Ho-Chunk Nation

Higher Education Division Funding Policy

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Higher Education Division Funding Policy

Mission Statement

The mission of the Higher Education Division is to provide guidance and financial assistance to Ho-Chunk members who intend to pursue a postsecondary education. Scholarships are granted as a privilege with the intent that graduates will return to the Ho-Chunk Nation to use their knowledge and expertise to protect and strengthen the economic self-sufficiency and sovereignty of the Ho-Chunk Nation.

Dr. Josephine P. White Eagle

Gi Ska Inga (Clear Day)

Dr. Josephine P. White Eagle was a Ho-Chunk member who was known for her linguistic research and program development for early education to preserve Ho-Chunk language for future generations. She completed her undergraduate education at University of Minnesota in 1961 and, her master's degree jointly from Harvard Graduate School of Education and the Massachusetts Institute of Technology (MIT) Department of Linguistics and Philosophy. In 1983 she received her Doctorate in Education from Harvard University and held a post-doctoral fellowship at MIT.

She became a valued faculty member of the School of Education at Harvard and at the University of Massachusetts Amherst and was well known for her commitment to Native Heritage, Language Preservation, and Community Development. She was a key member of the community in ensuring the Wisconsin Winnebago Business Committee constitution was approved by the Bureau of Indian Affairs. This BIA recognition, in turn, made it possible for Ho-Chunk members to get grant dollars for such services as healthcare, education, economic development, and housing. Among her many talents, Dr. White Eagle was a musician, Sunday school teacher, and crafted beautiful baskets.

The Ho-Chunk Nation Department of Education and the White Eagle family would like to put Dr. White Eagle forward as a role model in education for her courage, commitment, and inspiration. As such, from this point forward, all students who receive funding to pursue a graduate degree by the Ho-Chunk Nation Higher Education Division will be known as **Josephine P. White Eagle Scholars.**

We wish them well-being, success and hope they, too, will choose to assist our Ho-Chunk communities with their knowledge and perspective to advance the Ho-Chunk Nation.

I. Ho-Chunk Nation Scholarship Program

A. Purpose of Program

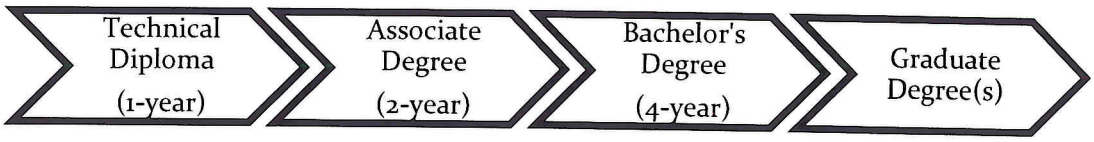
The Ho-Chunk Scholarship Program provides financial resources to help enrolled Ho-Chunk members complete a progressive postsecondary degree. The recipients must attend a non-profit Title IV regionally accredited institution. The Ho-Chunk Scholarship Program is intended for students working toward degree completion, not students interested in course exploration.

B. Eligibility and Requirements

In order to receive funds from this program, both the student and the institution must meet eligibility criteria. Failure to meet ANY of these criteria may result in denial of funding:

1. **All documents may be electronically submitted, except the official transcript.**

2. Students must meet all of the following criteria in order to receive funding:
    a. Be an enrolled member of the Ho-Chunk Nation by the start of the academic term. If the student is accepted into the Ho-Chunk Nation as an enrolled member during an academic term, **they will become eligible for scholarship funding for the following academic term.**
    b. Be accepted/admitted into a progressive degree program that is at least one (1) academic year in length at a Title IV regionally accredited non-profit institution:
        1) **One-year and two-year program students** must submit a copy of an Acceptance Letter into a **specific** program.
        2) **Students pursuing a Bachelor's degree** must submit a copy of the admissions letter.
        3) **Josephine P. White Eagle Graduate Program Students** must submit a copy of the admissions letter from the Graduate School.
        4) **Conditional and preparatory students** may be eligible for scholarship funding with a written plan approved by the Higher Education Division Manager. See "C. Application Requirements."
        5) "Progressive degree" refers to a student's personal academic progress. Example: a student who has earned a Bachelor's degree, will not be considered for funding toward a second bachelor's degree, associate degree, or technical diploma. See chart below:



    c. Complete the academic institution's financial aid process.
    d. Provide a copy of the academic institution's financial aid award summary.
    e. Submit an itemized billing statement for the current term.

