Cherokee Nation

Tahlequah, OK

Fiscal Year 2026

Approved Comprehensive
Annual Budget

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Introduction & Overview

Executive Summary

The Comprehensive Budget of the Cherokee Nation (Nation) for the fiscal year October 1, 2025, through September 30, 2026, was submitted to Tribal Council (Council) on July 31, 2025. The Treasurer oversees the review of the Comprehensive Budget for data accuracy and completeness.

Budget Process and Timeline

The Administration and the Treasurer recognize the importance of sound fiscal planning, as well as the technical relationship of the financial structure to achieve the Nation's organizational mission. The process began when the Treasurer issued guidance in April to direct the budget cycle process.

Before the Legislative Act (LA) is approved, the Tribal Council will review and discuss the budget at the Executive and Finance Committee's budget hearings with constituents, Administration and Executive Directors of the programs offered at the Nation. The budget hearings began on Tuesday, September 2nd, 2025. The budget was passed at the budget hearings prior to advancing to the Tribal Council meeting on Monday, September 15th, 2025.

The budget process was finalized when the Tribal Council met on Monday, September 15th, 2025, to approve the proposed LA along with the Comprehensive Budget for Fiscal Year 2026 (FY26). The final vote occurred on this date. After passing at the Tribal Council meeting, then the Principal Chief had up to five days to sign or veto the LA. If the act is not signed or vetoed by the end of those five days, the act is automatically enacted.

Financial Goals and Objectives

The development, review and consideration of the FY26 Comprehensive Budget was completed with a detailed and exhaustive review of every revenue and expenditure item within the context of the Nation's mission, goals and financial policies.

The Nation is required by the Cherokee Nation Constitution to submit a balanced budget. A balanced budget is defined as, "a budget with total expenditures not exceeding total revenues and monies available in the fund balance within an individual fund." Cherokee Nation is proud to publish and present each individual fund as having met the definition of a balanced budget. Additional financial conditions that were met include:

- Cash Reserve Fund budgeted at the 1.75% of the original operating budget to be used as a stabilization fund. This amount includes the $5M Cash Advance as established by LA 05-02 as amended by LA 28-04.
- The budgeted dividend decreased by $20.9 million due to spend down of the Housing, Jobs and Sustainable Communities Act (HJSCA) initiatives.
- The Emergency Reserve Fund budgeted at $4.7M.
- MFT Scholarships budgeted at $22M for FY26.

Strategic Planning

The Nation's mission is the driving force for strategically planning goals to support the citizens. Broad goals include protecting inherent sovereignty, preserving and promoting culture and improving the quality of life for our citizens. The Nation has authorized services during this budget cycle to address these broad goals. For example, the Principal Chief's initiatives include the Housing, Jobs and Sustainable Communities Act, the Career Readiness Act, and the Language Preservation Act that created programs for our citizens geared toward improving quality of life and preservation of the Cherokee Language. In FY21 Principal Chief Hoskin also signed into law the Wilma P. Mankiller/Charlie Soap Water Act, which outlined utilizing $2M per year to be spent on water and sewer improvements within the tribal reservation. The Verna D. Thompson Early Childhood Education Act was also created and passed. This act authorized spending to repair or replace all existing Cherokee Nation Head Start Facilities. Since passing of the Verna Thompson Act, facilities have been repaired or replaced at Kenwood, Stilwell, Nowata, Salina, Jay and Tahlequah, OK.

Principal Chief Hoskin signed into law legislation passed through Tribal Council on the Housing, Jobs and Sustainable Communities Act (HJSCA) of 2019, the Career Readiness Act and the Durbin Feeling Cherokee Language Preservation Act. With the passing of the HJSCA, $30M was set aside to repair hundreds of homes and remodel tribal community centers. The Career Readiness Act doubled the funding for Career Tech training from $1M to $2M and provided a career readiness campus. Saving the Cherokee language was also prioritized. His administration dedicated no less than $18M annually to language preservation with the Language Preservation Act, which includes a centralized language-learning center. There are currently fewer than 2,000 fluent Cherokee speakers.

In 2022, the Housing, Jobs, and Sustainable Communities Reauthorization Act was passed, increasing the funding authorized to $120M. During 2025, this Reauthorization Act became a Permanent Authorization Act authorizing three-year funding cycles. The funding is to go towards housing rehabilitation, new home construction, create additional jobs in construction and related fields, improve the long-term financial and environmental sustainability of Cherokee Community Buildings, and to otherwise provide for the welfare of Cherokee citizens. The purpose of this act was to permanently authorize and amend the Housing, Jobs and Sustainable Communities Act of 2019.

In 2024, there was an Executive Order on Further Environmental and Climate Change Goals signed prohibiting the purchase of single use plastic bottles for internal office or worksite use or public events by Cherokee Nation. This took effect as of October 1st, 2024. The second part of this order stated that, as of April 22, 2025, Cherokee Nation Entities shall develop plans and submit them to the Secretary of Natural Resources for approval. The Cherokee Nation Businesses shall also develop plans to measurably reduce the sale or provisions of single use plastics in its commercial operations.

The Nation is composed of 25 departments, each led by an Executive Director with assistance from various Directors, Managers, Supervisors, and Support Staff. Each department is united through a broad goal developed by the Nation's Mission Statement.

Mission Statement
The Cherokee Nation is committed to protecting our inherent sovereignty, preserving and promoting Cherokee culture, language, and values, and improving the quality of life for the next seven generations of Cherokee citizens.

Priorities and Issues
FY20 was the first full year Principal Chief Hoskin was in office. During FY20, the Housing, Jobs and Sustainable Communities Act (HJSCA) of 2019 and the Language Preservation Act were passed through Tribal Council. In FY22 the Housing, Jobs and Sustainable Communities Reauthorization Act was passed through Council, and in FY25 became a permanent act funded in 3 year increments. The Principal Chief wanted to address the problem of elder housing and ensure funding would be in place to renovate homes for the elderly. The Language Preservation Act will ensure the Cherokee Language will be preserved for future generations. This Act will include funding for a language-learning center where the Cherokee Language can be taught in one facility for all citizens of any age.

One proposal, created by Chief Hoskin and passed by Tribal Council, is the Cherokee Nation Historic Registry Act, which would provide framework for identifying, protecting, and preserving properties of historical significance. The Registry Act will create a registry of historic sites. It enables the Cherokee Nation to target current resources for historic preservation.

During FY21, the Wilma P. Mankiller and Charlie Soap Water Act was enacted to set aside $2M per year to improve water systems and overcome barriers or infrastructure issues in water supply systems and wastewater disposal within the reservation area. The purpose of this Act is to conduct studies on barriers to Cherokee Citizens within Cherokee Nation accessing adequate water systems, to develop expert recommendations, and to remedy such conditions and authorize additional expenditures to act on those recommendations.

Success, as defined by the Cherokee Nation, is providing services which meet the needs of our citizens. This includes services for health, education, housing, Cherokee culture and language. In the past few years, additional healthcare facilities as well as remodeled existing facilities have allowed the Nation to expand access to health care services. The hope is that we can offer even more healthcare options in more places for our citizens.

Funds and Fund Types

The Nation records and reports all financial transactions using standards set by the Governmental Accounting Standards Board (GASB) and Generally Accepted Accounting Principles (GAAP). Accordingly, these standards require all government entities to use individual funds that must be categorized in one of the governmental accounting fund types. Each fund type and the number of individual funds operated and utilized by the Cherokee Nation for FY26 are listed below. A fund diagram is shown to enhance reader understanding of the Nation's financial configuration (see figure 1 below).

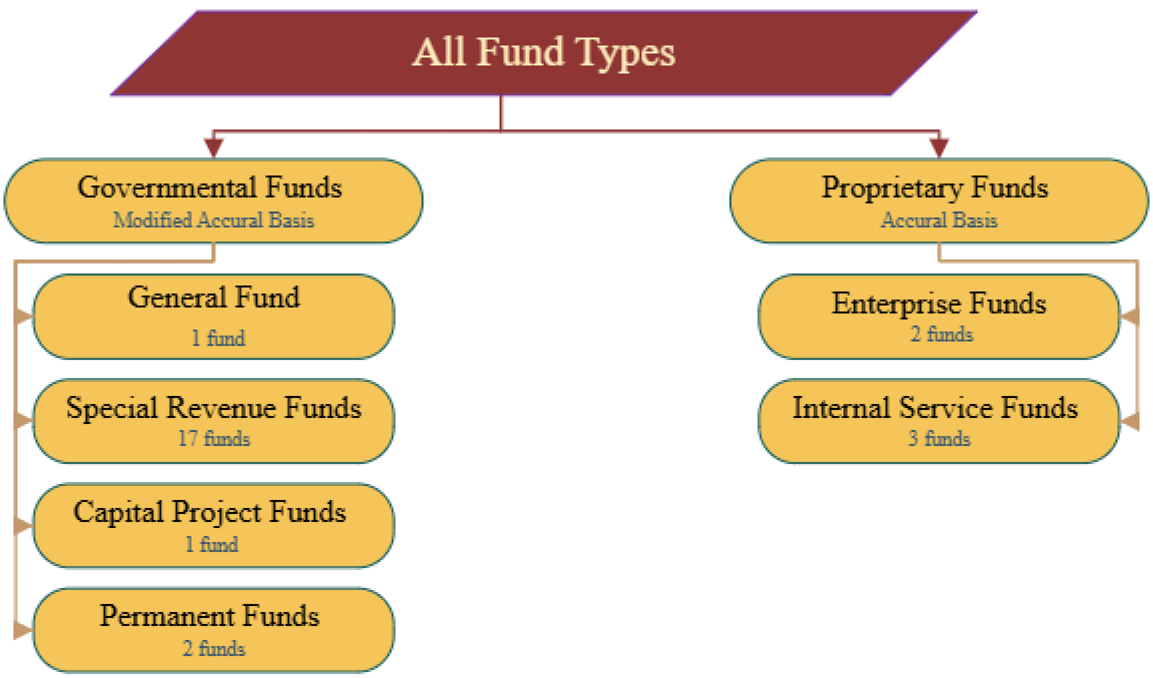

Figure 1 Fund Types

Summary of Revenues Received

Projecting the amount of revenue that will be collected from various sources is one of the most important tasks of the budget process, yet also one of the most difficult. Since revenue projections, like other forecasts for the future, are almost never 100% accurate, the overall goal is to make conservative projections of revenues that will be available. Revenues are considered and projected separately, with more time and analysis given to larger sources of revenue. For the FY26 proposed budget, the budget has no surplus available.

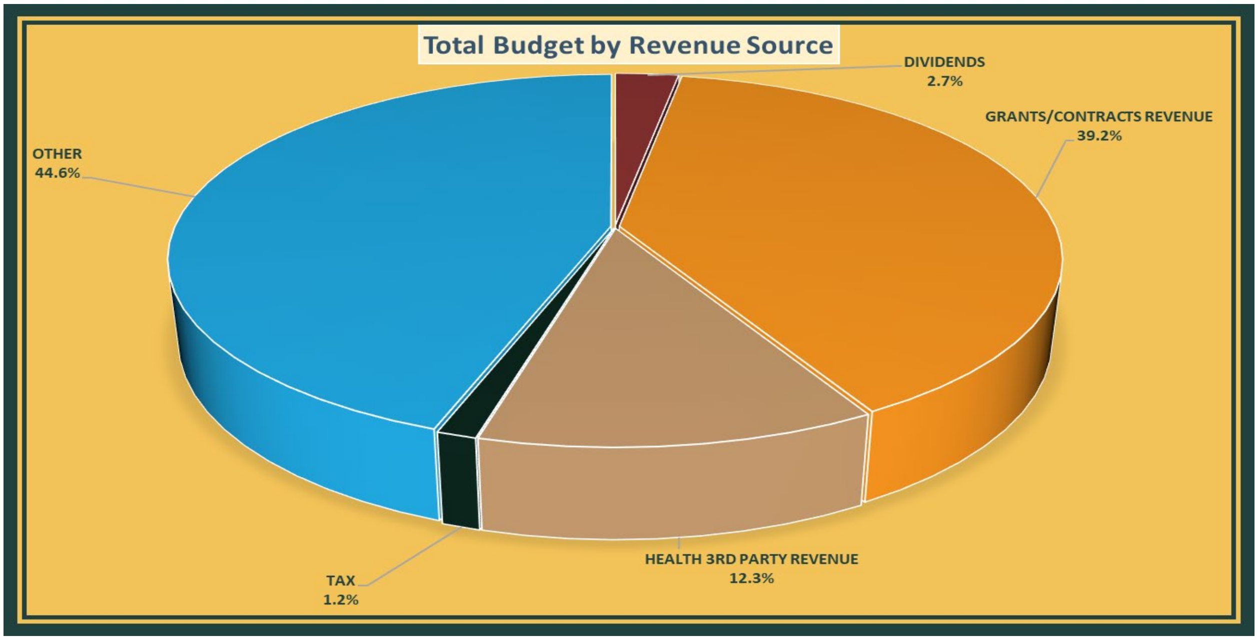

Figure 2 Total Budget by Revenue Source

As shown in the pie chart above (see figure 2 above) and the table below (see figure 3 below), Grants/Contracts, Other and Health 3rd Party revenues represent 96.1% of the budget. A brief discussion of the top three sources is also included.

