

iSave Program

The iSave Program is designed to help working Native Americans save money to achieve their financial goals. For every \$1 you save, Cherokee Nation will match it with \$3.

We will assist you in opening an iSave Account with a designated bank. iSave participants must save at least \$100 total and save for a minimum of 6 months in order to access matching funds. Cherokee Nation will match up to \$1,000 of your iSave deposits.

iSave matching funds may be used for the rehabilitation or improvement of your primary residence located within Cherokee Nation reservation.

Applicant Qualifications:

- I. Must be at least 18 years of age
- 2. Must be a citizen of a federally recognized tribe, Cherokee Nation citizenship preference
- 3. Household income must not exceed 80% of the National Median Income as established by HUD
- 4. Must own the primary residence and it must be located within Cherokee Nation reservation

NAHASDA Median Income Guidelines effective June 22, 2021

Family Size	I	2	3	4	5	6	7	8
80%	\$44,744	\$51,136	\$57,528	\$63,920	\$69,034	\$74,147	\$79,261	\$84,374

ANSWERS TO COMMONLY ASKED QUESTIONS

How does the program work?

- We assist you in opening an iSave account with a designated bank after your application is approved.
- iSave accounts must be opened with a \$30 deposit.
- Cherokee Nation iSave will match up to \$1,000 of your deposits with \$3 for every \$1 saved.
- You can access match funds 6 months after your savings account is open as long as you have saved at least \$100.
- You have 2 years from enrollment in the program to save the maximum match amount of \$1,000.
- The iSave program is a maximum 3 year program. Match funds unused after 3 years are forfieted.
- You must meet the Education Requirements before receiving Cherokee Nation match funds.
- You must submit a copy of your warranty deed for proof of home ownership with your application.

What if I have bad credit?

Results of credit reports will not be used to determine eligibility.

Can I take money out any time?

Yes. You always have complete control over your savings. Cherokee Nation does not put money into your savings account and does not withdraw money from your savings account.

How will my iSave account be managed?

Your account will be held at a Cherokee Nation designated banking facility. You may make deposits at any bank branch and you will receive regular savings statements from the bank. You are the owner of the savings account, not Cherokee Nation.

Can I save more than \$1,000 in the account?

Paritipants are encouraged to save as much as possible, however Cherokee Nation will only match deposits up to \$1,000.

Under what conditions would I be removed from the iSave Program?

Participants may be removed for the following reasons:

- Providing false or fraudulent information on the iSave Application
- Failure to attend all courses specified for completion of program
- Failure to respond to mail, email and or phone communication

APPLICATION CHECKLIST

Please ensure the following are complete and turned in with your application:

	Signed iSave Program Application
	Signed iSave Program Letter of Agreement
	Signed iSave Release of Information Agreement
	Employment Form for all household members
	Signed Income Assistance Affidavit
	Signed Income Declaration for each household member over 18
	Signed Asset Information
	Signed Child Support Affidavit
	Signed Declaration of 214 Status
	Copy of applicant's government issued photo ID, social security card, and proof of tribal citizenship
	Copy of Deed
Ret	urn completed application to:
Che	erokee Nation

Cherokee Nation Attn: iSave Program PO Box 828 Tahlequah, OK 74465

For more information contact: (918)453-5536 or commerce@cherokee.org



Legal Name: LAST

Commerce

RECEIVED DATE:	

MAIDEN

iSave Program Application

APPLICANT INFORMATION
MIDDLE

FIRST

								1 -			
Marital Status:								Gender:		Date of Birth	n:
[Single	☐ Married	☐ Divo	rced	☐ Separated	☐ Widowe	ed	☐ Male	☐ Female		
Mailing Address (Str	eet Address, City	, State, Zip):									
Physical Address (St	reet Address, Cit	y, State, Zip) :									
Email address (if app	licable):										
								10			
Home area code & p	ohone #		Cellula	r area code &	phone # or othe	r contact #		Social Secu	rity Number:		
()			()							
Name of closest rela	ative not living in	vour household:	Relative	e phone numb	ner.			Relationshi	p to participa	int:	
TAINE OF CIOSESE FER	active floc fiving in	your mousemore.	relative	priorie riame	,cr.			relationsin	p to pai ticipa	116.	
			Н	OUSEH	OLD COM	POSITION	J				
FULL NAME(S) - A		mbers including				Native	1			Social Secur	rity Number
yourself: Last, Firs	t, Middle		Relation	Sex M/F	Date of Birtl			List Trib	e	***REQL	
I						Y/N					
2											
3										-	
4											
5											
,											
6											
7							_				
•											
8											
			1		<u> </u>	<u> </u>			<u> </u>		
Are there family m	iembers temporai	rily absent?	YES	NO If	yes, whom:			Relation:			
Where are they re	esiding?			W	hen are they expe	ected to return?					
,							_				
			10	GROSS		D INCOM	HILD	1 0	CIAL	UNEMPLOY-	I
HOUSEHO	LD MEMBER	EMPL	.OYER	WEEKL'	/ VVELI	AKE CI	IPPORT		URITY	MENT	ALL OTHER
				WAGES			CEIVED		NEFITS	BENEFITS	INCOME
I											
2											
3											
3											
4					+	+					
5											

