas into a statistics test, for instance. That would be a modification. Giving extra time for the test is an example of accommodation.

Here are some other typical accommodations in college:

- Use of note-takers for class lectures

- Making audio recordings of lectures
- Use of a laptop computer in the classroom
- Taking exams in a distraction-reduced room

SECTION 2. APPLICATION PROCESS FOR NEW STUDENTS – ALL DEGREE TYPES

2.01 ALL DEGREE TYPE DEADLINES

All students must complete all steps of the application process by the established deadlines to receive financial assistance.

NEW STUDENT DEADLINES

Fall Semester- June 1st

Spring Semester-October 1st

Summer Semester- April 1st

Note: Certificate seekers may apply at any time (above deadlines to do not apply).

2.02 APPLICANT INTAKE DOCUMENTATION

- 1st** Complete the Higher Education Program Application online at <https://ebcihighered.com>.
- 2nd** You will be contacted by the Program within three to five business days (Monday-Friday). If you do not hear from us within this timeframe, give us a call at 828-359-6650.
- 3rd** Submit the applicant intake required documents (via email, mail, or in person), they are:
 - ✓ **Copy of enrollment card** or affidavit of enrollment from the EBCI Enrollment Office (located in the Ginger Lynn Welch Complex on Acquoni Rd., Cherokee)
 - ✓ **Copy of social security card** or affidavit of enrollment from the EBCI Enrollment Office
 - ✓ **Valid photo ID**, such as state driver's license or state identification card (for the verification of residency in the service area)
 - ✓ **Acceptance letter** (provisional acceptance letters are permitted)
 - ✓ **Completed W-9 form** (typed with mailing address NOT PHYSICAL ADDRESS – this is very important as this is where your checks will be sent.
 - ✓ **FAFSA Confirmation**- If the confirmation page is submitted to the Program by March 1st (Fall deadline), July 1st (Spring deadline), or December 1st (Summer deadline), this will count as one scholarship.
 - ✓ **Financial Award Letter** -If received by the Program by the funding deadline, it will meet the scholarship requirement.
 - ✓ **Proof of one scholarship** submitted for degree-seeking students ONLY (Scholarships that are not from an approved list of links on our website, may not satisfy the requirement unless approved by the Specialist)

Note: Paperwork submitted after the deadline will not be accepted. If an extension is needed, students may request a one-time-only request for a ten-day extension to the Program.

2.03 THE FUNDING PROCESS

Once the Program has received your application and your intake documentation, we are ready to begin the funding process.

Note: We will not begin the funding process without all initial documentation as outlined in 2.02.

1st Submit the Funding Process Required Documentation:

- ✓ **Guideline Acknowledgement Form**
- ✓ **Statement of Privacy Form**
- ✓ **Housing policy** (4-year, graduate, and advanced degree students ONLY)
- ✓ **Program of Study/Curriculum** (required for graduate level and above)
- ✓ **Procedural Safeguards Form**
- ✓ **Computer Agreement Application** (if applicable, degree-seeking students only)
- ✓ **Garnishment Form** (Must be notarized before being submitted)
- ✓ **Financial Award/Denial Letter** (it is important to submit this document before your bill as any financial aid received will be noted on your balance owed/due)

CONGRATULATIONS, YOUR APPLICATION IS COMPLETE!!!

Note: If the Program does not receive any documents from the applicant within 60 days of the submittal of the online application, the application will be shredded. All documents must be legible.

2.04 WHAT HAPPENS NEXT?

Higher Education funding for student and their school is based on their unmet need. All scholarships/grants will be applied to the student's bill. Loans, merit awards, and college work-study allowances will not be counted in determining the student's UNMET NEED.