Revenue Source	GENERAL FUND	SPECIAL REVENUE FUND	CAPITAL PROJECTS FUND	PERMANENT FUND	INTERNAL SERVICE FUND	ENTERPRISE FUND	GRAND TOTAL	% OF TOTAL
DIVIDENDS	$ 99,740,068	$ -	$ -	-	$ -	$ -	$ 99,740,068	2.7%
GRANTS/CONTRACTS REVENUE	-	1,430,377,809	-	-	-	-	1,430,377,809	39.2%
HEALTH 3RD PARTY REVENUE	-	449,869,896	-	-	-	-	449,869,896	12.3%
TAX	45,393,745	-	-	-	-	-	45,393,745	1.2%
OTHER	326,378,922	497,626,753	662,427,693	9,100	112,016,498	27,703,844	1,626,162,810	44.6%
TOTAL	$ 471,512,735	$ 2,377,874,458	$ 662,427,693	$ 9,100	$ 112,016,498	$ 27,703,844	$ 3,651,544,328	100%

Figure 3 Budget by Revenue Source

Other Revenue

Other Revenue is the largest source of revenue for the Nation for FY26. Other Revenues include charges for goods and services, interest, property rental, donations and contributions as well as other small categories. Other Revenues are deposited into all of the funds of the Nation based on their source and intended use. For example, some of our federally funded grants require in-kind. In-kind is included in the Other Revenue source for the Special Revenue Fund. Other examples include property rental revenue recorded in the General Fund, Internal Service Fund and the Enterprise Fund.

Grants/Contracts Revenues

Grants and Contracts Revenue is the second largest source of revenue for the Nation. This is approximately 39.2% of total revenues. The amount budgeted is based on either an award letter or the best information available from the granting agency. If information is not available from the agency then the budgets are prepared at no more than the FY25 funding levels. Grants and Contract Revenues are adjusted throughout the fiscal year as better information becomes available from the granting agency.

Grants and Contracts Revenues are only deposited into the Special Revenue Fund. The funds pay for allowable grant expenditures including salaries and fringe benefits of employees, client service costs, supplies, travel and other operational costs.

Health 3rd Party Revenues

Health 3rd Party Revenue is payments received from a third-party payer for services performed by the health services department. Services include medical treatment at any of our nine clinics or our hospital. The Health Finance Billing Office submits claims to insurance, Medicare and Medicaid on behalf of the patients seen at our facilities.

Summary of Budgeted Expenditures/Expenses

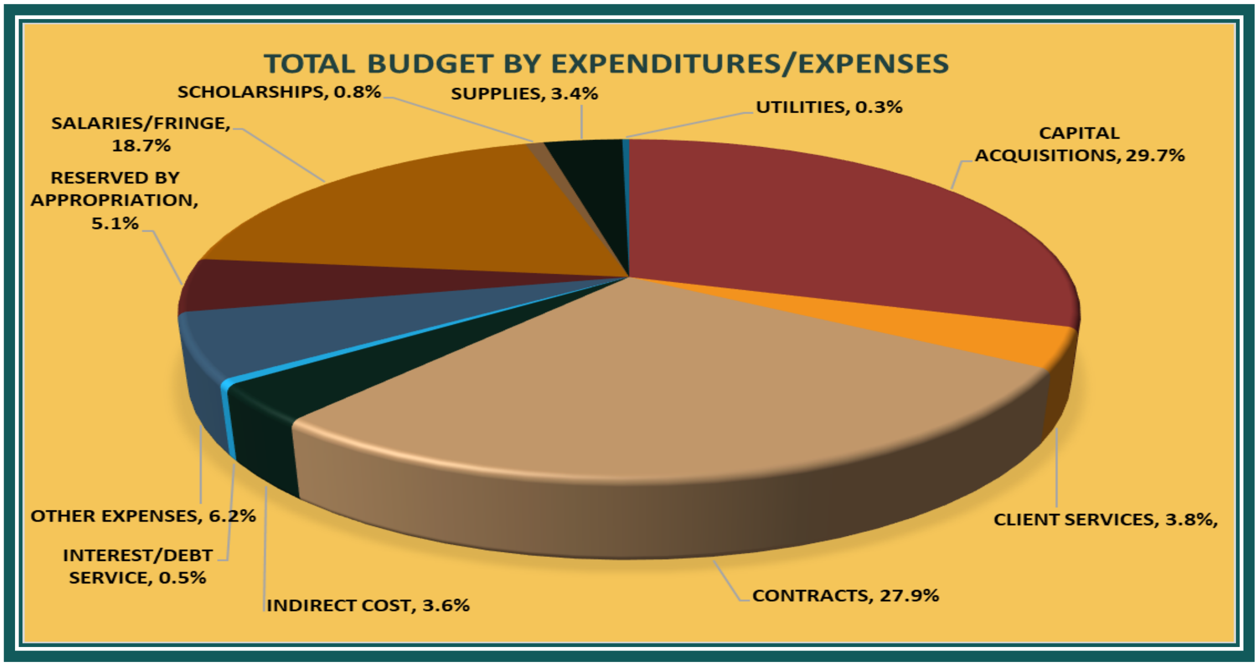

Figure 4 Total Budgeted Expenditures/Expenses

The pie chart above (see figure 4 above) and the table following (see figure 5 below) shows total expenditures/expenses are expected to exceed $3.65B in FY26. The expenditures/expenses are categorized in broad categories for ease of viewing in this report.

Expenditures/Expenses	GENERAL FUND	SPECIAL REVENUE FUND	CAPITAL PROJECTS FUND	PERMANENT FUND	INTERNAL SERVICE FUND	ENTERPRISE FUND	GRAND TOTAL	% OF TOTAL
CAPITAL ACQUISITIONS	$ 10,836,878	$ 418,710,751	$ 650,826,204	-	$ 4,069,975	$ 155,479	$ 1,084,599,287	29.7%
CLIENT SERVICES	14,955,507	100,924,906	-	-	120,535	21,241,704	137,242,652	3.8%
CONTRACTS	82,817,352	915,264,038	4,705,000	1,770	16,770,291	1,807,343	1,021,365,794	27.9%
INDIRECT COST	15,609,520	116,336,572	-	-	-	334,122	132,280,214	3.6%
INTEREST/DEBT SERVICE	-	19,685,078	-	-	-	8,541	19,693,619	0.5%
OTHER EXPENSES	$ 67,561,944	$ 121,414,928	$ 6,896,489	-	$ 26,013,289	$ 3,167,164	$ 225,053,814	6.2%
RESERVED BY APPROPRIATION	183,481,184	1,913,767	-	-	-	-	185,394,951	5.1%
SALARIES/FRINGE	65,221,498	554,403,692	-	-	62,373,832	942,091	682,941,113	18.7%
SCHOLARSHIPS	24,000,136	4,708,101	-	7,330	-	-	28,715,567	0.8%
SUPPLIES	6,356,645	114,867,506	-	-	1,714,183	40,000	122,978,334	3.4%
UTILITIES	$ 672,071	$ 9,645,119	$ -	-	$ 954,393	$ 7,400	$ 11,278,983	0.3%
Grand Total	$ 471,512,735	$ 2,377,874,458	$ 662,427,693	$ 9,100	$ 112,016,498	$ 27,703,844	$ 3,651,544,328	100%

Figure 5 Expenditures/Expenses by Category

The largest expenditure/expense for the Nation is Capital Acquisitions, which accounts for 29.7% of the Nation's budget. The second largest category of expenditure/expense is Contract Service. This category accounts for 27.9% of the Nation's budgeted expenditures/expenses. The third largest category of expenditure/expense is Salaries/Fringe at 18.7%.

Summary of Fund Balances/Reserves

A "fund balance" is defined as resources remaining from prior years, which are available to be budgeted and/or spent in the current year. A "reserve" is defined as a portion of total fund balance. The three most important purposes of the reserve are (1) plan for contingencies and unforeseen events, (2) maintain good standing with rating agencies/banks, and (3) ensure cash availability when revenue is unavailable.

This budget utilizes $233.7M of fund balance in the General Fund to accomplish the objectives of the FY26 budget. These amounts are shown as "carryover" in the detail line items of this budget package. Special Revenue Fund accounts for and reports specific revenue sources that are restricted or committed to expenditures for specific purposes. The restrictions are driven by the grant from the awarding agency.

The Nation has a Cash Reserve requirement of 1.75% of the original operating budget of each fiscal year to be used as a stabilization fund established by LA 05-02. This Act was amended by LA 28-04 which established a $5M cash advance as part of the 1.75% reserve. The Acts do not commit specific uses of the reserve; therefore, the fund balance is shown as unassigned in the General Fund. For the FY26 budget, the cash reserve is appropriated at $39.3M. The Nation is in compliance with the cash reserve.

Summary of Short-Term Financial and Operational Policies
In developing the FY26 budget, the Treasurer provided these short-term budgeting, financial and operational policies to guide the budget process. The objectives of this budget are to maintain service levels and currently filled positions to the greatest extent possible. With the economic downturn lower revenues are still collected for the General Fund Revenues than what was collected prior to the COVID19 Pandemic. The FY26 General Fund Budgets were to be prepared at the same funding levels as FY25 budgets. Indirect Cost Pool Budgets were to be budgeted flat with previous year's budgets. Internal Lease Pool and Grant Budgets were projected to remain flat or base the grant revenue level at anticipated levels. The following cost containment measures were suggested as ways for the programs to manage their budgets.

- All positions to be filled must be justified and approved by the Chief of Staff or the Secretary of State
- Only essential business travel and training should be allowed
- Over-time for non-exempt employees must be closely monitored
- Delay or forgo any new equipment purchases
- Review large open commitments to determine if changes in scope and/or quantity could be made
- Salaries are budgeted at the percentage of full time equivalent of 2,080 hours
- Fringe rates are based on status of position; rates vary based on benefits provided
- Indirect cost rate will be budgeted at an estimated rate of 15.90%
- Space cost rates are provided for office and warehouse rates

Awards
The Government Finance Officers Association of the United States and Canada (GFOA) presented a Distinguished Budget Presentation Award to the Nation for its Comprehensive Budget for the fiscal year beginning October 1, 2024. This award represents a significant achievement, and this is the eleventh time the Nation has received this award. It also reflects the commitment of the Nation to meeting the highest principles of governmental budgeting. This award is valid for a period of one year only. We believe our current budget continues to conform to program requirements, and we are submitting it to GFOA to determine its eligibility for another award.

The Nation received the GFOA Certificate of Achievement for Excellence in Financial Reporting award. The FY24 Annual Comprehensive Financial Report (Annual Report) was the twenty fourth consecutive time the Nation has received this award. The Nation will be submitting the FY25 Annual Report to determine its eligibility.

The Nation also received the GFOA Popular Annual Financial Reporting Award. The FY24 Popular Annual Financial Report (PAFR) was the fourteenth consecutive time the Nation received this distinguished award. The Nation will be submitting the FY25 PAFR to determine its eligibility.

Transmittal Letter

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Chuck Hoskin Jr.
Principal Chief
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Bryan Warner
Deputy Principal Chief
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July 31, 2025

Dear Tribal Councilors:

It is with great pride that I present to you the Principal Chief's proposed operating and capital budgets for Fiscal Year 2026 (FY26). All departments are to be recognized for their efforts in its preparation, with the Financial Resources Budget Office commended for its compilation and review. Included in this packet for your review, please find a comprehensive budget summary by funding source, with attached breakouts of both the operating and the capital budget. These summary reports will enable you to review the entire FY26 budget quickly and easily, as your busy schedules allow. To support the summary, you will be provided with USB drives that contain the following documents:

- Comprehensive budget summary report
- Comprehensive budgeted uses by funding source pivot table
- Detail narratives, budgets and payroll worksheets
- Schedule of contributions and donations
- Schedules of depreciation expense, debt service, capital acquisitions and cash adjustments

If you have any questions, please do not hesitate to contact me.

Sincerely,

Janees M. Taylor
Treasurer

Enclosures

FY 26 files mentioned above can also be accessed using the link below.

FY 2026 Comprehensive Budgets

Figure 6 Transmittal Letter to Tribal Council

The transmittal letter (shown in figure 6 above) is submitted along with the Comprehensive budget package to the Tribal Council (Council). This process allows Council time to review the proposed budget prior to the scheduled budget hearings. At the budget hearings, the Treasurer will present in further detail the major changes, issues and priorities of the Nation.

Strategic Goals and Strategies

The Nation strategically plans to ensure it is able to carry out its mission. The broad goals include protecting its inherent sovereignty, preserving and promoting culture, and improving citizens' quality of life. The Nation has increased services during this budget cycle and will continue to address these broad goals in future years. For example, the Principal Chief's priorities, as discussed later, include promoting "Community, Family, Culture" among citizens through programs that improve education and quality of life.

Strategic planning is handled in a partnership between the Office of the Principal Chief and the Tribal Council. Strategic planning is accomplished through both legislative acts and executive orders. As leadership changes, some aspects of planning evolve, and existing plans adjust accordingly; however, due to its form of government, any major planning will need to be approved by the Council, even if it is just approving budgetary legislation. Currently, the Public Health and Wellness Fund Act, the Housing Jobs and Sustainable Communities Act, the Durbin Feeling Cherokee Language Act, and the Executive Order on Measures to Conserve Natural Resources are the major strategic plans that are shaping the Nation.

Two-thirds of the Nation's programs are funded by grant revenue from various sources. The majority of the grants have specific terms on how, when, and where the grant revenue will be spent. There are committees and programs within the Nation that are responsible for applying for grants and letting the grant source know how it will be used. There is a Grant Services Department that coordinates these processes.

The Grant Services Department takes into consideration the nature of the grant and how it will best serve the Cherokee citizens. The goal of the Nation is to create a better environment for its current citizens and for the next seven generations. The Grant Services Department ensures that the grant being applied for fosters such an environment. Through education, health initiatives, and better housing, each future generation will have a better chance at healthier, longer, more successful lives.

The Nation's largest group, Health Services, operates health facilities throughout the reservation. The Indian Health Service largely funds the operations of health facilities and allows certain non-restricted third-party revenue to be used for programs that are outside of the direct care model of clinics.