Do not send any money with this application. You will receive a letter with instructions on how to open your account if you are approved for the program, along with Education Requirements. You are responsible for informing the iSave Coordinator of any changes, specifically contact information. Once you have completed the program requirements, you will contact the iSave Coordinator for withdrawal procedures.

APPLICANT CERTIFICATION

Please read before signing this application. In order to receive services, you must meet all eligibility requirements and program funding must be available.

Warning: Section 1001 of Title 18 of the US Code makes it a criminal offense to conceal information from or knowingly and willfully make false or fraudulent statements to any department of agency of the US regarding any matter within its jurisdiction.

I/We certify that the information given on this application is accurate and complete to the best of my/our knowledge. I/We understand that false statements or information are punishable under Federal Law. I/We also understand that false statements or information are grounds for termination of housing assistance. No record will be communicated to anyone or any agency unless requested in writing, either by the applicant or an officer or employee of the housing program or other Federal agency requiring it in the performance of their duties. This application will not be valid unless completely filled out. Incomplete applications will be returned.

I/We certify that any changes in household income or household composition prior to eligibility confirmation will be reported to the iSave Program staff by contacting the iSave Program at 918-453-5536. Monetary assistance is contingent upon available funding.

My signature below also authorizes the release of account information to and from other financial institutions I have supplied to Cherokee Nation in connection with this program. I understand eligibility for iSave matching funds is contingent on all occupants meeting program criteria.

CONSENT: I consent to Cherokee Nation requesting and obtaining income information from the sources listed on this form for the purpose of verifying my eligibility and level of benefits under HUD/Cherokee Nation's assisted iSave Program. I understand income information under this consent form cannot be used to deny, reduce, or terminate assistance without first independently verifying what the amount was, whether I actually had access to the funds and when the funds were received. In addition, I must be given an opportunity to contest those determinations.

Signature of Head of Household	Date	Signature of Spouse	Date
Other Family Member over the age 18	Date	Other Family Member over the age 18	Date

PRIVACY ACT NOTICE: THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE PARTICIPANT OR BORROWER UNDER THE AGENCY'S PROGRAM(S). IT WILL NOT BE DISCLOSED OUTSIDE THIS AGENCY EXCEPT AS REQUIRED AND PERMITTED BY LAW.



Cherokee Nation Representative Signature

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iSave Program Letter of Agreement

Between, Cherokee Nation iSave Program and the following Participant:
The Participant agrees to:
 Open an iSave account with a designated bank. Complete all sessions of the financial education requirements. Participate in evaluation activities, which may include completing surveys, participating in focus groups and one-on-one interviews. Notify iSave Coordinator of any changes in contact information. Allow Cherokee Nation to obtain savings account information regarding the iSave account at the designated bank.
The Participant understands:
The iSave and match funds must be used within twelve (12) months after completion of the savings period (2 years). Failure to utilize the match funds within this time period may result in forfeiture of match dollars (you always maintain control of deposits made to your iSave savings account). Current contact information must be maintained and the participant is responsible for ensuring mailing address, email address (if applicable), and contact numbers are accurate and updated. Homeownership must be maintained for a period of five years; failure to do so will result in the participant reimbursing Cherokee Nation for match funds expended. A soft second mortgage will be executed and filed at the time of the first match funds disbursement. If the participant withdraws from the iSave program or fails to successfully meet savings and training requirements, no match funds will be awarded. If the participant fails to meet any of the conditions outlined in this letter of agreement, or provides false or misleading information, the participant may be removed from the program. All match funds will be forfeited and the Cherokee Nation's iSave Program will notify the designated bank where the participant's savings account will be moved to a regular savings account. All money deposited by the participant remains the participant's property.
The Cherokee Nation iSave Program will provide:
Match funds for up to \$1,000 of an individual's iSave deposits. Financial Education Classes.
understand and agree to the terms and conditions of participating in the iSave Program.
Participant Signature Date