Students must submit the following within 45 days of the semester/quarter to receive funding:

- ✓ University/college bill (detailed copy with your name visible)
- ✓ Class schedule, which includes:
 - Student name
 - Class name
 - Number of credit hours
 - Location
 - Beginning and end date
- ✓ Lease agreement (signed by student and landlord/leasing agent-if applicable)
- ✓ Book receipt/syllabus

SECTION 3. FUNDING DETAILS AND REQUIREMENTS ALL DEGREE LEVELS

3.01 ACADEMIC ENROLLMENT STATUS

TABLE 1. REQUIREMENTS TO MEET "FULL-TIME" OR "PART-TIME" STATUS PER SEMESTER/QUARTER

DEGREE LEVEL	Full-Time Status	Part-Time Status
UNDERGRADUATE Semester	12 credit hours or more (can be 9 in-person credits and 3 online) Summer - 9 credit hours or more	6-11 credit hours Summer-6 credit hours or more
ONLINE ONLY Semester	9 credit hours or more	6-8 credit ours
UNDERGRADUATE Quarter	9 credit hours or more	5-8 credit hours
ONLINE ONLY Quarter	9 credit hours or more	5-8 credit hours
ADVANCED (Graduate/Doctorate)	9 credit hours or more Summer – 6 credit hours or more	5-8 credit hours
ONLINE ONLY	9 credit hours or more	5-8 credit hours

NOTE: **All degree-level** programs requiring less than twelve (12) hours of class time but requiring students to complete clinical/student teaching etc. as part of their coursework will be considered full-time.

3.02 COSTS COVERED –ALL DEGREE TYPES

All scholarships/grants will be applied to the student's bill. Loans, merit awards, and college work-study allowances will not be counted in determining the student's UNMET NEED.

TABLE 2. FUNDING FOR APPLICANTS/PARTICIPANTS BASED ON THEIR ACADEMIC ENROLLMENT STATUS.

Full-Time Status	Part-Time Status	Less Than Part-Time Status (< 6 credit hours)
Orientation fees (reimbursable for students only)		
Tuition	Tuition	Tuition
Tuition deposit reimbursement	Tuition deposit reimbursement	Tuition deposit reimbursement

Required fees (i.e., clinical, lab, student teaching, technology)	Required fees (i.e., clinical, lab, student teaching, technology)	Required fees (i.e., clinical, lab, student teaching, technology)
Book reimbursement (REQUIRED only per syllabus)	Book reimbursement (REQUIRED books only per syllabus)	Book reimbursement (REQUIRED books only per syllabus)
Miscellaneous funds for on-campus classes at 100%	Miscellaneous funds for on-campus classes at 50%	✗
Miscellaneous funds for online-only classes at 50%	Miscellaneous funds for online-only classes at 25%	✗
(4-year schools) Off-campus housing & meal supplement	✗	✗
(4-year schools) Standard rate On-campus housing & meals (dormitory)	✗	✗
Computer allowance	Computer allowance	✗
Grade incentive eligible	Grade incentive eligible	✗
Graduation bonus eligible	Graduation bonus eligible	Graduation bonus eligible

3.03 COSTS NOT COVERED ALL DEGREE LEVELS

TABLE 3. COSTS NOT COVERED BY THE PROGRAM

Parking fees	Repayment of student loans
Graduation fees	Moving allowance
Commuter/Travel	Recommended/optional books or materials
Utilities	Application fee
Late fees	Health insurance
Childcare/daycare	Clothing or other personal expenses
Pre-requisite classes	Travel to and from campus

3.04 AFTER COMPLETION OF YOUR FIRST SEMESTER/QUARTER

Once you have completed your first semester/quarter, the table below outlines recurring deadlines for document submittal. These are very important, failure to remit documents within the established deadlines may result in an interruption in funding or place the student in pay-back status.