The Public Health and Wellness Fund Act has been established to use 10% of non-restricted third-party revenue from Health Services to fund health and wellness initiatives throughout the reservation. This includes constructing and operating wellness facilities throughout the reservation. Over the next few years, the Nation hopes to have all planned facilities open and begin a reservation-wide push to use these facilities to improve the quality of life for the citizens. This funding is also allowing the Public Health Department to be more community-oriented by going into the communities and offering blood pressure and blood sugar monitoring. They will also start providing immunizations, like the flu shot, to the public regardless of citizenship. These programs will be continually expanded over the next few years and continued beyond to help ensure the public health and well-being of the citizens.

The Housing, Jobs, and Sustainable Communities Act focuses on the development of communities. In order to better the lives of the next seven generations, the Nation must make sure those generations are supported by a home that is both culturally and spiritually healthy for its citizens. The Nation sees a great need to not only rehab existing homes that are in dismay, but also build new homes and subdivisions to house the growing population. This act also looks to ensure citizens are being employed through construction trades, thus employing Cherokee Citizen-owned businesses to complete the work needed in constructing and repairing citizens' homes as afforded through this act. A community is not just a home, and this act goes further, in that it also creates a funding framework for Cherokee Community Organizations. These organizations focus on their respective historical communities throughout the reservation and at-large. Their goal is to help bring Cherokee culture and values to communities, giving the people a sense of connection to their culture and heritage. This funding is set up on three-year funding cycle, as time progresses, individual projects under this act might change the broader goal of building homes and supporting Cherokee communities will be carried out through time immemorial.

The Durbin Feeling Cherokee Language Act, named for a prominent citizen known for his dedication to furthering the Cherokee language by teaching others and working in language preservation, ensures that the Nation continues to support language programs by encouraging a 5% year-over-year increase to the overall Language department budget. If that 5% threshold is not met, the Principal Chief shall present a programmatic explanation as to why the increase was not requested. This ensures that language preservation and support are high priorities when developing a comprehensive budget, thus ensuring the Nation has the resources to take bold steps to protect its language.

As established through both Treaty Rights and Nation law, the Cherokee Nation considers its role in protecting the natural resources of the tribe a major priority. Due to this fact, the Principal Chief has enacted the Executive Order on Measures to Conserve Natural Resources. This order directs the tribal workforce to reduce to the greatest possible extent paper waste and printing. This order also bans Polystyrene food containers and establishes both the Food Waste Management Task Force and the Clean Energy and Environmental Task Force. These initiatives are designed to help discover and assist in the creation and planning of future goals to protect our natural resources.

Short Term Factors and Budget Guidelines

The Cherokee Nation recognizes the importance of sound financial planning, as well as the technical relationship of the financial structure to achieving the Nation's organizational mission. In developing the budget for FY26, departments were guided by the following financial and operational policies.

The objectives of these budget guidelines are to maintain service levels and currently filled positions to the greatest extent possible. Service levels are maintained over the originally budgeted FY25, even though there is a decrease in Grant Revenue for FY26. This decrease is mainly due to the spenddown of ARPA funding. Some new programs were awarded at the end of FY25 and are fully funded for FY26. Some of these new programs have also allowed the Nation to increase the full time equivalent (FTE) count for FY26.

The operational budgets for General Fund and Internal Service Fund should be submitted based on FY25 funding levels, recurring costs only, as approved in the Original Comprehensive Budget for FY25. Due to the economic downturn, General Fund and Indirect Cost Pool budgets were asked to be submitted flat with FY25 levels. Any one-time funding (non-recurring) received for projects in FY25 and prior should not be submitted as part of the operating budget. For grants and compacts, the revenue levels for FY26 are widely unknown at this time. The FY26 budgets should be based on either an award letter or the best information available from the granting agency. Absent any specific guidance from the agency, budgets should be prepared at no more than the FY25 funding level. Programs should ensure that budgets submitted include all travel, training and capital acquisition costs for grants and compacts as provided for within those awards.

Budget assumptions and directions to be used in preparation of the FY26 budget were provided as follows:

- **Salary increases -** For the FY26 Comprehensive Budget, the Executive Order 2021-09 instituted an increased minimum wage for employees employed by the Nation to be paid no less than $15.00 per hour.
  - A calculation line is included in the payroll worksheet for the total impact of a potential 3% increase in salaries as it applies to the merit process. Any new employee requests are subject to additional requests for justification and/or rationalization.
- **Fringe Rates -** The fringe rates being used to prepare the FY26 budgets have been updated. The fringe rates for Regular PT, Temporary FT, Temporary PT, and Contract PT which may be used for eligible employees who work an average of thirty or more hours per week and may be eligible for medical insurance as determined. The rates are as follows (see figure 7 below):

Fringe Rates FY 2026	
Series-Status	**Budget**
Full Time	**30.26%**
Part Time	**12.01%**
Part Time/ACA	**29.16%**
Temp FT or PT	**8.25%**
Temp FT/ACA or PT/ACA	**25.40%**
Contract PT/ACA	**29.16%**
Tribal Council/Supreme Court	**22.47%**

Figure 7 Fringe Status and Rates

- **Indirect Cost Rate** – Since the indirect cost rate (IDC) for the current year has not yet been approved, the IDC rate to be used for the FY26 Comprehensive Budget is 15.90%.
- **Space Cost Rate** –FY26 budget rates are the following. Office rates for all buildings are $17.66 per square foot and warehouse rates are $6.88 per square foot.

Budget Presentation

This is the Cherokee Nation 2026 Budget Presentation for the Principal Chief's proposed budget. FY26's budget consists of 25 Departments. Departments include Tribal Government, Service Departments, Resource Departments and Boards and Commissions (see figure 8 on the following page). These departments directly oversee the operations of the Nation and each Executive Director has varying numbers of funding sources and programs to oversee.

1 OFFICE OF THE CHIEF	14 GOVERNMENT RESOURCES
2 TRIBAL COUNCIL	15 MARSHAL SERVICE
3 TRIBAL COURTS	17 GAMING COMMISSION
4 OTHER COMMISSIONS/BOARDS	18 INFORMATION TECHNOLOGY
5 OFFICE OF THE ATTORNEY GENERAL	19 CAREER SERVICES
6 EDUCATION SERVICES	20 HACN
7 HEALTH SERVICES	23 TAX COMMISSION
8 FINANCIAL RESOURCES	24 ELECTION COMMISSION
9 TRANSPORTATION & INFRASTRUCTURE	25 CHEROKEE PUBLICATIONS
10 HUMAN RESOURCES	27 SEC OF NATURAL RESOURCES
11 MANAGEMENT RESOURCES	28 LANGUAGE
12 COMMERCE SERVICES	29 PUBLIC HEALTH
13 HUMAN SERVICES	

Figure 8 Departments Listing

Now we will look at the FY26 Proposed Comprehensive Budget in the chart below (see figure 9 below). The Proposed Comprehensive Budget consists of an Operating budget of $2.85B and a Capital budget of $804.2M, the two budgets combined create a total Comprehensive Budget amount of $3.6B.

PROPOSED COMPREHENSIVE BUDGET OPERATING = $2.85B CAPITAL = $804.2M

COMPREHENSIVE BUDGET
FOR FISCAL YEAR 2026

COMPRBUDGET
7/30/2025 16:59:16 PM
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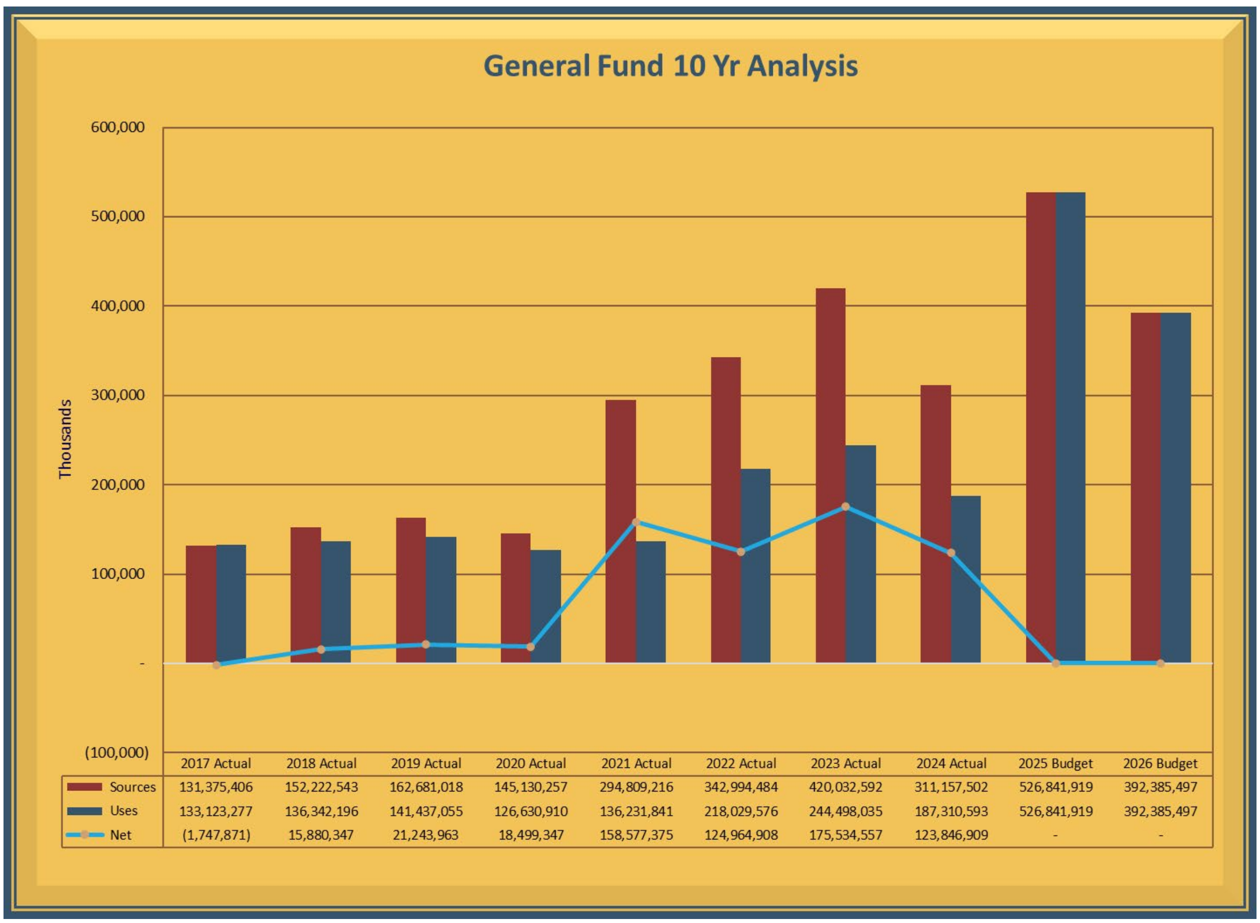
FundingSource	Revenues	Transfers In	Total	Direct Expenditure	Indirect Expenditure	Transfers Out	Total	Net
Capital Projects	652,153,272	10,274,421	662,427,693	655,531,204	-	6,896,489	662,427,693	-
Department of Education	2,092,675	87,352	2,180,027	1,964,065	195,832	20,130	2,180,027	-
Department of Labor	18,040,152	-	18,040,152	15,470,930	1,632,192	937,030	18,040,152	-
Department of Transportatio	102,561,869	-	102,561,869	102,050,394	411,475	100,000	102,561,869	-
DHHS General	79,492,085	-	79,492,085	71,654,899	7,837,186	-	79,492,085	-
DOI General	27,083,433	-	27,083,433	25,005,269	2,078,164	-	27,083,433	-
DOI PL 102-477	473,804,704	-	473,804,704	456,355,060	7,175,223	10,274,421	473,804,704	-
DOI Self Governance	59,616,341	79,600	59,695,941	54,034,396	5,311,545	350,000	59,695,941	-
Enterprise	4,883,890	22,819,954	27,703,844	27,369,722	334,122	-	27,703,844	-
EPA	9,139,890	-	9,139,890	8,852,040	287,850	-	9,139,890	-
Federal Other	337,507,861	80,867	337,588,728	313,414,385	1,532,477	22,641,866	337,588,728	-
HUD	76,759,837	1,937,501	78,697,338	76,397,141	362,696	1,937,501	78,697,338	-
Indirect Cost	103,920,422	187,030	104,107,452	104,107,452	-	-	104,107,452	-
IHS Discretionary	10,000,000	-	10,000,000	150,000	-	9,850,000	10,000,000	-
IHS Self Governance Health	1,085,822,037	6,896,489	1,092,718,526	974,913,806	86,839,434	30,965,286	1,092,718,526	-
IHS Self Governance Office	546,481	-	546,481	492,912	53,569	-	546,481	-
IHS Self Governance TEH	39,848,130	-	39,848,130	39,269,319	578,811	-	39,848,130	-
Internal Lease Pool	7,909,046	-	7,909,046	7,909,046	-	-	7,909,046	-
Motor Fuel Tax	11,630,384	26,668,134	38,298,518	28,018,923	129,595	10,150,000	38,298,518	-
Motor Vehicle Tax	40,828,720	-	40,828,720	39,590,228	1,238,492	-	40,828,720	-
Other	268,360	17,000	285,360	272,161	13,199	-	285,360	-
Permanent Funds	9,100	-	9,100	9,100	-	-	9,100	-
Private	769,424	-	769,424	694,053	75,371	-	769,424	-
State of Oklahoma	1,506,384	-	1,506,384	1,411,000	95,384	-	1,506,384	-
Tribe Funded	346,711,005	45,674,492	392,385,497	355,077,353	14,241,433	23,066,711	392,385,497	-
USDA	41,449,392	2,466,594	43,915,986	42,059,822	1,856,164	-	43,915,986	-
Total	**3,534,354,894**	**117,189,434**	**3,651,544,328**	**3,402,074,680**	**132,280,214**	**117,189,434**	**3,651,544,328**	**-**

Figure 9 Proposed Comprehensive Budget before Budget Hearings FY26

After the financial review was completed, it was reviewed by Chief and Administration. After final adjustments and compilation, the budget was submitted to Tribal Council on July 31, 2025. The following are items to note on changes from FY25 to FY26:

- The State & Local Fiscal Recovery Funds also known as ARPA had to be fully obligated by December 31, 2024. All the funds have already been obligated to ongoing projects throughout the Cherokee Nation.
- The Cash Reserve Fund is in full compliance with LA 05-02 and all subsequent amendments for a total reserve of $39.3M.
- Scholarships through Motor Fuels Tax is in full compliance with LA 03-12 and all subsequent amendments for a scholarship budget of $22M.