f. Complete and submit a Ho-Chunk Scholarship Application (HSA). The application may be submitted electronically.
g. **All applications must be received no later than the first day of the institution's academic term. Applications received after that time will be deemed ineligible for funding for that term.**
h. Complete and submit a Ho-Chunk Academic Plan for the academic year signed by both the student and an **advisor from the student's academic institution.**
i. Close out any previously funded services (e.g. transcript, trip report, etc.).
j. Students who are found to be ineligible for federal financial aid due to a student loan default may be considered for tuition, required fees, and books, contingent upon a repayment plan approved by the lender.
k. Students on financial aid suspension from their academic institution may be considered for tuition, required fees, and books up to the program maximum for no more than two terms, contingent upon submission of a written financial aid plan that indicates the student's corrective action to resolve the suspension. The plan is subject to approval by the Higher Education Division Manager and/or Financial Aid Officer.

3. Institutions must be non-profit and accredited by a regional accreditation agency/organization by the U.S. Department of Education in order for students to receive funding and be eligible to receive federal student aid funds (Title IV). International schools may be considered provided they meet the criteria listed above.

4. Students who were enrolled in a for-profit academic institution prior to June 30, 2016, and have been continuously enrolled classes at their respective for-profit institution, remain eligible to receive a scholarship in order to complete their current degree. **Students must be continuously enrolled in the for-profit institution and demonstrate Satisfactory Academic Progress (SAP) in order to qualify under this "grandfather clause".**

C. Application Requirements

Ho-Chunk Scholarship Applications can be obtained from the Higher Education Division online at www.ho-chunknation.com, email, or by mail. A complete academic year file includes all of the following:

> **Note:** *All supporting documents must be received before the midterm. Incomplete student files will not be awarded and funds will not be dispersed until final grades are posted.*

1. Complete and submit Ho-Chunk Scholarship Applications to the Higher Education Division. A new application must be completed each academic year.
    a. Incomplete or illegible applications will not be processed. The applications will be sent back to the student to resubmit and/or edit.

b. **All applications must be received no later than the first day of the institution's academic term. Applications received after that time will be deemed ineligible for funding for that term.**

2. Complete all requirements at the school's financial aid office, including the Free Application for Federal Student Aid (FAFSA). The FAFSA is available online at: www.fafsa.gov.

3. Submit a copy of the academic institution's financial aid award summary for the term the student plans to attend.

4. Students must submit a copy of their itemized billing statement from their academic institution for each term.

5. Submit a copy of the letter of acceptance/admission for new, transfer, and reentering students.
   a. One-year and two-year students require a **program specific** acceptance letter (e.g. nursing, liberal studies, welding, etc.).
   b. Student's pursuing a Bachelor's degree need an admissions letter.
   c. Josephine P. White Eagle Graduate Program students need an admission letter.
   d. Conditional and preparatory students may be considered with a written plan that **explains the conditions**. The plan must be approved by the Higher Education Division Manager.

6. Submit a copy of a valid class schedule showing: student name, school name, academic term, courses, and number of credits.

7. Complete and submit a Ho-Chunk Academic Plan for the academic year signed by both the student and an **advisor from the student's academic institution.**

8. Submit official, original transcript if previously funded by the Ho-Chunk Nation Higher Education Division.

Note: *Incomplete applications will **not** be considered for financial assistance and will be sent back to the student for revision. The Higher Education Division cannot retroactively award funding for a term that is no longer in session.*

D. Scholarship Award Determination

Scholarship Awards are based on information from the needs analysis prepared by the school's financial aid office as determined by FAFSA results, the school's budget, and the student's enrollment status, billing statement, and remaining terms of funding eligibility. Funding is determined once all documents have been received and evaluated. The Higher Education

Division cannot retroactively award funding for a term that is no longer in session. All scholarships are subject to availability of funds.

1. Scholarship disbursement may take up to thirty (30) or more days to process and mailed to the vendor, unless otherwise approved.

2. NEED-BASED STUDENTS (BIA funded):
   The application process for need-based students is different than the standard net-profit distribution (NPD) scholarship program. Those who are determined to be "need based", according to the academic institution's financial aid office, may be considered for Ho-Chunk Scholarship funding for allowable education-related expenses based on the school's standard budget. **Josephine P. White Eagle Graduate Students will be considered for tuition, books, and required fees only effective July 1, 2017.**

3. NON-NEED STUDENTS (NPD funded):
   Students who are determined to have "no financial need", according to the academic institution's financial aid office, may be considered for a Ho-Chunk Nation Scholarship toward tuition, required fees, and books, not to exceed the program maximum. (FTE – Full Time Equivalent; PTE – Part Time Equivalent).