TABLE 4. DOCUMENTS THAT ARE DUE FOR EACH SEMESTER/QUARTER

Document Type	Due Date(s)	Comment
Detailed student bill (with on-campus housing and meal plan)	As soon as it becomes available and within 45 calendar days after the first class	Housing & meal plan only for Full-Time students
Detailed schedule	As soon as it becomes available and within 45 calendar days after the first class	If the student does not submit the schedule/bill within the period, the student will no longer be "active"
Book receipts with syllabi	Within 45 calendar days after the first class	
Computer receipt	Due within 45 calendar days after the check date	
Grades	Within 30 calendar days after the last class	Failure to remit within the deadline may result in interruption of funding and/or garnishment.
Proof of tuition payment	Due within 45 calendar days after the check date	

3.05 ANNUAL RENEWAL DEADLINES (EXTREMELY IMPORTANT)

TABLE 5. ANNUAL RENEWAL DOCUMENTATION

Document Type	Due Date(s)	Comment
FAFSA Confirmation Page	Due every year by June 1st	For all degree levels, IF submitted by March 1st, it counts as 1 scholarship
Proof of one scholarship	Due every year by June 1st	For all degree levels
Financial aid information	Due every year , as soon as it becomes available and within 45 calendar days after the first class	IF submitted by June 1st, it counts as a scholarship
Renewal Application	Due every year by June 1st	For all degree levels, to ensure student information is up to date

3.06 HOUSING AND MEAL PLANS (FOUR-YEAR AND ADVANCED DEGREE ONLY)

A. ON-CAMPUS HOUSING

Note: The Higher Education Program requires that all freshman students live on campus to acclimate to their new college life and become familiar with campus surroundings. On-campus housing provides the student access to academic services offered throughout campus.

- ✓ The Program funds housing at the standard double occupancy rate of the student's school
- ✓ Students who qualify for Honors housing will be funded at the Honors College dorm rate.
- ✓ Any deposits, damage fees, or insurance fees are the responsibility of the student.
- ✓ Meal plans should be at least 21 meals per week or below.
- ✓ **Students must be enrolled in 9 hours of on-campus courses.**

B. OFF-CAMPUS HOUSING

To be eligible for off-campus housing the student must be at the bachelor's/sophomore level or higher and must be enrolled in at least 9 hours of on-campus courses.

- ✓ Off-campus housing will have a \$3,000 cap per semester/quarter unless a student qualifies for honors college; if rent is lower, then the student will receive the lower amount.
- ✓ The program funds housing at the standard double occupancy rate of the student's school.
- ✓ Housing is not provided for the student's permanent residence.
- ✓ Housing is not provided for the student if their permanent residence is within a 10-mile radius of their school.
- ✓ Housing is provided for the enrolled student ONLY.
- ✓ Housing is paid in 4-month increments for semester students and 3-month increments for quarter students who are full-time and on-campus.
- ✓ The lease agreement must list all occupants. If your lease is for a two- or three-bedroom apartment/house, the Program may request a lease or statement from the student, as to who is living in the dwelling.
- ✓ Deposits, damage fees, utilities, pet fees, or insurance fees are the student's responsibility.

3.07 REQUIRED ON-CAMPUS VISIT

The Program does not provide financial assistance for required on-campus visits.

3.08 TRANSFERS TO ANOTHER SCHOOL

Before transferring from one school to another, participants should contact their Specialist. Here are some scenarios that may negatively impact the participant, due to the transfer:

- Transfers must meet all established deadlines; failure to meet deadlines will result in an interruption in funding.

- The possibility that all your credits will not transfer into a different area of study.
- If you are in an undergraduate program, you may exceed your 126 hours.
- If you are attending an MOU school, the Program needs to know to ensure payment is not remitted to the current school on the participant's behalf.

SECTION 4. STUDY ABROAD AND INTERNATIONAL STUDIES

Program participants may apply and be funded for one study abroad program at the undergraduate level and the graduate level. All classes must count toward the current declared degree **and be a requirement for graduation (NO EXCEPTIONS)**.

4.01 ENROLLMENT REQUIREMENT

- ✓ During spring and fall semesters – 12 credit hours (no online classes)
- ✓ During the summer semester – 9 credit hours (no online classes)
- ✓ Must be sponsored by the college/university to which the student is currently attending.
- ✓ Bill remittance must be from the sponsoring college/university (3rd party or international institution are not allowed)

4.02 COSTS COVERED

- ✓ tuition
- ✓ fees
- ✓ books
- ✓ room
- ✓ meals

4.03 COSTS NOT COVERED

- ✗ Housing on-campus or housing off-campus during the study abroad program. The Program will not pay for two housing/room(s) at the same time.
- ✗ Travel (hotel, airfare, per diem, mileage)

Note: Study abroad participants must adhere to all established deadlines for document submittal.