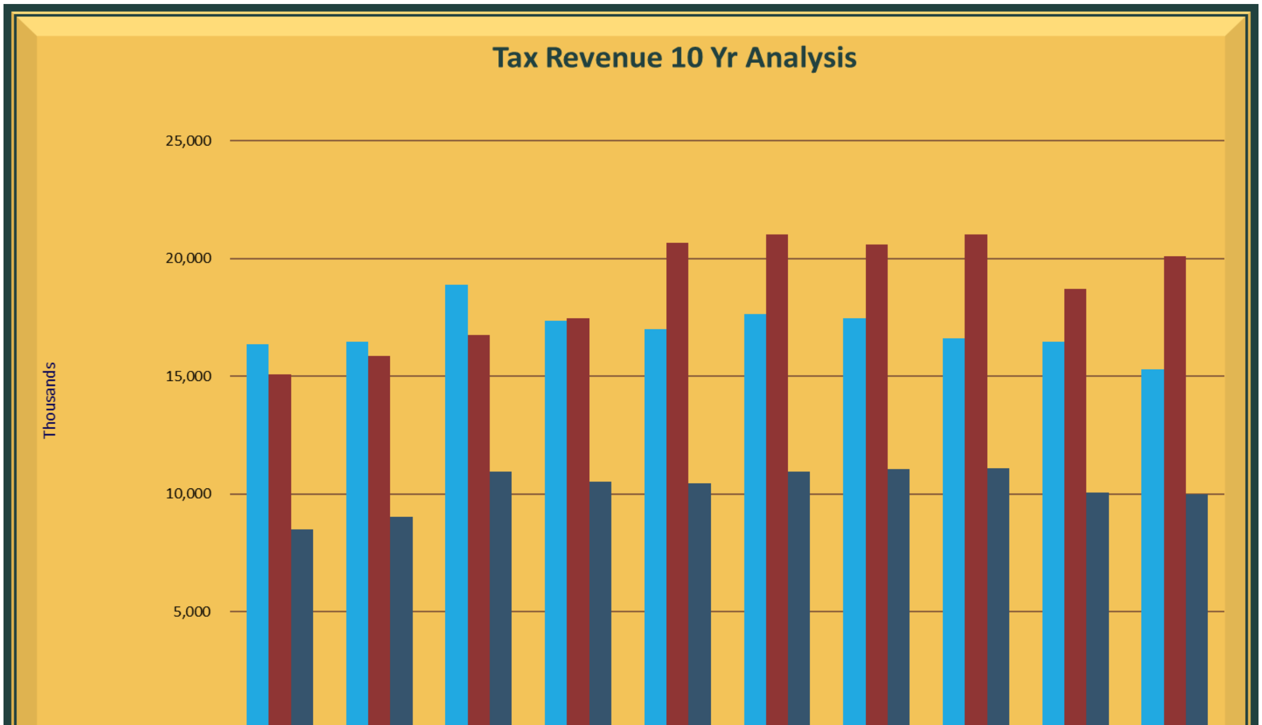
Revenue Assumptions are consistent with those in prior years. This table (see figure 10 below) gives an overview of the General Fund. The red column reflects budgeted sources, and includes tribally funded sources of revenue, including business dividends and tax revenue. The dark blue column reflects budgeted uses, and the blue line is the net effect. In this proposed budget, the budget nets to zero.



	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Budget	2026 Budget
Sources	131,375,406	152,222,543	162,681,018	145,130,257	294,809,216	342,994,484	420,032,592	311,157,502	526,841,919	392,385,497
Uses	133,123,277	136,342,196	141,437,055	126,630,910	136,231,841	218,029,576	244,498,035	187,310,593	526,841,919	392,385,497
Net	(1,747,871)	15,880,347	21,243,963	18,499,347	158,577,375	124,964,908	175,534,557	123,846,909	-	-

Figure 10 General Fund 10 Year Analysis

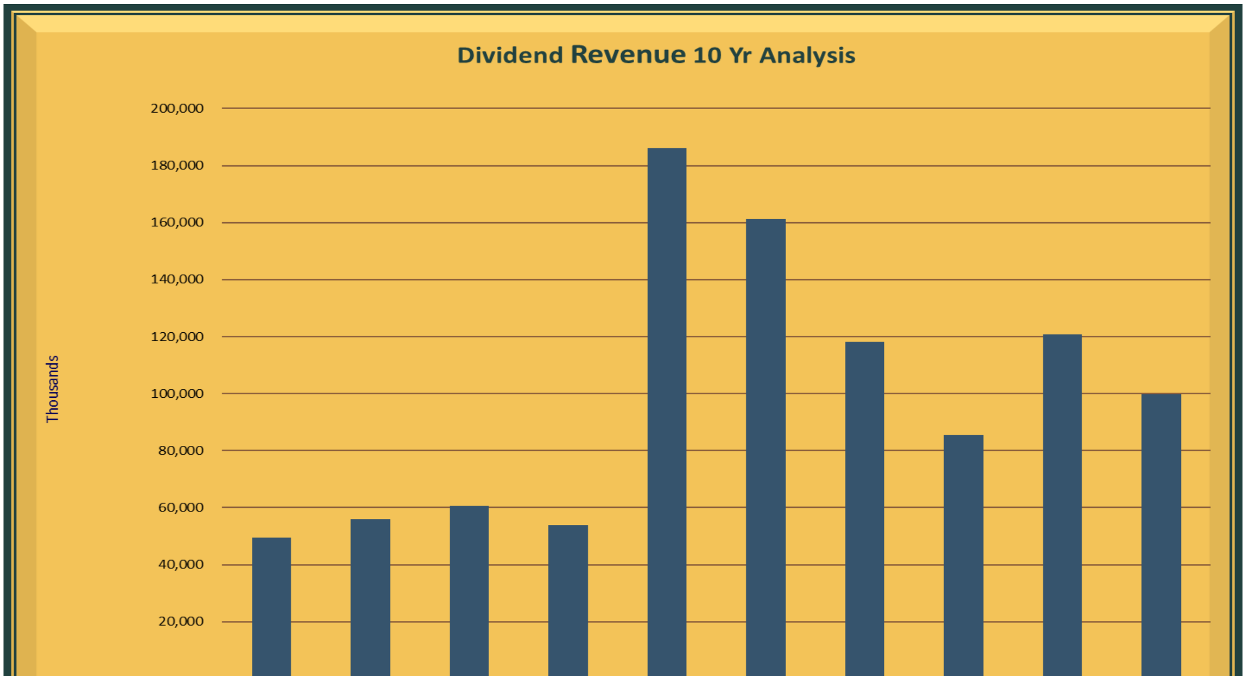
Tax Revenue includes Motor Fuels Tax, Tobacco/Other Tax and Motor Vehicle Taxes (see figure 11 below). Tax Revenue estimates for FY26, being conservative, are expecting to be a slight increase over FY25. Estimates for FY26 include $10M in Motor Fuels, $20.1M in Motor Vehicle Taxes, and $15.3M in Tobacco/Other Taxes. Beginning with the FY19 budget, revenues were impacted by the rebate from the state being reduced from 55% to 50%. This impact is combined with the new State of Oklahoma cigarette tax law that took effect on July 1, 2018 increasing the tax on cigarettes $1.50 per pack decreasing profit margins and potential sales.



	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Budget	2026 Budget
Tobacco Tax Revenue	16,377,150	16,461,728	18,898,676	17,367,860	16,990,253	17,631,682	17,449,649	16,599,228	16,466,399	15,289,645
MVT Revenues	15,074,341	15,867,447	16,766,282	17,469,213	20,676,625	21,043,395	20,582,488	21,033,605	18,705,357	20,104,100
MFT Revenues	8,487,725	9,038,391	10,944,757	10,515,422	10,455,184	10,946,794	11,041,199	11,110,803	10,050,000	10,000,000

Figure 11 Tax Revenues 10 Year Analysis

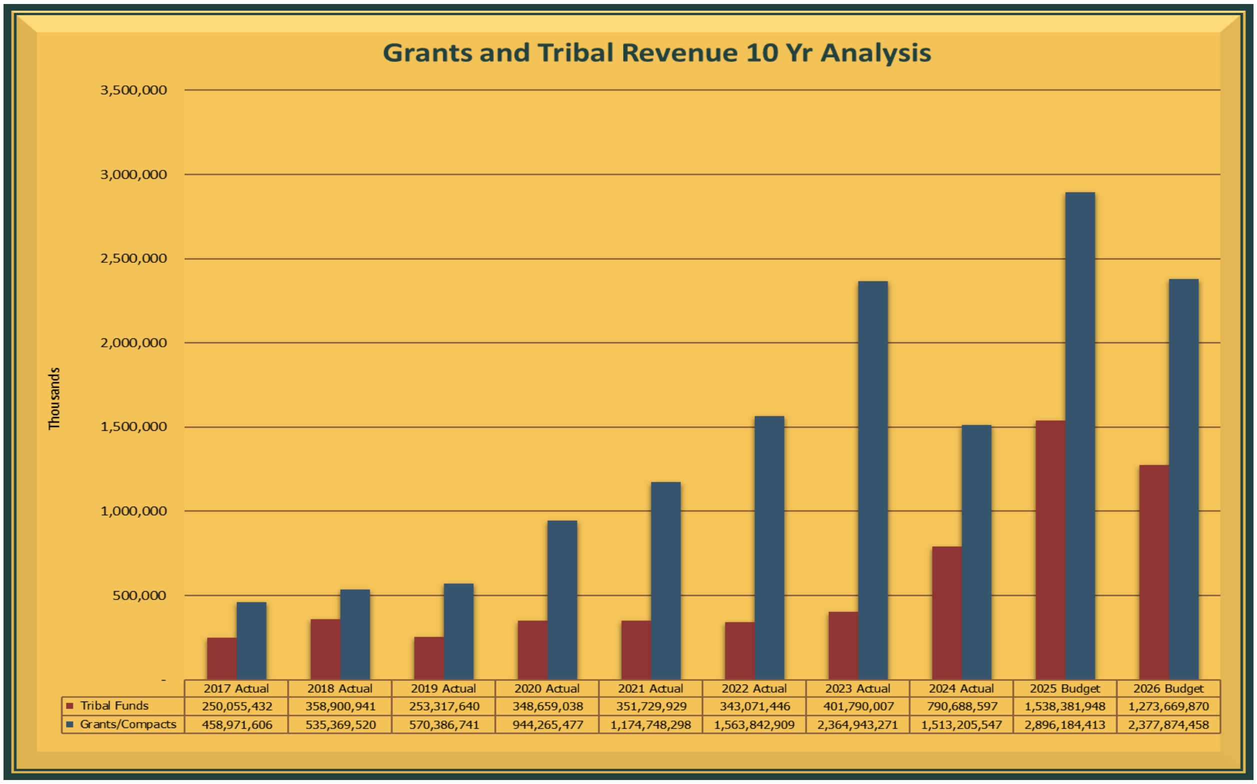
The next table (see figure 12 below) gives a trend analysis for Dividends. Dividend Revenue estimates for FY26 are at a decrease over FY25. As such, the dividend estimate for FY26 is $99.7M.



	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Budget	2026 Budget
Series1	49,444,451	55,982,806	60,733,535	53,857,814	186,182,077	161,294,398	118,155,078	85,525,713	120,669,131	99,740,068

Figure 12 Dividend Revenue 10 Year Analysis

This next table shows the trends in Grants/Compacts and Tribal Revenues (see figure 13 below). Tribal Revenue, the red column below, decreased by $264.7M. Grants and Compacts Revenue, the dark blue column, shows a decrease of $518.3 million. The majority of the decrease is the spend down of SLFRF ARPA funding and COVID related food programs. The rest of the decrease is new grant funding offset by spend down of various completed projects.



	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Budget	2026 Budget
Tribal Funds	250,055,432	358,900,941	253,317,640	348,659,038	351,729,929	343,071,446	401,790,007	790,688,597	1,538,381,948	1,273,669,870
Grants/Compacts	458,971,606	535,369,520	570,386,741	944,265,477	1,174,748,298	1,563,842,909	2,364,943,271	1,513,205,547	2,896,184,413	2,377,874,458

Figure 13 Grants and Tribal Revenues 10 Year Analysis

Scholarships will continue to be a priority in FY26. The scholarships proposed budget will be conservative in FY26 and will be budgeted consistent with prior years. We will be focusing on fulfilling the requirements of Legislative Act 03-12B. The purpose of this Act was to increase the amount of scholarships available to Cherokee students of $2K per semester, up to $4K per academic year, inside the higher education scholarship boundary map and Pell eligible students that are At-Large. $22M is budgeted to fund eligible students with tuition in higher education. The following table (see figure 14 below) provides a depiction of funding for scholarships over the last 10 years.

