

**Native American Community Response Fund
Providing Emergency Cash Assistance to American Indian/Alaska Native Families
Frequently Asked Questions (FAQ) for Tribal and Native-Led Nonprofit Partners**

What is the purpose of the initiative?

The goal of this initiative is to provide \$500 in emergency cash assistance to American Indian/Alaska Native families who are financially impacted by COVID-19. These funds may be used to pay for personal expenses.

Who are the partners working on this initiative?

In May 2020, the Oklahoma Native Assets Coalition, Inc. (ONAC) launched the ONAC Emergency Cash Assistance program, with support from the Wells Fargo Foundation. Through this program, ONAC is directly administering and funding 550 emergency savings accounts and is working to raise additional funds to support more families.

The Native American Community Response Fund is a partnership between the [Decolonizing Wealth Project](#) and the [Oklahoma Native Assets Coalition, Inc.](#) (ONAC) to provide \$1 million in assistance to 2,000 eligible Native American families. ONAC is working with the [Family Independence Initiative \(FII\)](#) and tribal and Native-led nonprofit partners to administer the program.

Who is eligible for the Native American Community Response Fund emergency cash assistance grants?

In order to apply for this fund, applicants will need to certify that they meet the following criteria:

1. They are from an American Indian/Alaska Native household experiencing a financial hardship brought on by the COVID-19 crisis/pandemic.
2. They were selected by a tribal or Native-led nonprofit partner, for this initiative, and they were given a customized 8-digit invitation code for this application.

How are Native American Community Response Fund emergency cash assistance funds distributed to Native families?

ACH deposit:

For applicants interested in receiving the \$500 by ACH transfer into a savings or checking account that they own, they will need to include their bank information including account and routing number in the application. This information can be found as shown here:

YOUR NAME
1234 Main Street
Anywhere, OH 00000

DATE _____ 123

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

⑆044072324 ⑆000123456789 ⑆123

ROUTING NUMBER ACCOUNT NUMBER CHECK NUMBER

They will need to ensure they have this documentation with them before they click the apply button, as they will need to complete the application in one sitting. Please note: FII will allow funds to be transferred to a bank account that is not owned by the individual identified by tribal and Native-led nonprofit partners (so, for example, if a husband does not have a bank account, but his wife does, and his name was identified for receiving cash assistance, the funds can be deposited into an account owned by his wife).

Physical pre-paid card

If the applicant wants to receive the funds by a physical pre-paid card, FII and ONAC recommend that the applicant include the mailing address, in the application, where they receive their mail. If the applicant receives their mail at a P.O. Box, then they should include that address in the application.

Digital pre-paid card

If the applicant wants to receive the funds by digital pre-paid card, they will need to provide an email address or phone number so that they may receive a link that will direct them to the card.

What is the approval process for the Native American Community Response Fund emergency cash assistance?

The approval process includes a review of the application by the Family Independence Initiative (FII) and verification of the information the applicant submits. If they are approved to receive the \$500 in emergency cash assistance, the applicant will receive an email from the FII. Funds will then be distributed to them based on the option they selected in the application.

What if the applicant does not have a bank account but wants to get the funds by ACH deposit?

If the applicant does not currently have an account, but would like to open one, an option is for them to open a Bank On Certified Account (a safe and affordable account with no overdraft fees). They can locate financial institutions providing these accounts by going to the [Bank On map](#) where they can click on their state to get a list of financial institutions with Bank On approved accounts in their area.

If they are interested in an account held by a Native-owned bank with an online bank account, [Chickasaw Community Bank has a personal checking account](#) that is able to be opened online (across the U.S., though currently not in California).

The applicants can also check with other financial institutions in their area to inquire about opening a savings or checking account while observing social distancing.

During this COVID-19 pandemic, ONAC has specifically worked with two financial institutions in Oklahoma, for those receiving emergency cash assistance in that state, to create mechanisms for account openings with social distancing. Here are two such options:

- 1). If they live near Anadarko, OK, [First State Bank of Anadarko has an eChoice account](#) available that only requires a \$25.00 opening account deposit.
- 2). If they live near Shawnee, OK, [AllNations Bank \(owned by the Absentee Shawnee Tribe\), has a Bank On certified account available called the Simply Safe Account](#). New accounts may be opened through their drive-through.

Do applicants need to complete the follow-up survey and accept the FII invitation to participate in UpTogether?

The Family Independence Initiative (FII) is managing the distribution of the funds. FII will send a follow-up survey and invitations to participate in one of their initiatives, [UpTogether](#), which works to connect families to small capital investments. There is no requirement that the applicant choose to complete the survey or participate in UpTogether to receive the emergency cash assistance.

What other financial services are available for eligible applicants?

Free financial coaching is available from the Oklahoma Native Assets Coalition, Inc. (ONAC). ONAC, one of the partners for this initiative, provides three types of free financial coaching: 1) building your credit score, 2) getting ready to purchase a home, and 3) making your money work for you (i.e. budgeting).

Confidential sessions are offered one-on-one, by teleconference (Zoom) or phone call, with a certified Native credit counselor, homebuyer education provider, and financial educator. Typically, these sessions will last for an hour and are available on weekday evenings and Saturday mornings.

If an applicant for emergency cash savings would like to register for these services, here is the registration link: <https://www.surveymonkey.com/r/ONACcounselingregistration>.

Questions?

If you have questions, please contact Kristen Wagner, ONAC Program Manager, by email at kwagner@oknativeassets.org, or by phone at 314-626-3086.