4. Awards for FULL-TIME STUDENTS per standard academic year (September to May):
   a. Undergraduate maximum funding : $9,000 ($4,500/ semester or FTE)
   b. Josephine P. White Eagle Graduate Program maximum funding: $24,000 ($12,000/ semester or FTE)
   c. **Josephine P. White Eagle Graduate Students will be considered for tuition, books, and required fees only.**

5. Awards for PART-TIME STUDENTS per standard academic year (September to May) are for direct costs (tuition, required fees, books) not covered by another source:
   a. Undergraduate maximum of $7,000 ($3,500/ semester or PTE)
   b. Josephine P. White Eagle Graduate Program maximum of $18,000 ($9,000/ semester or PTE)

Note: *Repeat and/or remedial courses can be considered for funding, with signed recommendation of the campus' Academic Advisor, must be included on the Academic Plan. Audit courses are* ***not*** *eligible for funding.*

E. Student Responsibilities

Failure to provide correct information may delay or suspend the funding process with the United States Department of Education, an academic institution's financial aid office, and the Ho-Chunk Nation Higher Education Division. Students must complete the following to be considered for funding:

1. Complete and submit a Ho-Chunk Scholarship Application each academic year.

a. **All applications must be received no later than the first day of the institution's academic term. Applications received after that time will be deemed ineligible for funding.**
b. Application materials may be submitted electronically, excluding the original transcript.
c. Incomplete or illegible applications will not be processed. The applications will be sent back to the student to resubmit and/or edit.

2. Apply each year for the Free Application for Federal Student Aid (FAFSA). **Income information is required, including per capita and children's per capita trust funds ("18 money").** All assets must be claimed or it may constitute fraud.
3. Maintain satisfactory academic progress as defined in "Academic Requirements."

4. Submit a valid class schedule, which includes student name, school name, courses, credits, and term.

5. Submit an itemized billing statement for the current term.

6. Complete and submit the Ho-Chunk Academic Plan signed by student and an academic advisor from the student's institution.

7. Submit all supporting documents before the midterm. Incomplete student files will not be awarded and funds will not be dispersed until final grades are posted.

8. Ensure that his/her mailing address, email address, telephone number, and other contact information is updated with the Higher Education Division.

9. Submit an official transcript at the end of each academic term to close out credits funded by the Higher Education Division. **Failure to do so suspends any further funding until an official transcript has been received.**
   a. Unofficial transcripts may be accepted on a temporary basis in extraordinary circumstances.
   b. Students must also provide proof of payment that Official Transcripts have been ordered for that term.
   c. Transcripts must be addressed to:

      Ho-Chunk Nation Higher Education Division
      P.O. Box 667
      Black River Falls, WI 54615

10. Immediately notify the Ho-Chunk Higher Education Division, in writing, of changes in schools, withdrawal, degree programs, name, address, contact numbers, and e-mail address(es).

11. Submit a copy of an approved consortium agreement if attending more than one (1) institution during the same academic term.

F. Academic Requirements

Students will be required to maintain satisfactory academic progress by completing all credits funded by the Ho-Chunk Higher Education Division, and to maintain a satisfactory term grade point average (GPA), which will determine continuation of Ho-Chunk Scholarship funding. Full-time credits will be established by degree program as follows:

1. Undergraduate/technical program students must maintain a 2.5 minimum GPA on a 4.0 scale each term or term equivalent.

2. Josephine P. White Eagle Graduate Program students must maintain 3.0 minimum GPA standard on a 4.0 scale (9 credits or FTE). Professional students' (J.D./M.D./D.D.S.) status will be determined based upon the academic institution's definition of good standing. Many professional schools grade on a curve and the student may be in good standing with his/her institution, yet not meet the 3.0 or 2.0 GPA requirement.

3. Schools using alternative grading such as pass/fail or credit hours will have a satisfactory academic progress equivalency scale established by the Higher Education Division. For inquiries, please contact the Higher Education Division.

4. Students may be placed on either probation or suspension for failure to earn the required GPA. Full-time credits will be established by degree as stated above.
    a. Undergraduate/technical program students with a term GPA of 2.0 up to 2.499 will be placed on probation.
    b. Josephine P. White Eagle Graduate Program students with a term GPA of 2.0-2.999 will be placed on probation.
    c. Undergraduate/technical program students with a term GPA below 2.0 will be suspended.
    d. Josephine P. White Eagle Graduate Program students with a term GPA below 2.0 will be suspended.
    e. Professional students' (J.D./M.D./D.D.S.) status will be determined based upon the academic institution's definition of good standing. Many professional schools grade on a curve and the student may be in good standing with his/her institution, yet not meet the 3.0 or 2.0 GPA requirements of the Josephine P. White Eagle Scholarship, as mentioned above.

