

Student Debt: The TCU Voice

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College of Menominee Nation

- ✓ Member of the Tribal Colleges and Universities System (TCUs) Accredited through the Higher Learning Commission
- ✓ Private, Not-for-profit institution; Chartered by the Menominee people in 1993, authorized by US Congress as 1 of 3 Land Grant Colleges in Wisconsin in 1994
- ✓ Awarding Technical, Associate's, and Bachelor's Degrees in a variety of programs
- ✓ Enrollment: 84% Native American, 16% Non-Native American (White, Black or African American, Hispanic/Latino, Native Hawaiian or other)
- ✓ Approx. 38% Full-time, 62% Part-time

Most TCUs do not participate in Federal Student Loan Programs

- ✓ Affects distribution of Title IV funding
- ✓ If students default on student loans, they are ineligible for Title IV funding (default over 30%)
- ✓ The institution can be at risk of losing Title IV funding as well
- ✓ If a student withdraws or stops out after a specific date, Title IV funding must be returned

All CMN students are eligible for Federal and State Grants and Scholarships

- ✓ Federal Pell Grant Program (PELL)
- ✓ Federal Supplemental Educational Opportunity Grant (FSEOG)
- ✓ Federal Work Study
- ✓ Wisconsin Higher Education Grant Program (WHEG)
- ✓ Talent Incentive Program (TIP)
- ✓ Wisconsin Minority Retention Grant (WMRG)
- ✓ Wisconsin Indian Student Assistance Grant (WIG)
- ✓ Wisconsin Handicapped Student Grant Program (HSG)
- ✓ Bureau of Indian Affairs Grant Program (BIA)

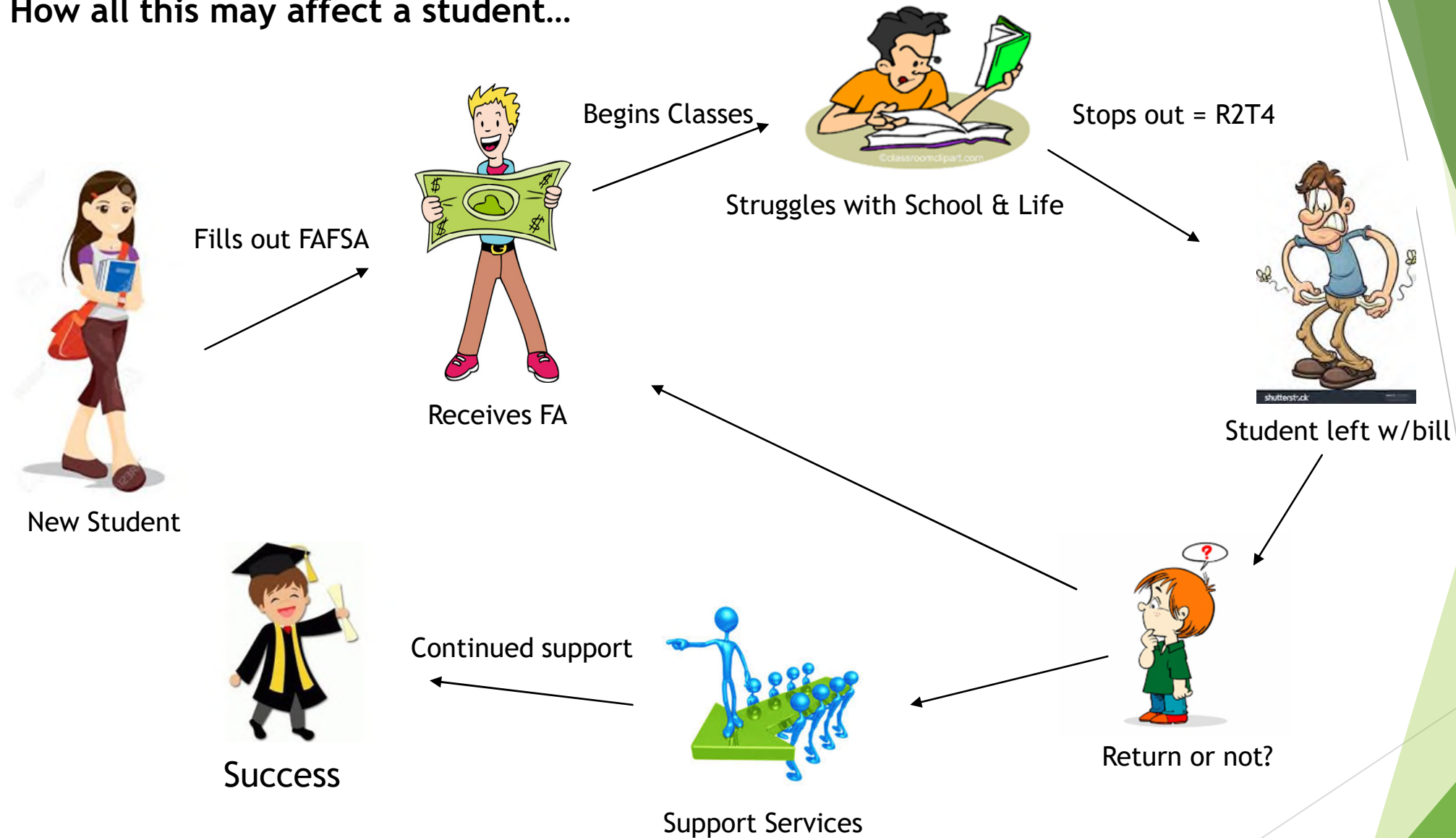
- ✓ Public and Private Scholarships
- ✓ Internship opportunities (SDI grants, AICF)

Tribal Higher Education Departments

- ✓ Each tribe houses their own THE department and they do vary
- ✓ Menominee Higher Education:
 1. Adult Vocational Training Program (AVT): Designed for students planning to obtain a diploma or certificate (1-year program), or an Associate of Arts degree (2-year program) at a vocational/technical college.
 2. Higher Education (HE): Designed for college-bound students planning to obtain a bachelor's degree.
 3. Adult Education (AE): Designed for job-related activities such as seminars, workshops and academic courses.
- ✓ The maximum tribal grant for HE is \$2,200 per academic year for a full-time student (12 credits or more each semester; \$1,100/semester). Grants for students who are less than full-time will be pro-rated according to the number of credits they are carrying. Part-time students must be carrying a minimum of 6 credits in order to be eligible for the tribal grant.

The maximum funding available to bachelor degree seeking students is \$13,000 total of combined part-time/full-time.

How all this may affect a student...



Continuous support is necessary from admission through graduation!

COVID-19 hits:

- ✓ Decreased THE funding
- ✓ K-12 schools go online - students go through childcare issues
- ✓ Students stop out - Title IV returned - student left with bill
- ✓ CMN left with unpaid tuition = lost revenue



Major issue for CMN Students:

- ✓ Majority of our population is at risk = life struggles
- ✓ Non-Native students = not much funding

Recommendations for TCUs:

- ✓ Debt forgiveness for Institutions?
- ✓ Funding for childcare?
- ✓ Funding for added Student Support Services and Retention?

Questions?