4.04 STUDY ABROAD APPLICATION PROCESS

- 1st Complete and submit a Study Abroad Application Packet (information can be found at <https://ebcihighered.com>).
- 2nd Submit to the Higher Education Office in person or email your Specialist.
- 3rd The Study Abroad Application Packet will be reviewed by the Program Manager.
- 4th Recommendation for Approval or Denial will be submitted to the applicant.

Note: If deposits are made before getting Approval from the Program Manager – they WILL NOT be reimbursable. Your application must be marked APPROVED, before making any commitments.

4.05 INTERNATIONAL STUDIES

There are four (4) slots available for any given academic year for students to attend schools in other countries. They are restricted to EBCI members who reside in the service area at the time of application.

- 1st Complete an International Graduate Studies Application Packet (information can be found at <https://ebcihighered.com>).
- 2nd Submit to the Manager in person or via email.
- 3rd The Manager will review the International Graduate Studies Application Packet.
- 4th A recommendation for Approval or Denial will be submitted to the applicant.
- 5th If approved, a video conference with management staff at the end of each semester is required.

SECTION 5. GRADE INCENTIVE AND GRADUATION BONUS

Students are awarded Grade Point Average (GPA) incentives upon completion of each semester/quarter. Students who receive a D are not eligible for a grade incentive. Grades of a D or higher will NOT place a student in reimbursement status. Please see the reimbursement section for more information.

Note: Grade incentives and graduation bonuses are subject to fund availability.

TABLE 6. GPA INCENTIVE DETAILS

Requirement	Comment
3.0 and above with no grade lower than a C	Eligible
Part-time	Eligible pro-rated
Withdrawal "W"	Ineligible
Incomplete "I"	Ineligible
"PASS" rather than a letter grade	Ineligible
Advanced level only "SATISFACTORY, PASS" grades	Eligible

5.01 GRADUATION BONUS

- Graduation bonuses will be paid upon completion of each degree level or completion of a vocational/technical degree (must be a 2-year program).
- An official transcript is required within 90 business days for eligibility.
- Financial assistance (tuition, miscellaneous, grade incentive, etc.) must have been provided by the Program to be eligible.

Note: Grade incentive(s), graduation bonuses, and miscellaneous funds received are all taxable and program participants will receive a 1099-Misc—form (included with your per-capita).

5.02 INCOMPLETES

- Students who receive an incomplete have one (1) semester to have the "I" changed to a letter grade.
- Incomplete's that are changed to a letter grade are not eligible for grade incentives.
- Permanent Incompletes will result in automatic garnishment.

SECTION 6. NON-DEGREE SEEKING PROGRAMS

Non-degree-seeking (i.e. certificate, trade, and vocational) programs may not have the same deadline as traditional degree-seeking programs. We will accept applications for certificate programs at any time.

6.01 PROGRAM ELIGIBILITY

- ✓ The school (university/college) must be regionally accredited.
- ✓ Non-accredited schools will be viewed on a case-by-case basis. (Example, truck driving schools)
- ✓ Applicants may obtain up to 2 certificates.
- ✓ The applicant must be in good standing with the Program.
- ✓ The applicant is required to complete all steps and provide all documentation as outlined below.

Note: The Program will not fund certificate programs that are considered Professional Development (i.e., single-class, one-week programs).