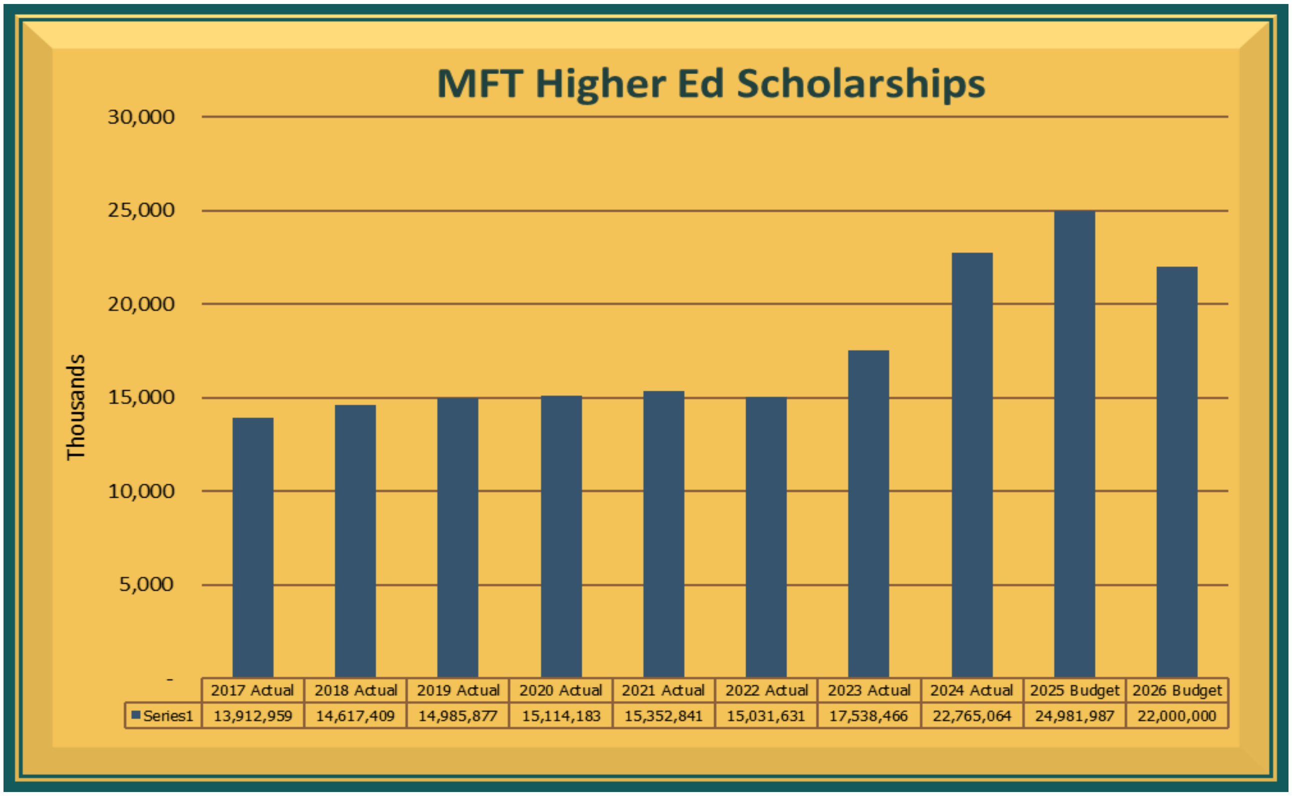


Figure 14 MFT Higher Education Scholarship Funding

The Cash Reserve account is budgeted at full legal compliance of LA 05-02 and all subsequent amendments. FY26 decreased slightly from FY25 to $39.3 million (see figure 15 below).

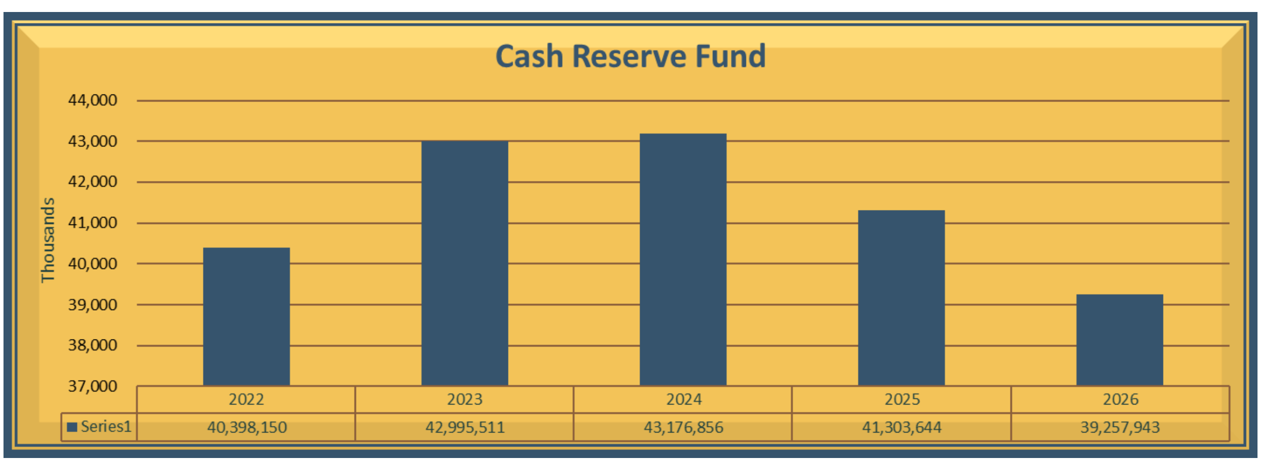
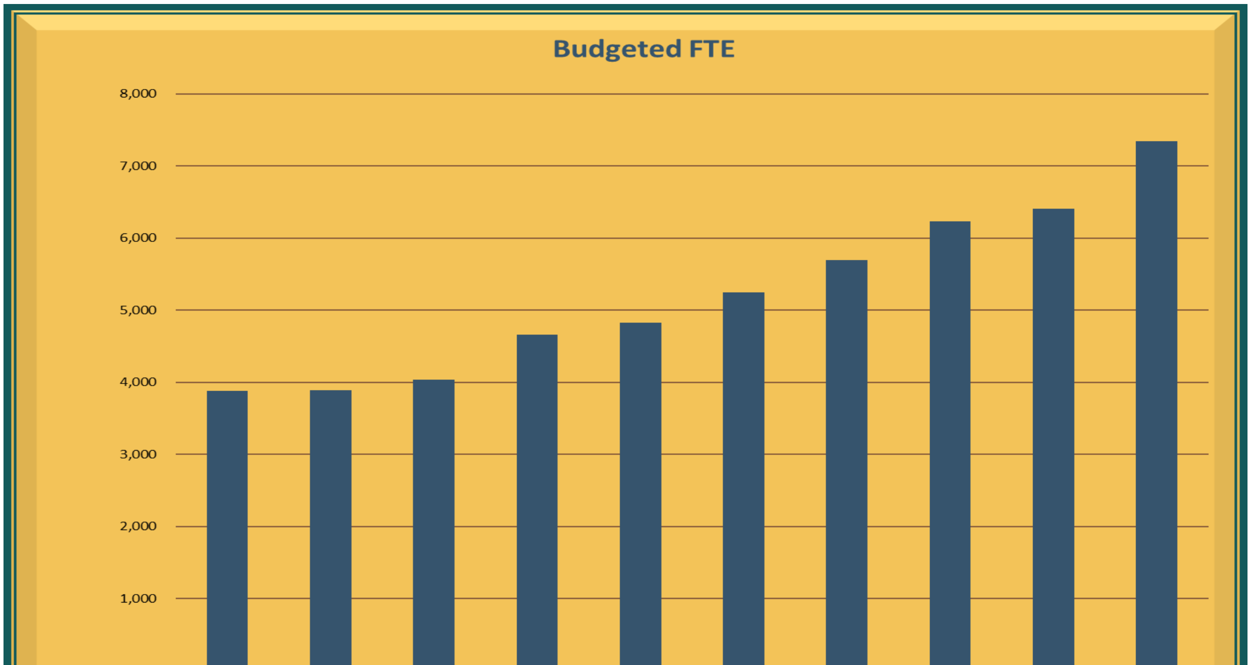


Figure 15 Cash Reserve Fund

The table below (see figure 16) provides employment figures for the FY26 budget proposal via a 10 year trend analysis of FTE or Full Time Equivalent counts. FY26's budget includes 7,349 FTEs. This is an increase of 938 positions over the prior year. That's also a 40% growth in FTE's over the past 5 years. The majority of the positions were related to Health Services.



	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Budgeted FTE	3,879	3,893	4,040	4,661	4,825	5,247	5,693	6,232	6,411	7,349

Figure 16 Budgeted FTE's 10 Year Analysis

About the Nation

The Cherokee Nation is the largest federally recognized government of the Cherokee people and is one of the largest federally recognized tribes in the United States. The Nation has sovereign reservation status granted by treaty and law. The Nation is located within the 14 counties of northeastern Oklahoma with the boundary running northerly and southeasterly from Tulsa, Oklahoma to the Kansas and Arkansas borders. The Nation's reservation - which consists of 6,950 square miles including all of six counties and portions of eight other counties - was established following the historical boundaries of the Cherokee Nation after the Treaty of 1866.

The Cherokee Constitution was amended by the Constitutional Convention in 1999 and ratified by a vote of the Cherokee citizens in 2003. This Constitution defines the distribution and separation of powers among the three branches of government. The three branches and their respective powers include the following:

Executive Branch

The executive power is vested in the Principal Chief, currently Chuck Hoskin Jr effective August 14th, 2023. Deputy Chief Bryan Warner was elected and serves as of August 14th, 2023. The Principal Chief is responsible for the execution of the laws of the Cherokee Nation, establishment of tribal policy and delegation of authority, as is necessary for the administrative functions of the Cherokee Nation. The Principal Chief maintains an office at the W. W. Keeler Tribal Complex in Tahlequah (Cherokee County), Oklahoma. The Deputy Chief is empowered to act as directed by the Principal Chief.

The Executive Branch of the Nation is organized with the Principal Chief and the Deputy Principal Chief serving as the final authorities of the administrative operations of the Nation. Within the Executive Branch is an eight member Cabinet: the Treasurer, the Secretary of State, the Chief of Staff, Delegate to Congress, Marshal, Attorney General, the Secretary of Natural Resources and the Secretary of Veteran's Affairs. The Treasurer, currently Janees M. Taylor, provides oversight and direction for the Nation on all financial matters, including annual budgets, investment of funds, and financial reporting in conformance with Generally Accepted Accounting Principles (GAAP). The Treasurer is also responsible for the selection of the independent Certified Public Accounting firm and ensuring that an annual comprehensive financial statement audit is performed and presented to Tribal Council within six (6) months of the fiscal year end. The Secretary of State, currently Shella Bowlin, is responsible for a variety of governmental functions including but not limited to the certification of petitions, referring amendments of the constitution to the people, and receipt of petitions, orders for initiatives, and oaths of office. The Chief of Staff, currently Dr. Corey Bunch, assists the Chief in developing CN policies. The Delegate to Congress, currently Kim Teehee, advocates on behalf of the Cherokee Nation on the federal level. The Marshal, currently Daniel Mead, provides law enforcement within the reservation of the Cherokee Nation. The Marshal's duties and authority are prescribed by law. The Attorney General, currently Chad Harsha, represents the Cherokee Nation in all criminal cases in the courts of the Nation, and in all civil actions wherein the Cherokee Nation is named as a party and shall have such other duties as prescribed by law. The Secretary of Natural Resources, currently Christina Justice, advises the Chief on natural resource issues and works to advance the Nation's top environmental strategic priorities. The Secretary of Veteran's Affairs, currently S. Joe Crittenden, acts as primary advisor to the Chief on all veteran-related issues affecting the Nation and its tribal veterans.

The staff of the Principal Chief includes the Executive Directors of the respective departments who provide oversight and general direction. The major service departments of the Nation are the following: Career Services, Commerce Services, Transportation & Infrastructure, Education Services, Health Services, Human Services, Public Health and Wellness, and Language. Resource departments provide support for the Nation's service departments, as follows: Financial Resources, Human Resources, Government Resources, Information Technology and Management Resources.

Legislative Branch

The Legislature consists of seventeen (17) Tribal Council members, who are citizens of the Cherokee Nation. The Tribal Council is elected to four-year terms from the fifteen districts of the Cherokee Nation and two at-large members who represent citizens living outside the reservation area. The Council elects a Speaker, currently Johnny Kidwell, and a Deputy Speaker, currently Kevin Easley Jr. The role of the Tribal Council is to adopt legislation and to conduct other business in the best interest of the Cherokee people.

Judicial Branch

The Judicial Branch consists of the Supreme Court and the Cherokee Nation District Court. Supreme Court Justices are appointed by the Principal Chief and confirmed by the Tribal Council. The Chief Justice currently is John Garrett. The primary responsibility of the Supreme Court is to hear and resolve any disagreements arising under the provisions of the Constitution or any enactment of the Tribal Council. The District Court system hears all cases brought before it under jurisdiction of the Cherokee Nation Code Annotated, Title 20, Courts and Procedure.