5. Students must successfully complete all of the credits for which the Ho-Chunk Higher Education Division has provided funding.
    a. Students who do not complete all of the credits for which they were funded will be placed on probation.
    b. Students placed on probation maintain eligibility for continued funding.
    c. Students who do not complete at least half of the credits for which they were funded will be suspended.
    d. Students placed on suspension are ineligible for funding until they return to good standing.

e. Students who do not meet all of the probation requirements as listed in their Ho-Chunk Higher Education Division Probation Letter will be suspended.
f. Students who have been suspended (e.g. transcript suspension, academic suspension, etc.) for ten (10) or more years, may reapply to the scholarship program and will be considered for reentry on a probationary status.

6. Students on suspension are ineligible for Ho-Chunk Higher Education Scholarship funding until they are brought back into good standing. **Students on suspension status must rely on other funding sources.**

7. To be reinstated for continued funding, students must complete the equivalent number of credits they were funded during the term of academic suspension.

8. Students shall not return to good standing and be eligible for funding while a term is in progress for grades earned that term. Students shall be eligible to return to good standing at the start of the following term for credits earned.

9. Students are not able to reimburse the Ho-Chunk Higher Education Division for credits funded to avoid probation and/or suspension. When funding is returned by the school, attempted credits will be adjusted accordingly.

G. Appeals Procedure

The appeals procedure is a formal process for requesting consideration to an official decision, not an informal conversation with a staff member. An applicant who has been placed on probation, suspension, or denied funding by the Higher Education Division will receive written notice and may then file an appeal. To file an appeal, students must complete the steps in "VI. Appeals Procedure."

1. It is the student's responsibility to ensure that all his/her mailing address, email address, telephone number, and other contact information is updated with the Higher Education Division so that notice can be sent to the student

H. Length of Funding Eligibility

Students are eligible for a specific number of full-time terms to attain their educational goals. Part-time credit coursework will be **prorated**.

Maximum Funding Eligibility Chart

Degree or Award type	Eligibility
Technical Diploma or Two-Year Degree	Maximum of six (6) semesters (or equivalent)
Transfer or 2+2 Program(s)	Maximum of six (6) semesters (or equivalent) to complete Freshman/Sophomore courses and an additional four (4) remaining terms to complete Junior/Senior coursework, not to exceed ten (10) semesters (or equivalent)
Bachelor's Degree	Cumulative undergraduate maximum of ten (10) semesters (or equivalent)
Master's Degree	Maximum of six (6) semesters (or equivalent) two academic years of study and one (1) year to complete thesis/project/presentation
Juris Doctorate (J.D.)	Cumulative graduate program maximum of eight (8) semesters (or equivalent) four (4) academic years of study calculated with previously funded graduate level coursework
Academic/Professional Doctoral Degree (Ph.D., Ed.D., etc.)	Cumulative graduate program maximum of ten (10) semesters (or equivalent) three (3) academic years of study and two (2) years to complete dissertation work
Professional Medical Degree (M.D., D.D.S., D.P.T., D.N.P., etc.)	Cumulative graduate program maximum of ten (10) semesters (or equivalent) is allowable upon submission of a detailed academic plan

SUPPORT PROGRAMS

II. Summer Tuition Assistance Program

A. Purpose of Program

The Summer Tuition Assistance Program is for students who take summer course work at a Title IV regionally accredited academic institution. The summer coursework must apply to degree completion.

B. Eligibility and Requirements

In order to receive funds from this program, both the student and the institution must meet eligibility criteria. (See "Eligibility and Requirements").

C. Application Requirements

Summer Tuition Assistance Program Applications can be obtained from the Higher Education Division on-line at www.ho-chunknation.com, email, or by postal mail. A complete academic file requires all of the following:

1. Summer Tuition Assistance Program Application **must be received no later than the first day of the academic institution's term.**
    a. Incomplete or illegible applications will not be processed. The applications will be sent back to the student to resubmit and/or edit.
    b. All application materials may be submitted electronically, **except the official transcript.**

2. Submit a copy of the school's itemized billing statement for the current term.

3. Submit a copy of the letter of acceptance/admission for new, transfer, and reentry students. (Refer to eligibility requirements).

4. Submit a copy of a valid class schedule showing: student name, school name, academic term, courses, and number of credits.