Date



iSave Release of Information Agreement

As a participant in Cherokee Nation's iSave Program and an owner of an iSave Savings Account, I authorize the bank to release information on my iSave Savings Account to Cherokee Nation for the purposes of monitoring my eligibility to remain in the program. If for any reason I am no longer participating in the Cherokee Nation iSave Program, I understand that this account will be transferred to a regular savings account that may incur monthly maintenance fees.

APPLICANT INFORMATION										
Legal Name: LAST	FIRST	MIDDLE	MAIDEN	SUFFIX						
Social Security Number	Date of Birth		Community							
Current Address (Street Address, City	r, State, Zip) :									
If Less than 6 months, Previous Addres	ss (Street Address, City, State, Zip):									
Signature of Account C	Owner	Date	e							
Cherokee Nation Repr	esentative Signature	Date	<u> </u>							



Not Applicable

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Self-Employed (include 3 yr taxes)

Employment Form

Complete the top half of this form by listing number and your employer's phone number					
ID	ENTIFICATIO	N INFORM	ATION		
NAME OF COMPANY / EMPLOYER		PRINT EMPLOYEE	'S NAME		
MAILING ADDRESS OF EMPLOYER		SOCIAL SECURITY	NUMBER		
CITY, STATE, AND ZIP CODE		EMPLOYER'S PHO	NE NUMBER and FAX	NUMBER	
I HEREBY AUTHORIZE YO	DU TO FURNISH ALL	INFORMATION	REQUESTED ON T	THIS INQUIRY:	_
**************************************	on to be co	************* mpleted	**************************************	**************oyer	******
	EMPLOYER IN	NFORMATI	ON		
PLEASE PROVIDE THE ANTICIPATED GROSS EARNINGS	FOR THE NEXT 12 MC	NTH PERIOD (Y	EAR):	\$	
YEAR TO DATE TOTAL INCOME:				\$	
AVERAGE NUMBER OF HOURS PER PAY PERIOD:		☐ HOURLY ☐	WEEKLY BI-WE	EEKLY BI-MON	THLY MONTHLY
AVERAGE NUMBER OF HOURS PER WEEK:		AVERAGE OVERT	ME HOURS RECEIVED	O ANNUALLY:	
CURRENT HOURLY PAY RATE (GROSS) \$					
REGULAR FULL TIME PART TIME	TEMPORARY [] SEASON/	AL CONTE	RACTUAL 🗌	OTHER
NOTES:					
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:					
TITLE / POSITION:				DATE OF HIRE:	
SIGNATURE OF AUTHOR	IZED PERSONNFI			DATE	
		DUONEAUAS	-n		
COMPANY MAILING ADDRESS (STREET, CITY, STATE, ZI	IP)	PHONE NUMBE	:K	FAX NUMBER	



Not Applicable

Commerce

Self-Employed (include 3 yr taxes)

Employment Form

	bloyer's name and mailing address. Print your name, social security ee Nation will contact your employer for employment verification.
number and your employer's phone number. Cherok	ce readon will contact your employer for employment verification.
IDENTIFIC	CATION INFORMATION
NAME OF COMPANY / EMPLOYER	PRINT EMPLOYEE'S NAME
MAILING ADDRESS OF EMPLOYER	SOCIAL SECURITY NUMBER
CITY, STATE, AND ZIP CODE	EMPLOYER'S PHONE NUMBER and FAX NUMBER
I HEREBY AUTHORIZE YOU TO FURN	IISH ALL INFORMATION REQUESTED ON THIS INQUIRY:
SIGNATURE OF APPLICANT	DATE
**************************************	**************************************
EMPLO	YER INFORMATION
PLEASE PROVIDE THE ANTICIPATED GROSS EARNINGS FOR THE NEX	XT 12 MONTH PERIOD (YEAR) : \$
YEAR TO DATE TOTAL INCOME:	\$
AVERAGE NUMBER OF HOURS PER PAY PERIOD:	☐ HOURLY ☐ WEEKLY ☐ BI-WEEKLY ☐ BI-MONTHLY ☐ MONTHLY
AVERAGE NUMBER OF HOURS PER WEEK:	AVERAGE OVERTIME HOURS RECEIVED ANNUALLY:
CURRENT HOURLY PAY RATE (GROSS) \$	
	PORARY SEASONAL CONTRACTUAL OTHER
NOTES:	
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:	
TITLE / POSITION:	DATE OF HIRE:
SIGNATURE OF AUTHORIZED PERSO	NNEL DATE
COMPANY MAILING ADDRESS (STREET, CITY, STATE, ZIP)	PHONE NUMBER FAX NUMBER