Tribal Officials

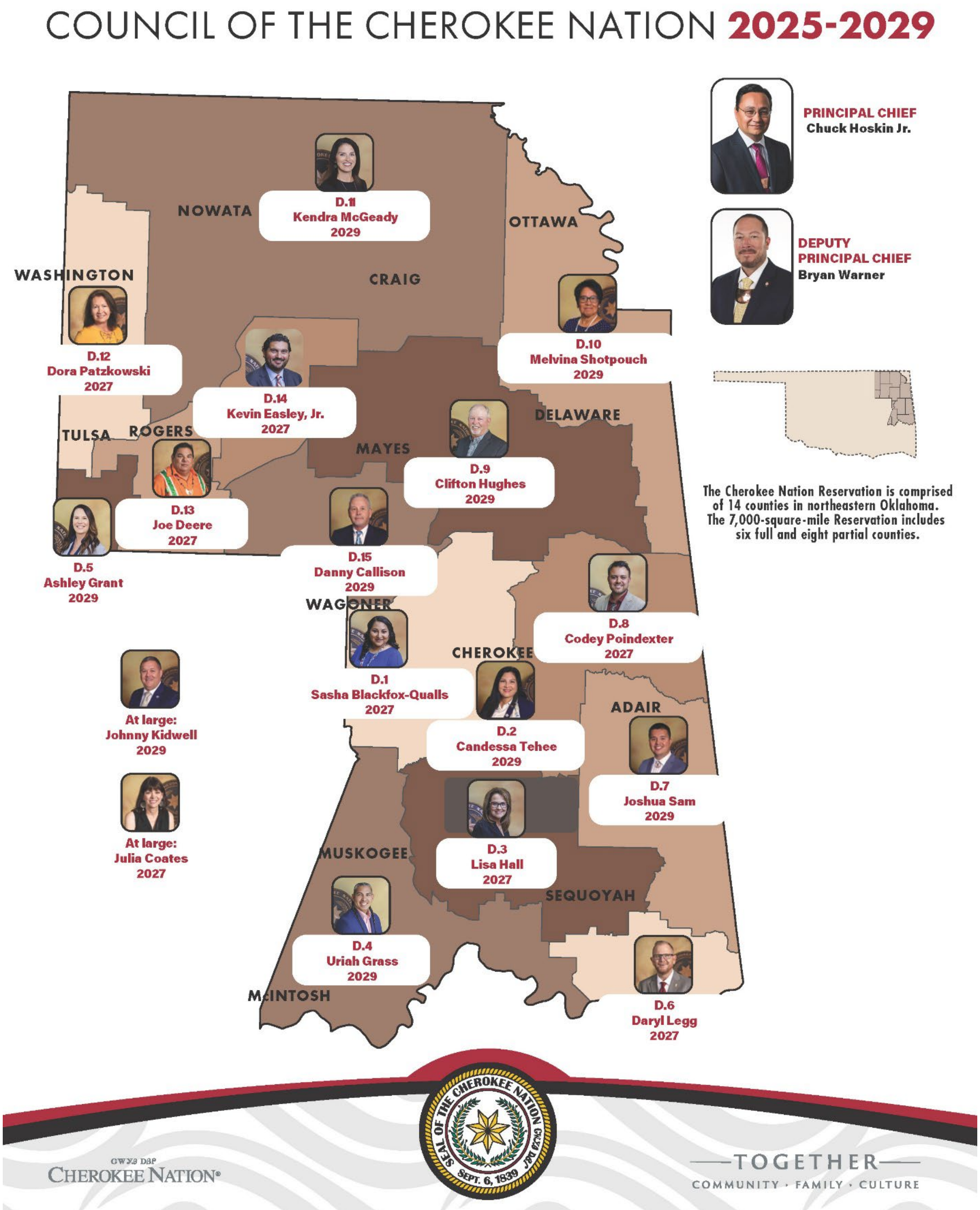
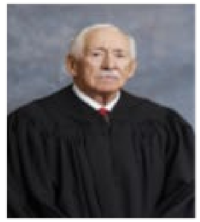
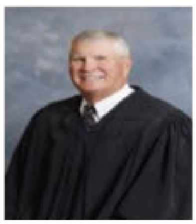


Figure 17 Executive and Legislative Branch of Cherokee Nation

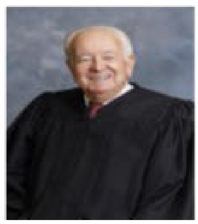
Supreme Court of the Cherokee Nation



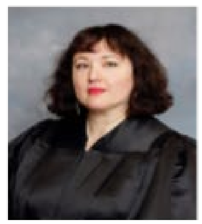
Chief Justice
John Garrett



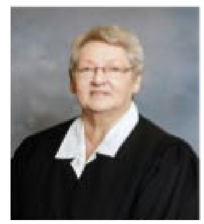
Justice
Mark L. Dobbins



Justice
Rex Earl Starr



Justice
Amy E. Page



Justice
Tina Glory-Jordan

District Court of the Cherokee Nation

Presiding District Court Judge
T. Luke Barteaux

Judge
Janice W. Purcell

Judge
Nicholas Goodwin

Judge
Nathan E. Barnard

Figure 18 Judicial Branch of Cherokee Nation

Distinguished Budget Presentation Award

GOVERNMENT FINANCE OFFICERS ASSOCIATION

Distinguished Budget Presentation Award

PRESENTED TO

Cherokee Nation
Oklahoma

For the Fiscal Year Beginning

October 01, 2024

Christopher P. Morrill
Executive Director

Distinguished Budget Presentation Award
The Government Finance Officers Association of the United States and Canada (GFOA) presented a Distinguished Budget Presentation Award to Cherokee Nation for its annual budget for the fiscal year beginning October 1, 2024. In order to receive this award, a governmental unit must publish a budget document that meets program criteria as a policy document, as an operations guide, as a financial plan, and as a communications device. This was the eleventh consecutive year that the Nation has achieved this prestigious award.

This award is valid for a period of one year only. We believe our current budget continues to conform to program requirements, and we are submitting it to GFOA to determine its eligibility for another award.

Priorities & Issues

On August 14, 2019, Principal Chief Chuck Hoskin Jr. was sworn in for his first term as Principal Chief of the Cherokee Nation (Nation), and sworn in for a second term on August 14, 2023. Principal Chief Hoskin's priorities for the Nation include:

- Preserving the Cherokee language
- Preserving the Cherokee culture with an emphasis on keeping Cherokee families together
- Improving water system and wastewater disposal within the Cherokee Nation 14 counties
- Repair or replace existing Cherokee Nation Head Start facilities

Budget Overview

The Nation's annual budget for FY26 is comprised of the Operating and the Capital budgets. The total budget authority for FY26 is $3,651,544,328. The Operating budget is $2,847,374,537 and the Capital budget is $804,169,791. The Approved Comprehensive Budget is shown below (see figure 19 below).

Approved Comprehensive Budget
OPERATING = $2.85B CAPITAL = $804.2M

COMPREHENSIVE BUDGET
FOR FISCAL YEAR 2026

COMPRBUDGET
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16:59

FundingSource	Revenues	Transfers In	Total	Direct Expenditure	Indirect Expenditure	Transfers Out	Total	Net
Capital Projects	652,153,272	10,274,421	662,427,693	655,531,204	-	6,896,489	662,427,693	-
Department of Education	2,092,675	87,352	2,180,027	1,964,065	195,832	20,130	2,180,027	-
Department of Labor	18,040,152	-	18,040,152	15,470,930	1,632,192	937,030	18,040,152	-
Department of Transportatio	102,561,869	-	102,561,869	102,050,394	411,475	100,000	102,561,869	-
DHHS General	79,492,085	-	79,492,085	71,654,899	7,837,186	-	79,492,085	-
DOI General	27,083,433	-	27,083,433	25,005,269	2,078,164	-	27,083,433	-
DOI PL 102-477	473,804,704	-	473,804,704	456,355,060	7,175,223	10,274,421	473,804,704	-
DOI Self Governance	59,616,341	79,600	59,695,941	54,034,396	5,311,545	350,000	59,695,941	-
Enterprise	4,883,890	22,819,954	27,703,844	27,369,722	334,122	-	27,703,844	-
EPA	9,139,890	-	9,139,890	8,852,040	287,850	-	9,139,890	-
Federal Other	337,507,861	80,867	337,588,728	313,414,385	1,532,477	22,641,866	337,588,728	-
HUD	76,759,837	1,937,501	78,697,338	76,397,141	362,696	1,937,501	78,697,338	-
Indirect Cost	103,920,422	187,030	104,107,452	104,107,452	-	-	104,107,452	-
IHS Discretionary	10,000,000	-	10,000,000	150,000	-	9,850,000	10,000,000	-
IHS Self Governance Health	1,085,822,037	6,896,489	1,092,718,526	974,913,806	86,839,434	30,965,286	1,092,718,526	-
IHS Self Governance Office	546,481	-	546,481	492,912	53,569	-	546,481	-
IHS Self Governance TEH	39,848,130	-	39,848,130	39,269,319	578,811	-	39,848,130	-
Internal Lease Pool	7,909,046	-	7,909,046	7,909,046	-	-	7,909,046	-
Motor Fuel Tax	11,630,384	26,668,134	38,298,518	28,018,923	129,595	10,150,000	38,298,518	-
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Other	268,360	17,000	285,360	272,161	13,199	-	285,360	-
Permanent Funds	9,100	-	9,100	9,100	-	-	9,100	-
Private	769,424	-	769,424	694,053	75,371	-	769,424	-
State of Oklahoma	1,506,384	-	1,506,384	1,411,000	95,384	-	1,506,384	-
Tribe Funded	346,711,005	45,674,492	392,385,497	355,077,353	14,241,433	23,066,711	392,385,497	-
USDA	41,449,392	2,466,594	43,915,986	42,059,822	1,856,164	-	43,915,986	-
Total	**3,534,354,894**	**117,189,434**	**3,651,544,328**	**3,402,074,680**	**132,280,214**	**117,189,434**	**3,651,544,328**	**-**

Figure 19 Approved Comprehensive Budget for FY26

The beginning FY26 Budget for the Cherokee Nation is 64.7% federally funded. The following chart (see figure 20 below) shows the types of revenue by Fund Type. Fund Type is classified as Federal, Tribal, Tax and Other.

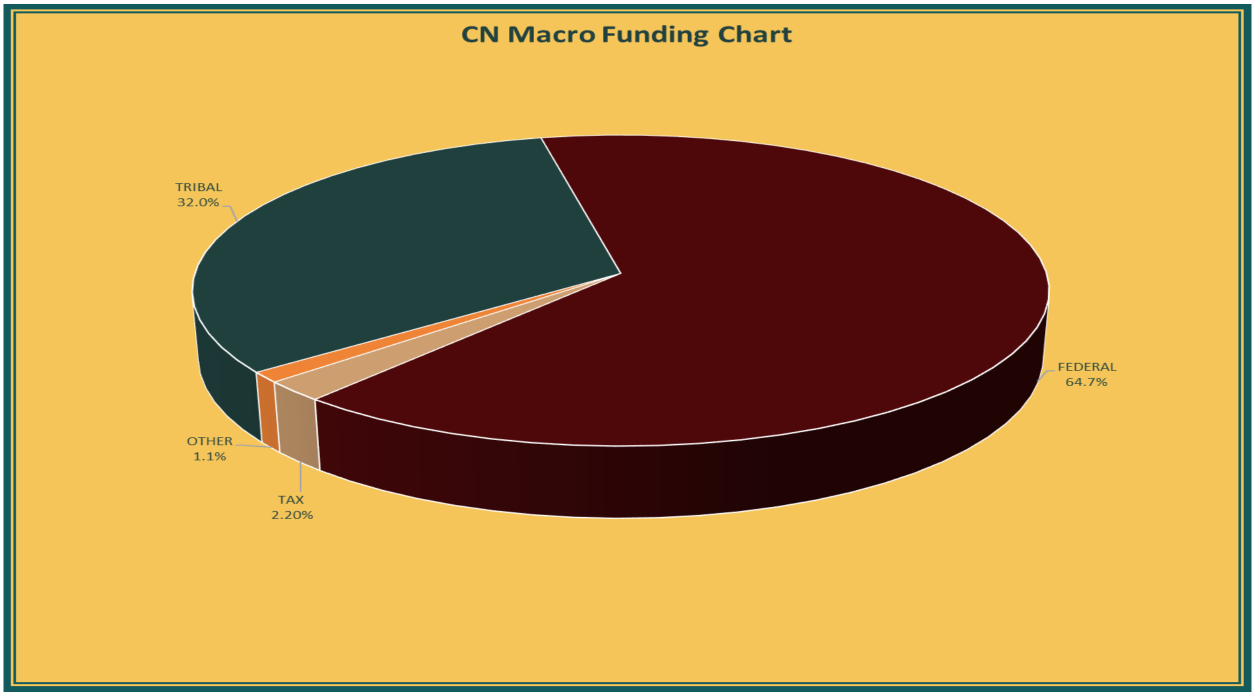

Figure 20 Funding Sources, Macro

The largest federally funded program for the FY26 budget is Indian Health Service at 31.3%. The Funding Sources, Micro chart (see figure 21 below) shows each source of funding in detail.