D. Summer Program Award Determination

The Summer Program is based on the student's direct cost of tuition, required fees, and books not to exceed the annual program maximum: $3,500 for undergraduates and $9,000 for Josephine P. White Eagle Graduate Program students.

E. Student Responsibilities

Failure to provide correct information may delay and/or suspend the funding process with the Ho-Chunk Nation Higher Education Division.

F. Academic Requirements

Can be found on page seven (7).

G. Appeals Procedure

An applicant who has been placed on probation, suspension, or denied funding by the Ho-Chunk Nation Higher Education Division may file an appeal. To file an appeal, students must complete the steps in "VI. Appeals Procedure."

H. Length of Summer Funding Eligibility

Degree	Maximum Terms of Funding
One-year degree/certificate	1 term
Associate's Degree	3 terms
Bachelor's Degree	6 terms
Master's Degree	8 terms
Professional/Doctoral Degree	10 terms

* Summer terms calculated cumulatively

III. College Access Program

A. Purpose of Program

The purpose of the College Access Program is to assist Ho-Chunk members with payment of fees necessary to gain acceptance into the postsecondary school of their choice within the United States. These fees include entrance preparatory courses, entrance exams/tests, and application fees.

1. Preparatory courses are courses that prepare the student for a specific **entrance exam**, e.g. the COMPASS, Accuplacer, ACT, SAT, GRE, GMAT, LSAT, MCAT, etc.
    a. This does not include CNA courses or undergraduate coursework necessary for matriculation to graduate school.

B. Eligibility and Requirements

Ho-Chunk Nation enrolled students must meet the following eligibility requirements to receive funding under this program:

1. Complete and submit a College Access Program Application and supporting documentation.

2. Submit a copy of test exam results, transcripts, and original receipts of payment for reimbursement within one (1) year of test date. Documents must be received prior to reimbursement consideration.

3. All applicants, except currently enrolled high school students requesting payment or reimbursement of testing fees, are required to submit a completed an intake with the Higher Education Division.

College Access Program Funding

Test/Exams and Preparatory Course Fees	Community or Technical College (2-year)	College (4-year)	Graduate	Maximum Funding Approved
Application fees	2 fees	4 fees	6 fees	
GED/HSED test	*See high school testing*			Up to $200
SAT/ACT*	*See high school testing*	2 fees		Up to $150
SAT/ACT Prep Course*				Up to $150
ABT/COMPASS*				Up to $75
Prerequisite Coursework**	4 courses	4 courses	3 courses	**Prorated; not to exceed one (1) full-time term**
Graduate Entrance Exam			2 fees	Up to $500
Graduate Preparatory Course				Up to $2,000 *Half paid upon approval and the remainder is paid after enrollment*

** High school testing can be taken in **both** the student's junior and senior year*

*** Intended for prerequisite class for entrances purposes*

High School	HSED	High School Equivalency Diploma
	GED	General Equivalency Diploma
Undergraduate	SAT	Formerly Scholastic Aptitude Test
	ACT	Formerly American College Test
	Asset/Compass	Placement Test
Graduate	GRE	Graduate Records Exam
	LSAT	Law School Admissions Test
	MCAT	Medical College Admissions Test
	GMAT	Graduate Management Test

	MAT	Miller Analogies Test

IV. Special Requests Program

A. Purpose of Program

The Special Requests Program provides enrolled Ho-Chunk students attending Title IV regionally accredited institutions with achievement incentives for degree completion, funding for study abroad programs, and funding for professional development opportunities, (e.g. degree-related conferences and workshops).

B. Graduation Achievement Award Eligibility and Requirements

Ho-Chunk members may be eligible if they meet the following criteria:

1. A completed Special Request Application and an official transcript must be received by the Higher Education Division within one (1) year of degree completion.

2. Close out all previous services/terms funded by the Ho-Chunk Higher Education Division, excluding Postsecondary Student Loans that are in satisfactory repayment status.

3. Provide a copy of the diploma from a Title IV regionally accredited postsecondary school within one (1) year of degree conferral date.

4. Complete and submit a W-9 tax form within one (1) year of degree conferral date.

5. Students who receive Higher Education Division Achievement Awards are not eligible for monetary graduation achievement awards from other Ho-Chunk Nation programs.

