

Family Support Program

Frequently Asked Questions

1. What is the Family Support Program (“FSP”)?
 - This is a program designed to provide tax-free financial benefits to Tribal Members from age 18 through age 59. It will eventually replace other programs such as Tribal Member Minimum Wage and the External Employment which ends December 31, 2024.
2. How much financial support will I receive from the Family Support Program?
 - The Family Support Program increases the level of financial support by age in the following groups:
 - i. Ages 18-24 will receive \$9,045/year
 - ii. Ages 25-54 will receive \$18,090/year
 - iii. Ages 55-59 will receive \$25,125/year
 - iv. Ages 60+ will receive monies through Title 35
3. When did the Family Support Program start?
 - April 1, 2022.
4. Who is eligible for the Family Support Program?
 - Those who are enrolled in the Mashantucket (Western) Pequot Tribe, age 18-59, not currently banished, and have not committed fraud against the Tribe in the past seven years, those who do not owe monies to MPTN (or are at least following their repayment plan) are eligible to participate in the Family Support Program. To qualify you also cannot receive monies from Title 35, Title 36, the Tribal Member Minimum Wage Program (“TMMW”), or the External Employment Program.
5. Who is not eligible for the Family Support Program?
 - Any of the following will disqualify you from the Family Support Program:
 - i. Not being enrolled in the Mashantucket (Western) Pequot Tribe
 - ii. Being younger than 18 years old or older than 59 years old
 - iii. Actively banished from MPTN
 - iv. Having committed fraud against the Tribe in the past seven years as pursuant to TCR121312-06 of 10.
 - v. Not following repayment plans for monies owed to the Tribe
 - vi. Actively receiving funds from Title 35, Title 36, Tribal Member Minimum Wage Program, or the External Employment Program
6. Is this in addition to other programs?
 - Family Support Program distributions cannot be combined with Title 35, Title 36, Tribal Member Minimum Wage or the External Employment Program. If you would like to opt-in to the Family Support Program you will no longer be eligible to receive support from Title 35, Title 36, Tribal Member Minimum Wage or the External Employment Program.
7. How do I enroll?
 - I’m currently and actively employed and receiving TMMW or External Employment Supplement:
 - i. THEN you have 2 years to opt-in to the Program.
 - If I’m in Title 35 or Title 36
 - i. No change. You will remain in those programs rather than the Family Support Program. This is due to the eligibility requirements of Title 35 & Title 36 as well as the higher level of financial support they provide.
 - I’m not in Title 35 or 36, or receiving TMMW or External Employment payments

- i. You may opt-in by:
 1. Emailing a completed Opt-in Form to FSP@mptn-nsn.gov or;
 2. Online via <https://www.cognitofrms.com/FSATPA/2023MPTNFamilySupportProgramOptinElectionFormOnlineApplication> to receive Family Support Program benefits.
8. Are the payments weekly or monthly? Is there a lump sum option?
 - These will be in a monthly distribution paid on the first business day of each month.
 - There is not a lump sum option.
9. If I move from one age group to the other during the year do I have to wait for the next calendar year to see the increase? What about when I first turn 18?
 - i. Changes in distribution amounts will be made on a quarterly basis (January, April, July, and October). So, when your birthday moves you into a new age bracket, you will see the increased payment amount beginning as of the start of the next quarter. For example, someone turning 26 years-old in September would begin receiving the increased distribution level in October.
 - ii. When you turn age 18 you'll begin receiving distributions at the start of the new quarter following your birthday. For example, someone turning 18 years-old in January would begin receiving distributions in April as long as they opt into the Program within 30 days of the payment date. To be clear, these payments will not be retroactive to the start of the calendar year.
 - What about when I first turn 60?
 - i. Your Family Support Program payments end on the month before you turn 60. This is because your Title 35 payments begin on the first day of the month you turn 60.
10. Will these distribution amounts ever increase?
 - Yes. We have built in a 1/2% annual Cost of Living Adjustment in the Family Support Program so that the distribution amounts will continue to grow every year.
11. Will the money I receive be taxed?
 - No. The Family Support Program is not income-based or needs-based and is being established as a tribal program pursuant to the Tribe's General Welfare Program and can be issued tax-free. This is a significant improvement upon some of the Tribe's current programs which had Federal taxes (and sometimes State taxes as well) reducing the amount actually going to the family member.
12. In order for Family Support Program payments to be non-taxable, funds must be used for allowable purposes. These purposes are described in the Policy & Procedure document issued during January 2022. You'll need to save receipts for items purchased with Family Support Program funds. Internal Audit and/or Finance will be asked to audit a sample of participants each year. If you are audited, any Family Support Program payments not used for allowable purposes AND not supported with acceptable receipts will be reported to you and the IRS as taxable income in the year of the audit. Is it based on household income or just the Tribal Member's income?
 - No. We will not ask for your income or your household income. There is no income disqualifier.
13. Will I have to submit tax returns to qualify?
 - No. There is no income disqualifier.
14. Do you receive the money if you are not working?