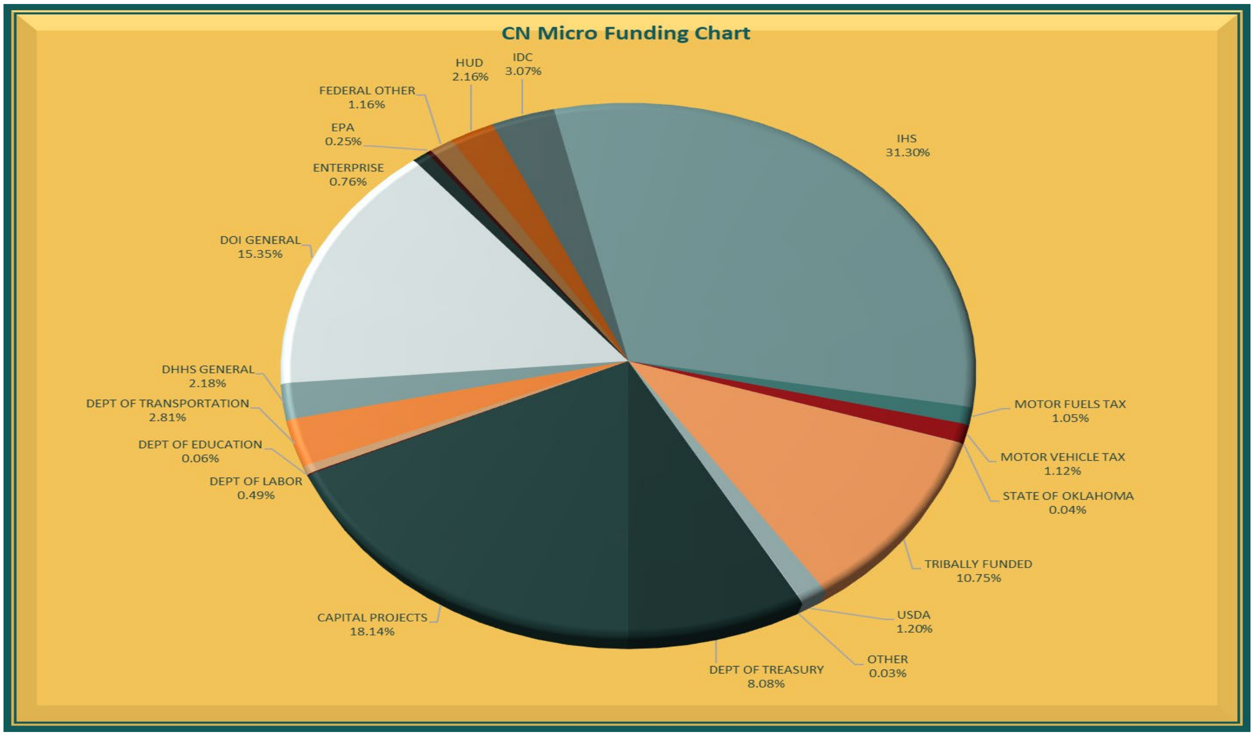

Figure 21 Funding Sources, Micro

As a Tribal Government, the Nation potentially faces many issues that could have an impact on this budget. Potential issues include, but are not limited to:

- Reduced federal funding from agencies pending outcome of Appropriations acts
- Lower than expected dividend amounts
- Rising costs for health insurance and other benefits
- Employee changes such as payroll increases or turnover
- Rising number of participants due to a declining economic environment in the area

Funding for the Nation's budgets are either grant or discretionary. When a department receives a grant, they then submit a budget to the Financial Resources Department. Discretionary funded budgets are discretionary funds like the General Fund. Discretionary funds are also considered appropriated funds by the Nation. Appropriated funds for the Nation are those that are set aside for specific uses as determined and approved by Tribal Officials. The Nation prioritizes discretionary funds to meet the needs of citizens. Once a month, the Budgets Department, which is part of the Financial Resources Department, submits these budgets with a proposed Legislative Act to Administration (Executive Branch) for their review. Once approved, the budgets are then submitted to the monthly Executive and Finance Committee Meeting. After approval, the Legislative Act for the budgets is submitted to the monthly Tribal Council Meeting. Once approved by the Legislative Branch, the Executive Branch signs the Legislative Act, the Budgets Department posts the budgets to our financial system and the department can spend the funds for the purpose for which they are intended.

Financial Structure, Policy and Process

Organizational Chart of the Cherokee Nation

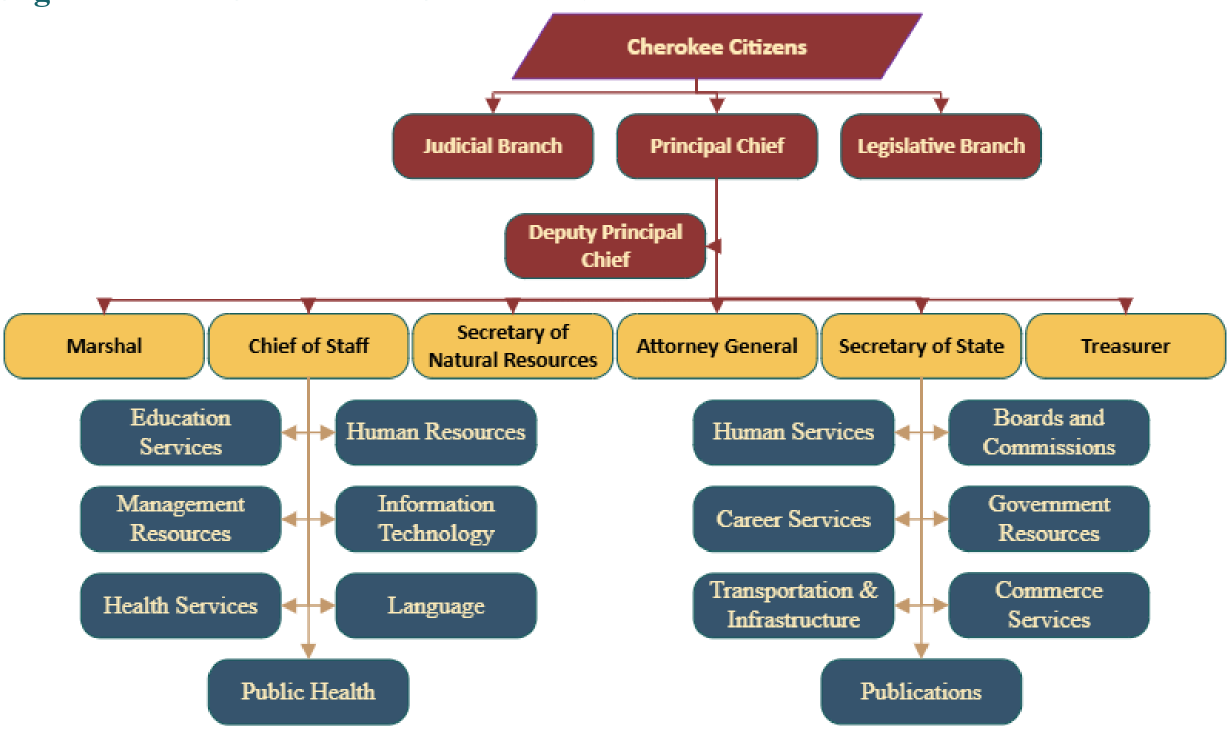

Figure 22 Organization Chart

The organization chart shown above (see figure 22 above) is a visual depiction of the distribution of work within the Cherokee Nation. It is also meant as a tool to help enhance our working relationship with

Cherokee citizens, and to create clear channels of communications to accomplish our goals and objectives.

The following table, (see figure 23 below), shows the Nation's budgeted FTEs by funding source. Of the FTEs budgeted, 4,040 or 54.5% of the 7,349 employees are funded through the Indian Health Service funding source.

FTE by Funding Source

Funding Source	Budgeted 2026 FTE'S
DEPT OF EDUCATION	18
DEPT OF LABOR	100
DEPT OF JUSTICE	23
DEPT OF TRANSPORTATION	36
DEPT OF TREASURY	21
DHHS GENERAL	536
DOI GENERAL	142
DOI PL 102-477	570
DOI SELF GOVERNANCE	173
ENTERPRISE	12
EPA	13
FEDERAL OTHER	9
HUD	22
IHS SELF GOVERNANCE HEALTH	4,005
IHS SELF GOVERNANCE OFFICE	3
IHS SELF GOVERNANCE TEH	32
INDIRECT COST POOL	577
INTERNAL LEASE POOL	73
MOTOR FUELS TAX	6
MOTOR VEHICLE TAX	88
PRIVATE	3
STATE OF OKLAHOMA	11
TRIBALLY FUNDED	724
USDA	152
Grand Total	**7,349**

Figure 23 Full Time Equivalents

Fund Descriptions & Fund Structure

The accounts of the Nation are organized on the basis of funds, each of which is considered to be an independent fiscal and accounting entity. The operations of each fund are accounted for within separate sets of self-balancing accounts, which comprise its assets, liabilities, fund balance/net position, revenues, expenditures/expenses, and transfers. The General Fund is always a major governmental fund. Other major funds are determined as funds whose revenues, expenditures/expenses, assets or liabilities are at least ten percent of the totals for all governmental or enterprise funds and at least five percent of the

aggregate amount for all governmental and enterprise funds for the same item or funds designated as major at the discretion of the Nation. Funds not classified as a major fund are aggregated and presented in a single column in the fund financial statements.
The Cherokee Nation records and reports all financial transactions using standards set by the Governmental Accounting Standards Board (GASB) and Generally Accepted Accounting Principles (GAAP). Accordingly, these standards require all government entities to use individual funds that must be categorized in one of the 10 governmental accounting fund types. Each fund type and the number of individual funds operated and utilized by the Cherokee Nation for FY26 are listed below. A fund diagram is shown to enhance reader understanding of the Nation's financial configuration (see figure 24 below).

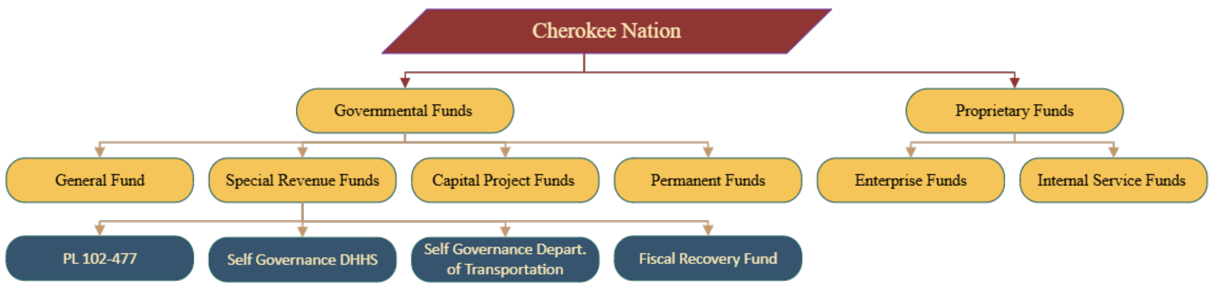

Figure 24 Major Types of Funds

The Nation uses the following funds, grouped by fund type:

Governmental Funds
Governmental funds are those through which most governmental functions of the Nation are financed. The acquisition, use and balances of the Nation's expendable financial resources and the related liabilities (except those accounted for in proprietary funds) are accounted for through governmental funds.

General Fund
The General Fund represents the operating activities of the tribal government. All financial resources not accounted for in other funds are reported in the General Fund. The General Fund is considered to be a major fund.

Special Revenue Funds
Special Revenue Funds are used to account for the proceeds of government grants or other specific revenue sources that are restricted by legislative act or administrative action to finance particular functions or activities of the Nation. These funds are appropriated by either the government or grantor. The following are the Nation's Major Special Revenue Funds:

- Public Law 102-477 (PL 102-477) was enacted to facilitate the ability of Indian tribes to integrate the employment, training and related services from federal sources to improve the effectiveness of those services and reduce unemployment. Funding for this program comes from the Department of the Interior, the Department of Labor, the Department of Education and the Department of Health and Human Services. The law, as amended in 2017, authorizes Tribal governments to consolidate programs from 12 Federal agencies that concern employment and training into a single plan which is approved by the Secretary of the Interior. These expenditures are generally presented as either education services or human services expenditures in the accompanying financial statements.

- Self-Governance-DHHS was established to account for funds received under the Nation's Self Governance (SG) compact with the United States Department of Health and Human Services (DHHS). These funds are used to administer a number of programs under Indian Health Services

(IHS) relating to health and human services including the operation of the Cherokee Nation W.W. Hastings Hospital in Tahlequah, Oklahoma and nine clinics located in various communities throughout the Nation's reservation boundaries. These expenditures are generally presented as health and community services expenditures in the accompanying financial schedules.

- ❖ Self-Governance Department of Transportation was established to account for funds received from the Federal Highway Administration (FHWA), for and on behalf of the United States Department of Transportation (DOT), for use in the planning, designing, constructing and maintaining of highways, roads, bridges or transit facility programs. Roads constructed with DOT funds are not capitalized by the Nation as they are transferred to other governmental agencies upon completion. These expenditures are generally presented as community services expenditures in the accompanying financial schedules.

- ❖ Fiscal Recovery Fund was established to account for federal funds received from the Department of the Treasury as part of the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) established by the American Rescue Plan Act of 2021 (Public Law 117-2) passed and signed into law by the President on March 11, 2021 to speed up the country's recovery from the economic and health effects of the COVID-19 pandemic and the ongoing recession. These expenditures are presented as tribal government, health services, education services, human services and community services expenditures in the accompanying financial statements. All SLFRF ARPA funding must be obligated by 12/31/2024.

Capital Projects Funds
Capital Projects Funds (a Cherokee Nation Major Fund) are used to report resources that are used for major capital acquisition and construction separately from ongoing operational activities.

Permanent Funds
Permanent funds are used to report resources that are legally restricted to the extent that only earnings, and not principal, may be used for purposes supporting the Nation's programs. The Nation's Permanent Funds contain two endowments, which allow the expenditure of income for tuition and educational purposes, with the principal being unavailable for disbursement.

Proprietary Funds
Proprietary funds are used to account for the Nation's ongoing operations and activities which are similar to those often found in the private sector where the intent is that costs of providing goods and services be recovered through user charges. The proprietary funds maintained by the Nation are enterprise funds and internal service funds.

Enterprise Funds
Enterprise funds are proprietary funds that are used to report activities for which a fee is charged to external users. The Nation accounts for its Landfill Operations and Economic Development Trust Authority (EDTA) activities in these funds.

Internal Service Funds
Internal service funds are used to report activities which provide goods or services to other funds, departments, or agencies of the primary government and its component units, or to other governments, on a cost-reimbursement basis. The Nation includes services such as internal leases, fringe pool, and indirect cost pool in these funds.

Departmental/Fund Relationship

The following matrix (see figure 25 below) shows the department/fund relationship within the Nation. The departments are presented in rows and the funds in columns. Non-major funds are shown in aggregate for presentation purposes.