6. All documents must be received before the Graduation Achievement Award can be considered and processed.

C. Graduation Achievement Award Disbursement

Recipients may receive a Graduation Achievement Award for each progressive degree earned. The amount awarded for Certificates, Associate's, and Bachelor's degrees may not exceed the **cumulative award total** for each progressive degree level attained. However, advanced degrees (Master's, Juris Doctorate, and Doctorates) will be awarded the full amount listed below:

Degree	Amount
One-year certificate or diploma	**$300**
Associate degree	**$750**
Bachelor's degree	**$1,500**
Master's degree	$3,000

Juris Doctorate	$4,000
Doctorate	$5,000

***Bold denotes degrees that are awarded on a cumulative basis**

D. Study Abroad

Study abroad is a program in which students attend school in a country outside the United States of America and receive academic credit toward their degrees. The most common forms of study abroad include: exchange programs, direct study abroad, intensive language programs, faculty-led programs, international student teaching, and teaching licensure.

E. Professional Development

Professional development provides students with funding to attend conferences and workshops, join professional societies related to their degree programs, and other experiences that strengthen professional skill sets.

F. Proctoring Exams

The Higher Education Division may be able to provide proctoring services for required tests/exams with advanced notice at no cost. **The Higher Education Division will not pay for proctor fees.** All requests for proctoring services will be reviewed on a case-by-case basis.

G. Required Travel Expenses for Distance Learning Students

The Higher Education Division may **reimburse** approved costs associated with travel required for an online student to complete in-person coursework for a necessary program-specific course. Required Travel expense reimbursement subject to approval by the Ho-Chunk Nation Higher Education Division.

These funds do not apply to students who commute daily/weekly to their college/university.

H. Eligibility and Requirements for Professional Development, Study Abroad, and Required Travel.

1. Complete and submit current Ho-Chunk Scholarship and Special Request Applications.

2. Be enrolled in a Title IV regionally accredited postsecondary school as a degree-seeking student.

3. Undergraduate students must maintain a 2.75 term grade point average. Josephine P. White Eagle Graduate Program students must maintain a 3.25 term grade point average and cannot be on probation or suspension with the Ho-Chunk Higher Education Division.

4. Study Abroad degree credits must apply toward degree completion.

5. Provide documentation on how the professional development experience, study abroad, or required travel is related to the student's degree area.

6. Provide a written budget breakdown of the total expenses.

7. Professional development funding may be used for the following purposes:
    a. Travel expenses
    b. Lodging expenses
    c. Professional memberships
    d. Will not reimburse for meals, alcohol, cigarettes, ATM receipts, etc.

8. Study abroad funding may be used for the following purposes:
    a. Tuition, required fees, and books
    b. Travel expenses associated with the trip
    c. Lodging expenses associated with the trip
    d. Other expenses associated with the study abroad experience may be considered
    e. Will not reimburse for meals, alcohol, cigarettes, ATM receipts, etc.

9. Required Travel funding may be used for the following purposes:
    a. Lodging expenses associated with the travel.
    b. Gas expenses associated with the travel.
    c. Food expenses associated with the travel.
    d. Will not reimburse for alcohol, cigarettes, ATM receipts, etc.

10. Provide a detailed, written, or multimedia trip report within two (2) weeks after return from the conference/workshop or within one (1) month for study abroad.
    a. Failure to submit required trip report will result in scholarship suspension until the report is received.

G. Disbursement for Professional Development and Study Abroad

1. Maximum funding amount for professional development is not to exceed $1,000 per conference/workshop/professional membership

2. Maximum funding amount not to exceed $3,000 per Study Abroad program.

3. Undergraduate student disbursement is based on grade status and earned credits toward degree (Please refer to chart below for program eligibility). **Priority will be given to undergraduate students for study abroad.**

4. Josephine P. White Eagle Graduate students in full-time status are eligible to participate in a conference/workshop each academic year, though preference will be given to undergraduate students.

5. Josephine P. White Eagle Graduate students in full-time status will be eligible to participate in study abroad once per graduate degree.

Funding Overview			
Credits	**Degree Status**	**Year**	**Eligibility**
1-30	Freshman	1st	One professional development experience or study abroad while in Freshman and Sophomore status
31-60	Sophomore	2nd	
31-90	Junior	3rd	One professional development experience or study abroad while in Junior or Senior status
91-120+	Senior	4th and beyond	
Maximum undergraduate funding not to exceed two (2) full-time academic years			
Graduate students			
Students may be eligible for funding to participate in both the conference/workshop and study abroad programs each year of full-time coursework for an academic year. Part-time students will be considered on a prorated basis.			
Master's degree	Up to three (3) years of Professional Development & one (1) study abroad		
Juris Doctorate	Up to three (3) years of Professional Development & one (1) study abroad		
Ph.D./M.D./DDS/Pharm.D./Ed.D.	Up to three (3) years of Professional Development & one (1) study abroad		

V. Postsecondary Student Loan Program

A. Purpose of Program

The Ho-Chunk Nation Postsecondary Student Loan Program is designed as a support program to provide financial assistance to Ho-Chunk students for specific educational purposes. The support program is designed to help students overcome academic barriers related to the pursuit of postsecondary education.

