Family Support Program

**Frequently Asked Questions**

* **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 (TMMW) and the External Employment which ends December 31, 2024.
* **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:
1. Ages 18-24 will receive $9,090.23/year
2. Ages 25-54 will receive $18,180.45/year
3. Ages 55-59 will receive $25,250.63/year
4. Ages 60+ will receive monies through Title 35
* **When did the Family Support Program start?**
* April 1, 2022.
* **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.
* **Who is not eligible for the Family Support Program?**
* Any of the following will disqualify you from the Family Support Program:
1. Not being enrolled in the Mashantucket (Western) Pequot Tribe
2. Being younger than 18 years old or older than 59 years old
3. Actively banished from MPTN
4. Having committed fraud against the Tribe in the past seven years as pursuant to
TCR121312-06 of 10.
5. Not following repayment plans for monies owed to the Tribe
6. Actively receiving funds from Title 35, Title 36, Tribal Member Minimum Wage
Program, or the External Employment Program
* **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.
* **How do I enroll?**
* I'm currently and actively employed and receiving TMMW or External Employment
Supplement:

i. THEN you have 1 year to apply 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 apply by:

1. Emailing a completed Application Form to FSP@mptn-nsn.gov or;
2. Online via

<https://www.cognitoforms.com/FSATPA/_2024MPTNFamilySupportProgramOptinElectionFormOnlineApplication2> to receive Family Support
Program benefits.

* **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.
* **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?**
1. 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 beginning receiving the increased distribution level in October.
2. 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 apply 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.

* **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.
* **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.
* **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.
* **Will I have to submit tax returns to qualify?**
* No. There is no income disqualifier.
* **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.
* **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.
* **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.
* **Do I have to turn in receipts for the Family Support Program?**
* No. However, please see FAQ 12. You may be asked to show that the funds were used
for qualifying expenses during a given month.
* **Can I choose to have my distributions taxable for income purposes?**
* No. The Family Support Program is only available in a tax-free format.
* **Does it matter if I live out of state?**
* No. It does not matter where you are located.
* **Is this separate from the $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.
* **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.
* **What happened to the Tribal Member Financial Assistance Program?**
* The TMFAP was terminated for all participants on March 31, 2022.
* **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.
* **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.
* **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
* **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.
* **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.
* **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. The FSA TPA Direct Deposit Authorization Form is online at Pequot@Home. Please note, you will need to provide a copy of a voided check or print screen from your online banking to validate the account.
* To change your mailing address, please contact the Tribal Clerk's Office by emailing
Suzanne Papenfoth at spapenfoth@mptn-nsn.gov or by calling (860)
396-6618.
* **Where can I find the resource materials listed in the letter?**
* The Application, Family Support Program Guide, 2024 Plan Year Participant Letter, FSA TPA Direct Deposit Authorization Form, and Benefit Successor Designation Form are all accessible online at Pequot@Home and available upon request by emailing FSP@mptn-nsn.gov.
* **How else can we find out more information?**
* You can send questions in an e-mail to FSP@mptn-nsn.gov.
* **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.
* **How will my deductions be handled with the Family Support Program?**
* It depends on the type of deductions:
1. Beginning January 1, 2024, the Tribal Family Health Plan (THFP) weekly healthcare contributions will automatically be deducted from your monthly payment. This deduction is required beginning in 2024, not optional. Please note, if you are currently in arrears with your healthcare contributions, Tribal Finance will send you a separate communication in late summer 2024. A repayment plan will not be required until January 2025.
2. 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 at any time via email request to FSP@mptn-nsn.gov .
				* 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. You can request to change the amount at any time via email request.
				* If you prefer to pay via credit card or check, please contact FSP administrators at FSP@mptn-nsn.gov
* **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.
* **How will my Tribal Family Health Plan contribution be deducted?**
	+ It will be automatically deducted from your FSP payment.
	+ The deduction amount will be for the full month.
	+ If you are currently in arrears with your healthcare contributions, Tribal Finance will send you a separate communication in late summer 2024.