

# Per Capita Distribution and Minors' Trust Fund

Fifty percent (50%) of net distributable income from gaming operations is designated for Per Capita distribution to qualified members of the EBCI as dictated by Tribal law (Cherokee Code 16C – Gaming Revenue Allocation Plan).

## **Forms**

Change of Address

Per Capita Federal  
Income Tax form

W9 Form

Reserve Fund  
Application on  
Behalf of Minors  
and Incompetent  
Members (18&21  
yr olds)

Early Distribution  
for Education or  
Healthcare Needs

Deceased Minors  
Reserve Fund  
Application

Severe Handicap  
and Life  
Threatening  
Disease

## **Other**

Cherokee Tribal  
Code 16C

**Per Capita Hotline: 828-497-7099**

**Minors' Trust Fund Information/Questions:**  
**Cindy Chandler, 828-497-7031, [cindchan@nc-cherokee.com](mailto:cindchan@nc-cherokee.com)**

## **Frequently Asked Questions:**

### **Who receives Per Capita Distributions?**

Distributions are made to all qualifying members of the EBCI

### **When are distributions made?**

June 1 and December 1

### **Does everyone receive a cash payment?**

Qualified adult members of the EBCI receive cash payments on or about June 1 and December 1; payments are made to the Minors' Trust Fund on behalf of each qualified minor Tribal member on June 1 and December 1.

### **Can I pick up my check at the EBCI Budget and Finance office?**

No, per capita distribution checks are MAILED, no checks are held for pick-up.

### **How do I change my address?**

For a change in mailing address, complete an Update Enrollment Record (Change of Address) form and return it to the EBCI Enrollment office.

**Do I have to pay tax on Per Capita distributions?**

Yes, each member is subject to federal taxation, and members receiving per capita payments shall be subject to the withholding of appropriate amounts for such tax payment in the manner and to the extent provided by applicable law. (Cherokee Code 16C-7 Taxation). Distribution may be taxed by your state depending upon place of residence, check with your tax advisor.

**Can I have federal tax withheld voluntarily?**

Yes, to have 15% Federal tax withheld, complete a Per Capita Federal Income Tax form and return to the EBCI Enrollment office by deadline (April 15 or October 15).

**When can a minor withdraw funds from the Minors' Trust Fund?**

A withdrawal can be made when the minor is 18 years with either a high school diploma or GED certificate, OR is 21 years old.

**How does a minor go about getting his/her funds from the Minors' Trust Fund?**

When the either of the above requirements are met, the minor must make application to receive his/her funds from the Minors' Trust Fund. The Reserve Fund Application on Behalf of Minors and Incompetent Members form must be completed and returned to the Enrollment Office by the quarter end deadline – March 31, June 30, September 30, or December 31

**After meeting all of requirements, when will a check be issued?**

All applications are reviewed to make sure requirements are met. Distributions are made quarterly; checks are issued 60 days after the end of the quarter in which application is made.

**How are funds received?**

Checks are mailed to the minor; checks are not held for pick-up.

**Can funds be withdrawn early for a minor?**

Funds can be withdrawn for certain education needs and certain health care needs; an application and supporting documentation of need is required (Early Distribution for Education or Healthcare Needs form)