1. Costs must be for an education-related purpose, not for personal expenses. The Higher Education Division will have final determination as to what constitutes education-related expenses.

2. Eligible students may receive a no-interest loan not to exceed $2,500.

3. Additional information will be required for approval for each allowable expense: receipts, budget breakdown, lease agreements, and default plan. The Postsecondary Student Loan may be used for the following purposes only:
    a. Tuition, required fees and books, if the applicant is not eligible for other educational aid
    b. Computer purchase and related equipment
    c. Educational equipment (e.g. uniforms, tools, etc.)
    d. Relocation costs not to exceed $1,000 on a one-time basis only
    e. Defaulted student loans
    f. Unpaid bill/outstanding balance at prior or current institution
    g. Professional development or study abroad

    * The Higher Education Division will have final determination as to what constitutes education-related expenses.

Note: *The Postsecondary Student Loan shall NOT be used for any of the following purposes: Fees, fines, legal expenses, child support payments, personal emergencies or expenses, etc.*

B. Eligibility and Requirements

Voluntary disclosure of applicant information is required to obtain a Postsecondary Student Loan. Failure to provide requested information may result in a delay or denial of a Postsecondary Student Loan. All applicants of the Postsecondary Student Loan Program shall be pre-screened and must meet the following eligibility criteria:

1. Student must be at least 18 years of age.

2. Student must be currently enrolled at a Title IV regionally accredited institution.

3. Complete and submit Postsecondary Student Loan Program Application, Ho-Chunk Scholarship Application, billing statement (if applicable), and class schedule (if applicable).

4. Complete and submit other supporting documents requested by the Higher Education Division (e.g., class schedule, receipts, etc.).

5. May not have more than one (1) Postsecondary Student Loan active at a time.

6. Student must have sufficient Per Capita funds available for repayment of the Postsecondary Student Loan as approved by the Treasury Department.

7. No co-signers will be allowed.

8. Student must have a positive loan history with the Education Department, e.g. no previous PSSLs in default, etc. A negative loan history may make a student ineligible for the PSSL.

C. Funding Process

1. Applications must be complete and shall be screened on a first-come basis.

2. Postsecondary Student Loan disbursement may take up to thirty (30) days to process and mailed to the vendor, unless otherwise approved.

3. The number of loans available each year will be determined by the availability of funding.

D. Loan Repayment

All Postsecondary Student Loan repayments shall be made in the following manner:

1. Loan repayment shall commence with the next Per Capita disbursement immediately following the Postsecondary Student Loan Award at a rate of $500, and continue at $500 payments with every subsequent Per Capita distribution until the loan is paid in full.

2. The Ho-Chunk Nation Higher Education Division may assess a penalty of ten percent (10%) of the original loan amount to be added to the loan balance of any borrower who defaults in any payment, misrepresents, or omits material information on the application.

3. In the event there is no payment made or an inadequate payment is made from Per Capita funds, the student borrower is responsible to make the scheduled $500 payment to the Higher Education Division within two (2) weeks.

4. No co-signers will be allowed.

E. Student Borrower Responsibilities

1. Student Borrowers are required to maintain enrollment for the academic year (e.g. September through May), excluding summer term.
    a. **Exception:** Graduation during the repayment of the loan. The student is still responsible to continue paying the outstanding balance of the loan. Graduation will not place the loan in default.

2. Student Borrowers must provide the Higher Education Division a current schedule verifying enrollment one month prior to each quarterly Per Capita payment or be considered in default.

3. Student Borrowers are required to submit a written explanation of any changes affecting their Postsecondary Student Loan per the agreement in the Per Capita Waiver and Assignment Statement to the Ho-Chunk Higher Education Division.

4. Student Borrowers are required to immediately report, in writing, to the Ho-Chunk Higher Education Division any changes of their name, address, phone number, transfer to another school, leave of absence, withdrawal from school, and/or new graduation date.

5. Loan repayment to the Ho-Chunk Nation shall be secured by the Student Borrower's Per Capita disbursement per agreement in the Per Capita Waiver and Assignment statement to the Ho-Chunk Higher Education Division. The Student Borrower is solely responsible for repayment of the Postsecondary Student Loan to the Ho-Chunk Nation. No co-signers will be allowed.