6.02 FUNDING PROCESS

- 1st** Complete the Higher Education Program Application online at <https://ebcihighered.com>.
- 2nd** You will be contacted by the Program within three to five business days (Monday-Friday). If you do not hear from us within this timeframe, give us a call at 828-359-6650.
- 3rd** Submit the required documents (via email, mail, or in person), they are:
 - ✓ **Copy of enrollment card** or affidavit of enrollment from the EBCI Enrollment Office (located in the Ginger Lynn Welch Complex on Acquoni Rd., Cherokee)
 - ✓ **Copy of social security card** or affidavit of enrollment from the EBCI Enrollment Office
 - ✓ **Valid photo ID**, such as state driver's license or state identification card (for the verification of residency in the service area)
 - ✓ **Completed W-9 form** (typed with mailing address NOT PHYSICAL ADDRESS – this is important as this is where your checks will be sent.
 - ✓ **Acknowledgement of Policy**
 - ✓ **Garnishment Form** (Must be notarized before being submitted)
 - ✓ **Student Bill** (detailed bill with the student's name visible)

6.04 FUNDING PROCESS

Once we have received all application documents, we will process your payment application.

Receipts for all certificates and trade programs are due within 45 days of the check date. Failure to remit receipts will place the student in payback status.

6.03 COSTS COVERED- NON-DEGREE SEEKING PROGRAMS (LESS THAN 2 YEARS)

- ✓ Tuition or cost of class
- ✓ Book reimbursement (required only)
- ✓ Reimbursable required materials (up to \$500)

Note: All scholarships/grants will be applied to the student's bill. Loans and college work-study allowances will not be counted in determining the student's UNMET NEED

6.03 COSTS NOT COVERED—NON-DEGREE SEEKING PROGRAMS

TABLE 7. COSTS NOT COVERED, NON-DEGREE SEEKING PROGRAMS

Parking fees	On or Off-campus housing
Graduation fees	Moving allowance
Commuter/Travel fees	Recommended/optional books or materials
Utilities	Application fee
Late fees	Health insurance
Childcare/daycare	Clothing or other personal expenses
Pre-requisite classes	Repayment of student loans
Computer Supplement	Grade incentive/graduation bonus

Note: Approval for certificate, trade, and vocational programs is subject to fund availability. Funding for certificates, trade schools, and vocational programs are provided by the Bureau of Indian Education (grant).

SECTION 7. REIMBURSEMENTS TO THE HIGHER EDUCATION DEPARTMENT

Program participants need to be knowledgeable about all deadlines. This ensures continued financial assistance from the Tribe. The Program will send reminders out periodically and through regular communication with your Specialist, you will have notice before any formal action is taken.

The following are situations that could place the student in payback status:

- ! Permanent incompletes
- ! "F" and "W" withdrawals grades, or unsatisfactory grades that result in no credits earned.
- ! "0" GPA
- ! If the school issues a reimbursement to the student and they do not return the full amount to the Program
- ! Failure to submit documents within established deadlines.
- ! Proof of tuition payment
- ! Proof of payment for allowable fees
- ! Grades
- ! Receipts (I.e., books, computer)
- ! Diplomas/grades upon graduation
- ! Completion certificates/licensure

7.01 REIMBURSEMENT PROCESS

- 1st The Program will contact the student via email and certified letter to notify the student before they are placed in garnishment.
- 2nd The student will remain in payback status until the full amount is garnished and/or the student pays the full amount.

Note: The EBCI Treasury Department provides the Program with a report of all garnishments for tracking. If the student is placed in payback status, it may negatively impact their ability to receive monthly GENWELL payments. This is not a Higher Education Program policy; this is determined by the EBCI Treasury Department.

Credit hours that are reimbursed WILL NOT be counted towards your 126-hour undergraduate benefit or hours for graduate programs.

7.02 EXTENUATING CIRCUMSTANCES WAIVERS

The Program understands that circumstances may arise that may affect the student's ability to complete a semester/quarter.