Income Assistance Affidavit

This form must be completed and signed by all household members 18 year of age or older even if no benefits are received.

☐ I certify my househor provided by a Native		ntly receiving	income assis	tance from th	e Department of Human Services or Tribal Services,
☐ I certify that my hou	sehold recieves inc	ome assistanc	ce as indicate	d below:	
		IN	COME AS	SISTANCE	
TYPE OF BENEFIT	AMOUNT			LIST PERSON(S)	RECEIVING BENEFIT AS INDICATED
SSA	\$				
SSI	\$				
VA – VETERANS	\$				
TANF	\$				
CHILD SUPPORT	\$				
AID TO DISABLED	\$				
AID TO ELDERLY	\$				
GENERAL ASSISTANCE	\$				
TRIBAL WORK EXPERIENCE	\$				
UNEMPLOYMENT BENEFIT	\$				
OTHER:	\$				
EXPLAIN OTHER TYPE OF BEN	NEFIT:				
DOES THE STATE PAY SUPPLE	MENTAL INSURANCE /	MEDICARE?	YES	□ NO	IF YES, LIST AMOUNT: \$
	resentations to l	oe true as of	f the date s		he iSave Program. Under penalty of perjury, I in signing the affidavit.
					EQUESTED ON THIS INQUIRY
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
IF YOU DRAW BENEFITS FROM	M A DIFFERENT SOCIAL	L SECURITY NUN	1BER, LIST THE	NUMBER:	
V.A. CI AIM NI IMBER(S):					



Income Declaration

This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes t	o income imm	ediately and fu	ırnish all infor	mation reques	ted in this affic	lavit.
☐ I certify I receive no incombenefits, TANF, Social Secubenefits, child support or co	rity, Veterans	or other gove	rnmental/triba	ıl benefit, pens		
☐ I certify I am not presently months.	employed in	any capacity l	out anticipate	becoming em	ployed within	the next 12
☐ I certify I am not presently begin on I w	employed but ill be earning \$	I have accept	ed a position per	with(weekly	, monthly, etc.).	_ which will
☐ I certify all income I receive	is listed in the	table below:				
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
I understand that this affidaving perjury, I certify the above rep		•			_	
Print Name				Signat	ure	
Social Security Number				Date		



Income Declaration

This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes t	o income imm	ediately and fu	ırnish all infor	mation reques	sted in this affic	lavit.
☐ I certify I receive no incombenefits, TANF, Social Secubenefits, child support or co	rity, Veterans	or other gove	rnmental/triba	ıl benefit, pens		
☐ I certify I am not presently months.	employed in	any capacity l	out anticipate	becoming em	ployed within	the next 12
☐ I certify I am not presently begin on I w	employed but ill be earning \$	I have accept	ed a position per	with(weekly	, monthly, etc.).	_ which will
☐ I certify all income I receive	is listed in the	table below:				
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
I understand that this affidaving perjury, I certify the above rep						
Print Name				Signat	ure	
Social Security Number				Date		



Asset Information

If you do not have any accounts, assets, own or have any interest in real property, please check the Not Applicable box and sign below:

Not Applicable

			DESCRIPT	TION OF ASSETS				
CHECK			ТҮРЕ		BALANCE \$			
	CHECKING							
	CHECKING							
	SAVINGS							
	SAVINGS							
	CERTIFICATE OF DE	POSIT (CD))					
	IRAs							
	MUTUAL FUNDS							
	STOCKS / BONDS							
	MONEY MARKETS							
	ANNUITIES							
	OTHER TYPE:							
REAL PROPERTY (LAND, HOUSE, ETC.)		DO YOU OWN OR CO-OWN (TRUST, JOINT) ANY REAL PROPERTY? YES NO						
IF YES, WHERE IS THE PROPERTY LOC			ATED?		STATUS: (Taxable, Trust, Restricted)			
REAL PROPERTY HAVE YOU TRANSFER			U OWNED OR DISPOSED OF ANY REAL PROPERTY IN THE PAST 3 YEARS BY SALE, GIFT, OR PES NO					
IF YES, HOW WAS THE PROPERTY DISPOSED OF? PLEASE CHECK ONE OF THE BOXES BELOW.								
] SALE	☐ ASSIGNMENT/TRANSFI	ER/GIFT ☐ FORECLOSURI	E □OTHER			
Signature, Head of Household			Date	Spouse Signature		Date		



This document must be signed, even if it's not applicable.