- Yes. Unlike other tribal programs this program does not require you to be employed to benefit from it. Similarly there are also no income caps to disqualify you.
15. Will I receive payments in direct deposit or as a live check?
 - Payments must be made by direct deposit. Assistance is available if you need help to setup a bank account. You must email the direct deposit account information to FSP@mptn-nsn.gov to receive benefit payments.
 16. Does the Family Support Program split distributions between cash and a debit card?
 - No. There is no debit card option for the Family Support Program.
 17. Do I have to turn in receipts for the Family Support Program?
 - No. However, please see FAQ 11. You may be asked to show that the funds were used for qualifying expenses during a given month.
 18. Can I choose to have my distributions taxable for income purposes?
 - No. The Family Support Program is only available in a tax-free format.
 19. Does it matter if I live out of state?
 - No. It does not matter where you are located.
 20. Is this separate from the remaining \$1,250 ARPA payments?
 - Yes. The monies you signed up to receive from the Tribe's MPTN American Rescue Plan Act Financial Hardship Program are considered separate and will continue to be distributed. Receiving these funds will not disqualify you from the Family Support Program.
 21. This is all part of the Tribe's 10-Year Plan so what happens in 10 years?
 - They will continue. Our goal is to design these programs to be sustainable for the next seven generations. The term "10-Year Plan" relates to a detailed projection of expected revenue to the Tribe and how the Tribe will spend those funds to assist the family over the next 10 years. We expect to continuously revise the plan to protect these programs.
 22. What happened to the Tribal Member Financial Assistance Program?
 - The TMFAP was terminated for all participants on March 31, 2022.
 23. What happens to the Tribal Member Minimum Wage ("TMMW") Program?
 - See FAQ 7. TMMW participants will have the option to transition into the New Program over the next two years. The TMMW and External Employment Programs will end on December 31, 2024.
 24. What happens to the External Employment Program?
 - See FAQ 7. External Employment participants will have the option to transition into the New Program over the next two years. The External Employment Program will end on December 31, 2024.
 25. What happens to those in Title 35?
 - Effective January 1, 2022, any qualified enrolled Tribal Member age 60 or older are eligible to enroll into Title 35. At that time they will no longer be eligible for Title 36, Tribal Member Minimum Wage, or the External Employment Program.
 - Effective January 1, 2022, the income cap to qualify for Title 35 was eliminated and participants will be eligible regardless of other income
 26. What happens to those in Title 36?
 - Effective January 1, 2022, any enrolled Tribal Member who has qualified for Title 36 (and is not age 60 or older) are eligible to enroll into Title 36. At that time they will no longer be eligible for Title 35, Tribal Member Minimum Wage, or the External Employment Program.
 - Effective January 1, 2022 the income cap for Title 36 was eliminated.

27. How will you help those negatively impacted by this change?
- The Family Support Program taking the place of TMFAP, TMMW, and External Employment is an increase in financial support to more than 90% of adult Tribal Members. This means that less than 10% of individuals may be negatively impacted (as of January 1, 2022). This is why we are providing advance notice before TMMW or External Employment conclude. In that time, individuals may work with financial counselors, the Tribal Member Workforce Development Manager, and the Human Resources Department to help maximize their earning potential.
28. Who do I contact to change my direct deposit info?
- Email FSP@mptn-nsn.gov or customerservice@fsatpa.com for direct deposit information and any changes to the direct deposit information current on file with the Payroll Department. To change your mailing address, please contact the Tribal Clerk's Office by e-mailing Suzanne Papenfoth at spapenfoth@mptn-nsn.gov or by calling (860) 396-6618.
29. Where can I get a copy of the presentation explaining this?
- The presentation is available on PequotAtHome and the link to view the recording of the November 15, 2021 Regular Meeting with Membership where it was originally presented is available on PequotAtHome.
30. How else can we find out more information?
- You can send questions in an e-mail to FSP@mptn-nsn.gov.
31. How are deductions handled?
- Deduction from Family Support Program payments for other Tribal programs may be allowable if considered tax-exempt under IRS rules, such as outstanding Tribal medical premiums, Tribal housing, and Tribal utilities. Deductions from monthly Family Support Program payments may be made by the Family Support Program administrators for any unpaid & overdue debts owed to the Tribe, if related to allowable (tax exempt) purposes.
32. Question: How will my deductions be handled with the new Family Support Program?
- It depends on the type of deductions:
 - i. Health Care deductions will continue to be withheld by Tribal/MPGE Payroll. If you do not get paid by Tribal/MPGE Payroll, you can pay via credit or debit card using the Tribal Benefits site ([Foxwoods / MPTN Employee Benefits Site](#)) or send a check to Tribal Finance at the Museum. For those who have not used the Tribal Benefit site to make a payment, you will need your UltiPro badge number to access your account because the data is kept in UltiPro. If you do not know your UltiPro badge number, please contact FSP administrators at FSP@MPTN-nsn.gov.
 - ii. All Tribal Housing (mortgage, rent, repair loan, homeowner tax, etc.) and Utility deductions:
 - If you remain within the TMMW Internal Supplement or External Employment programs, your deductions will not change.

- If you opt into the Family Support Program (FSP) and deductions are currently taken from your Tribal Payroll checks, these deductions will be automatically be taken from your FSP benefit. Your deductions may be adjusted slightly to equal a fixed average amount. The deduction will remain constant, but you can request to change the amount during the annual re-enrollment period. (Please note, changes can only be made once a year during the re-enrollment period.)
- If you opt into the FSP but do not currently have deductions from Tribal Payroll, you may request deductions to be taken from your monthly FSP benefit. The FSP deduction amount will remain constant unless you request to change the amount during the annual re-enrollment period. If you prefer to pay via credit card or check, please contact FSP administrators at FSP@MPTN-nsn.gov.

33. Question: What happens to my benefit in the event of my death?

- In the event of death, the named successor will receive benefits which would have been distributed through the end of the remaining calendar year in monthly payments, minus any Tribal debt owed. If the deceased participant had not identified a beneficiary, the funds shall be considered forfeited and shall remain with the Tribe.