The student must notify their specialist within the current semester/quarter that they are requesting a waiver. The following circumstances may qualify the student to be exempt from being in pay-back status:

TABLE 8. QUALIFYING CIRCUMSTANCES

CIRCUMSTANCE	DOCUMENTATION REQUIRED
Death of an immediate family member (Wife/husband, parent/child, sibling, mother/father, grandparent/grandchild, stepparent/stepchild, foster-parent/foster-child)	Letter to Manager and copy of the obituary.
Illness requiring hospitalization for the student or immediate family member as outlined above, that causes the student to miss more than the allowable absences.	Medical waiver and a doctor's statement or other medical provider documentation.
Freshman waiver ONE TIME ONLY waiver for one (1) - F grade for the student's first semester/quarter (no exceptions)	

Note: One per degree level, may be reviewed on a case-by-case basis.

7.03 EXTENUATING CIRCUMSTANCES/MEDICAL WAIVER DOCUMENT RETENTION

Once your waiver request has been reviewed and approved/denied by the Program, your confidential documents (specifically from your medical provider) will be shredded for the protection of the student.

SECTION 8. APPEALS

Any student who believes that a decision denying them funding or placing them in payback status does not adhere to current, approved guidelines has the right to appeal.

- 1st Submit a letter or email requesting an appeal to the Youth & Adult Education Director within five business days of receiving notice of denial. The request for an appeal should contain all applicable sections and references to the CURRENT, APPROVED HIGHER EDUCATION FUNDING POLICY.
- 2nd The Director will determine if the appeal merits consideration by the Education Committee.
Determining factors: Does the request fall within the approved Policy? Example: You are requesting travel reimbursement for a campus visit. Response: No, the Policy clearly states that we do not provide funding for campus visits.
- 3rd If the Director determines that the appeal has merit, the student's request will be submitted to the Education Committee (the Manager or the student's Specialist will speak for the student on their behalf).
- 4th The student's Specialist will communicate to them the Education Committee's final decision.

Note: Decisions made by the Education Committee are final.

SECTION 9. DEFINITIONS

1099 MISC Form - the IRS requires any person or company that makes certain types of payments to report them on a 1099-MISC to the recipient and the IRS. Miscellaneous funds and incentive awards are taxable and will be included on the 1099-MISC statement each student will receive.

126 Allotment - funding will be provided for 126 credit hours to complete a bachelor's degree.

Academic Advisor - a high school or college/university [faculty](#) member who [helps](#) and [advises](#) students on [academic](#) matters, such as planning their academic [career](#).

Academic Dismissal - you did not meet the academic standards required to maintain enrollment (the school administers this you are attending)

Academic Probation - academic probation is the most common term colleges and universities use to indicate that a student is not making the academic progress the institution requires for graduation. Academic probation often means that a student's grades and/or their overall GPA are not high enough to continue in school if they do not improve.

Accommodations - the process of adapting or adjusting to someone or something.

Accreditation- official certification that a school or course has met standards set by external regulators.

Appeals- apply to a higher authority for a reversal of the decision of a lower authority.

Ribbon Program- recognizes several hundred outstanding schools annually, the program celebrates school excellence, and turn-around stories, and closes subgroup achievement gaps.

Bridge Program - A bridge program is a formal partnership between two post-secondary institutions that provides students with advanced standing in a degree program at one institution as recognition of previous academic experience in a similar field of study at another institution.

Business Day- a business day is a popular unit of time measure that typically refers to any day in which normal business operations is conducted. For the EBCI, this is Monday through Friday from 7:45 a.m. to 4:30 p.m. Eastern Standard Time and excludes weekends and public holidays.

Calendar Day- all days in a month, including weekends and holidays.

Certificate Program- a certificate program is a set period of education that results in a certificate of completion rather than a degree. In general, these programs either prepare students to complete a specific task or educate them about one aspect of their field.

Chain of Command- the chain of command is an official hierarchy of authority that dictates who oversees whom and of whom permission must be asked.

Conservatory Program - The Conservatory program is a little bit different than traditional colleges and universities. Rather than requiring classes in a core curriculum of all subjects, a conservatory allows students to focus exclusively on their subject.

Continuing Student – students who are actively attending school and are entering their next semester/quarter.