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Child Support Affidavit

Please mark the applicable boxes:					
Not Applicable, I certify I am not	divorced or separat	ed with o	children.		
I do hereby swear I am the sole said child/children, as listed belo	ow.		-		ers regarding
certify that my household \Box is o	r	receiving	gany child suppo	ort as listed in the table below.	
	CHILD IDEN	ITIFICA	TION and SU	IPPORT	
NAME OF CHILD	DATE OF BIRTH	AGE	NAME OF NON-CUSTODIAL PARENT		Do you receive Chil Support? YES / NO
I DO HEREBY SWEAR AND AFFIRM I AM SEP	ARATED FROM:	(Name)			
I HAVE ☐ , HAVE NOT ☐ , FILED FOR A DI	ORCE OR LEGAL SEPARAT	(Name)			
I AM DIVORCED FROM (Please submit Divorce	e Decree):	(Name)			
TOTAL AMOUNT OF CHILD SUPPORT OR A	LIMONY RECEIVED MONT		\$		
I understand that this affidavit is made above representations to be true as of				tance Program. Under penalty of per	jury, I certify 1
	APPL	ICANT	SIGNATURE		
	AUTHORIZED TO FURN	IISH ALL IN		UESTED ON THIS INQUIRY	
SIGNATURE:			DATE:	SOCIAL SECURITY NUMBER	
SIGNATURE:			DATE:	SOCIAL SECURITY NUMBER	



Declaration of Section 214 Status

NOTICE TO APPLICANTS AND TENANTS: In order to be eligible for the housing assistance sought, each applicant for, or recipient of, housing assistance must be lawfully within the United States. Please read the Declaration statement carefully, sign and return it to the Cherokee Nation. Please feel free to consult with an immigration lawyer or other immigration expert of your choice.

A box must be completed for each member of the household. A parent or guardian must sign for family members under 18 years of age. Do not sign the child's name; sign your name as parent or guardian and print your child's name.

I certify under penalty of perjury, that to the best of my knowledge, I am lawfully within the United States because (please check below):

DECLARATION								
PLEASE CHECK THE APPROPRIATE BOX	COMPLETE FOR EACH HOUSEHOLD MEMBER							
☐ I am a citizen by birth, a naturalized citizen, or a national of the United States, or;	NAME:							
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).								
☐ I have eligible immigration status as checked: ☐ Immigrant status under 101 (a or 1010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:							
☐ Threat to life or freedom under 243(h) of the INA/7; or ☐ Amnesty under 245A of the INA/8.	DATE							
Attach INS document(s) evidencing immigration status and signed verification consent form.	DATE:							
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;								
Taill a citizen by birtif, a flattifalized citizen, of a flational of the officed states, of,	NAME:							
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).								
☐ I have eligible immigration status as checked: ☐ Immigrant status under 101 (a or 1010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:							
☐ Threat to life or freedom under 243(h) of the INA/7; or ☐ Amnesty under 245A of the INA/8. Attach INS document(s) evidencing immigration status and signed verification consent	DATE:							
form.	DATE.							
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;								
	NAME:							
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).								
☐ I have eligible immigration status as checked: ☐ Immigrant status under 101 (a or 1010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:							
☐ Threat to life or freedom under 243(h) of the INA/7; or ☐ Amnesty under 245A of the INA/8. Attach INS document(s) evidencing immigration status and signed verification consent	DATE:							
form.	DATE.							
☐ I am a citizen by birth, a naturalized citizen, or a national of the United States, or;								
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).	NAME:							
☐ I have eligible immigration status as checked: ☐ Immigrant status under I0I (a or I0I0(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:							
Threat to life or freedom under 243(h) of the INA/7; or Amnesty under 245A of the INA/8.								
Attach INS document(s) evidencing immigration status and signed verification consent	DATE:							
form.								