F. Default of Loan

The Ho-Chunk Higher Education Division will declare Student Borrowers in default of their Postsecondary Student Loan if payments are not made on every Per Capita disbursement date and an outstanding scheduled payment balance is remaining after two (2) weeks. In addition, falsification of and/or failure to disclose pertinent information or misuse of funds breeches the loan agreement and constitutes a default.

1. The entire unpaid amount of a Student Borrower's loan will become due immediately, and payable on the date of declaration of default by the Ho-Chunk Higher Education Division.

2. The Ho-Chunk Higher Education Division may assess a penalty **up to** ten percent (10%) of the original loan amount to any Student Borrower who has failed to meet the requirements, misrepresents or omits information, does not maintain enrollment in school or does not have sufficient funds for repayment.

Note: *Student borrowers with a history of defaulted loans may jeopardize approval of future PSSL borrowing capability*

G. Appeals Procedure
Appeals may be filed in accordance with "VI Appeals Procedure".

VI. Higher Education Division Appeals Procedure

An applicant who has been placed on probation, suspension, or denied funding by the Higher Education Division may file an appeal. Failure to complete the steps outlined below may affect the outcome of the appeal.

A. Submit a letter of appeal with supporting documentation within thirty (30) calendar days of the date of a letter of probation, suspension or denial funding to higher.education@ho-chunk.com or via postal mail to:

    Ho-Chunk Education Department
    Attn: Executive Director
    P.O. Box 667
    Black River Falls, WI 54615

B. The student's appeal letter must clearly outline the extenuating circumstances that he/she did not meet the Higher Education Division's academic standards, the reason(s) he/she has chosen to appeal, and the specific action the student requests the Higher Education Division to take.

C. The Executive Director of Education will determine the outcome of a student's appeal in conjunction with the Higher Education team.

D. The Executive Director will review the appeal. After review, the Executive Director's decision will be mailed. If additional information is requested, it must be submitted within the time frame stipulated by the Executive Director.
    a. It is the student's responsibility to ensure that all his/her mailing address, email address, telephone number, and other contact information is updated with the Higher Education Division.

VII. Student Code of Conduct

Students shall at all times conduct themselves in a manner that demonstrates mutual respect and courtesy, display appropriate standards of behavior, and refrain from any actions or inactions that impinge on the rights of others and/or disrupt the working environment of the Department of Education or the operations of the Ho-Chunk Nation.

1. For the purposes of this policy, misconduct is intentional conduct, without a legitimate purpose, which both causes a person distress, or fear, and would cause a reasonable person distress or fear. No threat or overt act of violence is required for conduct to be unreasonable.
2. Students, and any individual authorized to communicate on the student's behalf, are expected to maintain a professional and respectful relationship with the employees and staff of the Higher Education Division and the Education Department.
3. The Higher Education Division has a commitment to fair and courteous service for all students. In all interactions with the Higher Education Division, students are expected to reciprocate this professional and respectful conduct.
4. The following are examples of standards which students are expected to uphold in all communications with Higher Education staff or any Ho-Chunk Nation staff involved in the Higher Education process:
    a. The student demonstrates courteous behavior;
    b. The student is proactive in submitting materials in a timely manner to Higher Education Division and in communicating with staff;
    c. The student is attentive and patient;
    d. The student works cooperatively with Higher Education Division staff.
5. Students who violate these standards will be subject to disciplinary sanctions in order to promote their own personal development, to protect the Higher Education Division, and to ultimately help the student's academic career.
6. It is at the discretion of the Higher Education Division to determine disciplinary sanctions.
    a. Sanctions may be enforced, in accordance with these procedures, upon any student who commits an act of misconduct.
    b. The following is a progressive list of the typical measures taken to address student misconduct:
        i. First incident: Verbal and/or written warning
            1. Student is eligible for funding.
        ii. Second incident: Misconduct Probation
            1. Funding eligibility is conditional on successfully satisfying identified actions or conditions for a specified period of time, during which other sanctions may be imposed.
            2. Students will be placed on Misconduct Probation for one full-time semester or its equivalent.

3. If an additional act of misconduct occurs or violation of any condition of probation occurs, additional sanctions may be imposed.

iii. Third incident: Misconduct Suspension

1. Student is not eligible for funding. Any suspension imposed shall state the beginning and ending dates.
2. Students will be placed on Misconduct Suspension for one full-time semester or its equivalent.

If a student has been reinstated after a Misconduct Suspension, any subsequent misconduct will result in suspension for one academic year.

VIII. Student Support Services

Disabilities