Death Waiver- Wife/husband, parent/child, sibling, mother/father, grandparent/grandchild, stepparent/stepchild, foster-parent/foster-child.

Deadlines- the latest time or date by which something should be completed or submitted.

Denial Notification- the action of notifying someone of the refusal of something requested or desired.

Detailed Bill- bill [listing](#) the [cost](#) of each [item](#) rather than just the [total](#) cost.

Detailed Schedule- copy of class schedule which should include class name, number of credit hours, location, and beginning and end date.

Diploma- a certificate awarded by an educational establishment to show that someone has completed a course of study.

Dual Enrollment- The term dual enrollment refers to students being enrolled concurrently in two distinct academic programs or educational institutions.

Eastern Band Cherokee Enrolled Member- enrollment in the Eastern Band of Cherokee Indians as governed by Cherokee Code, Chapter 49, Enrollment, and restricts enrollment to the following: A direct lineal ancestor must appear on the 1924 Baker Roll of the Eastern Band of Cherokee Indians.

Education Program Specialist- primary contact at the EBCI Higher Education Program to assist students with educational financial assistance.

FAFSA - the Free Application for Federal Student Aid is a form completed by current and prospective college students in the United States to determine their eligibility for student financial aid.

Financial Assistance- is any type of monetary help or aid that a person, organization, or government receives.

Freshman Waiver – a one-time “F” waiver for freshmen for their first semester/quarter.

Full Time - is usually a student who takes 12 units, credits, or hours per term at an institution where the standard course load is 16 units, credits, or hours.

Grade incentive - when a student has a GPA of 3.0 and above, the student will receive a monetary incentive.

Graduation Bonus – upon application, the student will receive money when graduating from an accredited institution.

Incomplete – when course requirements are unmet, the incomplete course is indicated on the transcript by the letter “I”.

Medical Waiver - a formal document from a medical provider that provides information about a student's inability to complete their required classes (one-time only).

Memorandum of Understanding - is a type of agreement between two or more parties. It expresses a convergence of will between the parties, indicating an intended common line of action.

Miscellaneous funds - funds that can be used to pay for supplemental books, parking, and other fees, etc..

New Student – a person who is beginning the Higher Education Program funding process.

Non-traditional programs – certificate, technical/vocational, and/or any continuing education program that is non-degree seeking (associate, bachelor, graduate, and/or doctoral).

Part-Time - means a student, ordinarily in higher education, who takes only some selected courses, rather than a full load of courses each semester.

Payback Status - when a student obtains an “F” or “W” and they are required to pay back the amount such as tuition, books, and miscellaneous that the EBCI has already paid on their behalf.

Pre-requisite - a book or class that must be accomplished or acquired before something else can be done.

Quarter - the quarter system divides the academic year into three quarters - fall, winter, and spring. The fourth quarter, which is considered the summer session, gives students another chance to take more classes and possibly graduate early. A typical quarter lasts 10 weeks, and students take about three classes per quarter.

Reimbursement - to pay back.

Rolling deadline – this is specific to Certificate programs that are not on an academic calendar.

SAR - Student Aid Report- (through application with FAFSA) Gives basic information about the student's eligibility for federal student aid.

Scholarship- provides funding based on specific criteria.

Service Area- Eight counties, Buncombe County, Cherokee County, Clay County, Graham County, Haywood County, Jackson County, and Swain County.

Semester - either of the two usually 18-week periods of instruction into which an academic year is often divided.

Service Areas - area that is designated to qualify for services and assistance.

Student Health Insurance - a requirement by each college and university for a student to take care of injuries, sickness, immunizations, specialized medical treatment, and health check-ups.

Syllabus- description of the class, required books, class location, class time, and rules of the class.

Traditional programs – degree programs (two-year, technical/vocational, associate, bachelor, graduate, and/or doctorate).

Transfer Credit - academic credit that is obtained at one university/college and is accepted at a different university/college, and it is used towards their graduation credit.

Transfer Student - when an enrolled student from one school transfers into another school

Withdrawal - to officially cease participating in a class.