Department	Governmental Funds						Proprietary Funds	
	General Fund (Major)	Self Governance DOI PL102-477 (Major)	Self Governance DHHS (Major)	Self Governance Department of Transportation (Major)	Fiscal Recovery Fund (Major)	Non Major Governmental Funds	Enterprise Fund	Internal Service Fund
Office of the Principal Chief	X		X			X		X
Tribal Council	X							X
Tribal Courts	X					X		
Other Boards and Commissions						X		
Office of the Attorney General	X					X		X
Education Services	X	X				X		X
Health Services	X		X			X		X
Financial Resources	X		X		X	X		X
Transportation & Infrastructure	X		X	X		X		X
Human Resources	X		X					X
Management Resources	X	X				X		X
Commerce Services	X					X	X	X
Human Services	X	X				X		X
Government Resources	X		X			X		X
Marshal Service	X		X			X		X
Gaming Commission	X							
Information Technology			X					X
Career Services	X	X				X		X
HACN	X					X		
Tax Commission	X							
Election Commission	X							
Cherokee Publications	X					X		X
Secretary of Natural Resources	X		X	X		X	X	X
Language	X	X				X		X
Public Health	X	X	X			X		

Figure 25 Departments and Funds Relationship

Basis of Accounting

The accrual basis of accounting is used throughout the government-wide financial statements; conversely, the financial statements of the General Fund, Special Revenue Funds, Capital Project Funds, Debt Service Funds and Permanent Funds have been prepared in accordance with the modified accrual basis of accounting, whereby revenues are recognized when considered both measurable and available to finance expenditures of the current period. The Nation accrues intergovernmental, property rentals, dividends, and tax revenues based upon this concept. Expenditures are generally recognized when the related fund liabilities are incurred and become payable in the current period. Proceeds of debt are reported as other financing sources, and principal and interest on long-term debt are recorded as expenditures when paid.

Basis of Budgeting

There is no appreciable difference in the basis of accounting used for financial statements and the accounting method used for budgeting. The budgetary basis of accounting for budgeting purposes of Governmental Funds is modified accrual while the basis for the Proprietary Funds is the accrual basis. Modified accrual recognizes when revenues become available and measurable and recognizes expenditures when liabilities are incurred.

Title 62, §31-32 provides the legal level of budgetary control for the Cherokee Nation. The Executive and Finance Committee of the Council, upon direction of the Treasurer and with advisement from the Controller, shall formulate an annual appropriations bill. The bill shall contain the legal budgeted annual revenue and expenditures/expenses for the general fund and enterprise funds for the executive, legislative,

and judicial branches of government. The sources of revenue may be based upon estimates. The budgeted expenditures for these funds shall not exceed total estimated revenues and beginning fund balance and net position.
Should the need arise for management to transfer funds or propose additional appropriations, the Executive and Finance Committee of the Council, upon direction of the Treasurer and with advisement from the Controller, shall be responsible for proposing amendments to the annual appropriations law based upon material changes in real or estimated revenues and expenditures/expenses that affect the total amounts budgeted. Management budgets are developed at the accounting unit level. Any amendments to the annual appropriations bill shall be presented to the full Tribal Council for consideration and passage. Any funds received by the Cherokee Nation, the use of which is determined by the granting or contracting agency (special revenue funds) shall be used only for those purposes and under those conditions for which the funds are made available and such funds are not subject to legal appropriation by the Tribal Council.

Financial Policies

Financial policies can be used to establish goals and targets for the Nation's financial operations so performance can be monitored. Formal financial policies provide for a consistent approach to fiscal strategies and set guidelines to measure financial performance and future budgetary programs. The Nation's significant accounting policies related to the following basic financial statement categories are summarized below:

Balanced Budget
The Nation considers the budget balanced when total expenditure does not exceed total revenues and monies available in the fund balance within an individual fund. For FY26 the Nation's approved budget is a balanced budget.

Cash/Investment Policy
Pursuant to Title 62, Chapter 2 of the Cherokee Nation code, any funds invested by the Cherokee Nation shall be under the control of the Treasurer who may, at his or her discretion, delegate fiduciary responsibilities to the Controller of the Cherokee (Section 204). Allowable instruments available for investment include, but are not limited to, Demand Deposits, Certificates of Deposits, Certificates of Deposit Account Registry (CDARS), Insured Cash Sweeps (ICS), Savings Accounts, repurchase/reverse repurchase agreements, U.S. Treasuries and U.S. government securities and those issued by its agencies and instrumentalities, and Institutional Money Market Funds whereby those funds are comprised of a majority of allowable financial instruments as described above (Section 201a). Funds will only be invested in financial institutions who are insured by the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Association (NCUA), and/or the financial institution's activities are controlled or regulated by federal law and/or federal regulations or regulators, including but not limited to the U.S. Securities and Exchange Commission. No funds in excess of current FDIC or NCUA insurance maximums shall be invested in a single financial institution unless said funds are collateralized either by and/or invested directly into obligations and/or bonds which contain an investment grade rating as rated from a nationally recognized rating firm, such as Standard and Poor's, Moody's or Fitch, or local, state, U.S. government securities, and those issued by its agencies and instrumentalities, and Cherokee Nation securities (Section 205). Funds invested, excluding Demand Deposits, shall be for a period not to exceed 5 years, provided that funds may be invested for a longer term, upon consent of the longer term by the Executive and Finance Committee of the Council (Section 206).

Cash Reserve Fund
Legislative Act (LA) 05-02 established a cash reserve in the amount of 1.75% of the original operating budget of each fiscal year to use as a stabilization fund. LA 28-04 amended LA 05-02 and established a $5M cash advance as part of the 1.75% reserve. The legislative acts do not commit specific uses of the

reserve; therefore the balance is shown as unassigned. For FY26 $39.3M of the unassigned fund balance was set aside to meet the reserve.

Debt Management
The Nation has entered into a loan of $200M for construction of the new hospital facility to replace our current W.W Hastings Hospital facility. The principal amount of the note is $200M for the purposes of financing a portion of the costs, to include design, construction, and equipping of the Project, including but not limited to costs of labor and materials, costs of on-site and off-site improvements, amounts paid to contractors, costs of landscaping, architectural fees, engineering fees, and cost of equipment, as well as transaction costs. The Nation has drawn down the full amount of the construction loan funds to date. Payments have started and the term of the note is a 7-year term. The previous debt obligation, issued to construct a healthcare clinic, was paid off in FY22. As excess cash flow and opportunities allow, the Nation has, from time to time, retired debt early.

Fiscal Year
The Nation's fiscal year begins on October 1st and ends on September 30th of the next year. The Nation's fiscal year is the same as the Federal Government's fiscal year.

Revenue Recognition
The Nation considers revenue to be susceptible to accrual in the governmental funds as it becomes measurable and available, as defined under the modified accrual basis of accounting. The Nation generally defines the availability period for revenue recognition as received within ninety (90) days of year end. The Nation's major revenue sources that meet this availability criterion are tax revenues and dividends declared by component units.

Program Revenues
There are two classifications of programmatic revenues for the Nation, grant revenue and program revenue. Grant revenues are revenues from federal, state, and private grants. These revenues are recognized when all applicable eligibility requirements are met and are reported as intergovernmental revenues. There are no specific requirements designating when or in what order program and other self-governance funds should be spent.

Interest Income
Interest income is recorded as earned in the fund holding the interest bearing asset.

Interest Income - Self Governance Compacts
The Nation receives certain amounts of advance funding as a self-governance compact tribe in three large self-governance compacts with the DOI and DHHS. These funds are invested in interest earning assets until the funds are expended under the terms of the self-governance compacts. The Nation need not refund the interest earnings under these compacts and is not directly accountable to the DOI or the DHHS for the expenditure of these interest earnings. The discretionary interest is recorded in the Self Governance funds but is allocated to other programmatic expenditures through the budgeting process.

Interest Income - Grants
The Nation receives certain amounts of advance funding in connection with four large grants:
(1) NAHASDA, funded by HUD, (2) the Sequoyah High School Grant, which is funded by the DOI, (3) the DOT, funded through the Federal Highway Administration (FHWA) for and on the behalf of the DOT and (4) P.L. 102-477 which is funded by the Department of Labor (DOL) and the DHHS through the DOI. The applicable legislation and regulations for each grant authorize the earning of interest on advance payments; the use of which is governed by the same.

Internal Activities
The internal service funds operate on a breakeven basis. The net profit or loss on an internal service fund is to be allocated to the government's programs/departments that benefited from the goods or services provided based on their proportionate benefit.

Indirect Costs
The Nation's indirect cost plan utilizes a fixed rate with carry forward. To the extent that actual indirect cost expenses differ materially from indirect cost recoveries, the difference is recorded as deferred revenue (over recovered) or a deferred charge (under recovered) and reversed in the period the difference is used to adjust the indirect cost rate.

Budget Process

The Process for Preparing, Reviewing, Adopting, and Amending the Budget for the Coming Fiscal Year
Administration (Executive Branch) proposes budgets to the Tribal Council (Legislative Branch) for the E&F Committee Budget Hearings. The Tribal Council makes the decision on which programs will receive financial support. This is a detailed process described in the following phases:

Phase I – The Budget Call
Budget guidance is issued by the Treasurer at least one month prior to the due date that includes all forms, worksheets and tables to assist the Departments in preparing the budget. The guidance includes information regarding revenue projections, merit calculations, fringe rates, indirect cost rates and space cost rates as well as anticipated turnover calculations.

Phase II – Obtaining Input from Departments
Departments were required to provide detailed descriptions of each program, including intended outcomes, measures of effectiveness and success rates for each program. Information included program eligibility, service area, number of participants served, a listing of collaborations with external entities, and details of any significant changes or changes in staffing patterns.

Phase III – Budget Department and Accounting Review
The Budget Department receives the individual budget and narrative forms for each Accounting Unit from the Departments on or by the requested due date. The budgets are logged and reviewed for completeness. The submitted budgets are uploaded into our Financial System. Accounting reviews the budgets for reasonableness of amount budgeted and accounts used, carryover, and grant revenue reasonableness.

Review of the budget continued from June into July by the Budget Review Group using several focal points: What are the service objectives? Had the program previously received one-time funding? What is the current and past usage of funding? Is this a new or enhanced initiative? Were there any auditor findings or concerns and how can we apply best practice accounting? And finally, what is the rationale behind budget increase requests? Any issues found during the review are addressed with the Department and adjustments are made as needed.

Once the budget review process has been completed by Accounting, the budget reports and narratives are submitted to the Budget Review Group (BRG) to review and determine if the budgets should be included in the Budget package. The BRG proposes changes to the submitted budgets to align budgets with the Principal Chief's priorities and to follow the guidelines established for the budget period. The proposed changes are discussed with the upper level of the Executive Branch of the Government to ensure compliance with priorities. Once the approval has been given, the budget changes are passed to the Departments to adjust budgets as needed. Revised budgets are submitted to the Budget Department and the system is updated with the changes.

Phase IV – Budget Hearings
The Budget Office delivers the Comprehensive Budget packages to the Tribal Council at least 45 days prior to the beginning of the next fiscal year. Budget hearings are tentatively set for September as a function of the Executive and Finance Committee (E&F Committee). During budget hearings, the Tribal Council is presented with an overview of the budget from the Treasurer and a review of the submitted budget package from the Executive Director of Financial Oversight for the Council. Tribal Councilors have the opportunity to discuss the budgets with their constituents, Administration and the Executive Directors of the programs, to determine the needs of the programs and make adjustments as the body deems necessary. The budget hearings are open to the public and are live streamed on YouTube.com through links that can be found on the www.cherokee.org website. The E&F Committee approves the budget at the end of the budget hearings; and the budget is presented at the next full Tribal Council Meeting for passage of the Legislative Acts for the Operating and the Capital budgets. The timeline for the FY26 budget cycle and some of the details of the process are as follows (see figure 26 below).

Figure 26 Budget Calendar Timeline

The budget is modified through reallocations, grant reporting packages and monthly budget modification packages. The Nation does not maintain line item budgets so reallocations are used to move expenditure/expense amounts within an existing budget between accounts. The bottom line of the budget remains the same. Reallocations are processed on an as needed basis to meet the needs of the programs. Grant reporting budgets are processed as received and submitted in an information only package to Tribal Council monthly. The grants included in the grant reporting package are nondiscretionary in nature. Budget modification packages contain budgets that are discretionary in nature and the bottom dollar amount of the budget changes by at least the absolute value of one dollar.

Financial Summaries

Consolidated Financial Schedule

CHEROKEE NATION
All Funds FY 2026 Budget

	General Fund	Special Revenue Funds	Permanent Funds	Internal Service Funds	Enterprise Funds	Capital Projects Fund	Total
Revenues and Sources:							
Intergovernmental	$ -	$ 549,434,541	$ -	$ -	$ -	$ -	$ 549,434,541
Property rentals	922,612	36,000	-	-	-	-	958,612
Motor fuel tax revenues	10,000,000	-	-	-	-	-	10,000,000
Taxes, licenses and fees	41,399,559	-	-	-	-	-	41,399,559
Interest	1,951,000	13,516,161	9,100	-	505,364	-	15,981,625
Interest on loans	-	-	-	-	771,595	-	771,595
Charges for goods and services	545,490	70,000	-	125,058,897	1,276,959	-	126,951,346
Health Services	-	614,402,834	-	-	-	-	614,402,834
Community Services	-	277,513,520	-	-	-	-	277,513,520
Dividends from component units	99,740,068	-	-	-	-	-	99,740,068
Third party revenues	-	449,869,896	-	-	-	-	449,869,896
Transfers in	72,342,626	1,828,585	-	187,030	22,819,954	10,274,421	107,452,616
Other	10,924,839	9,268,497	-	482,643	351,738	-	21,027,717
Total revenues and sources	$ 237,826,194	$ 1,915,940,034	$ 9,100	$ 125,728,570	$ 25,725,610	$ 10,274,421	$ 2,315,503,929
Expenditures/Expenses and Uses:							
Current operating:							
Tribal Government	238,140,598	95,939,649	-	99,494,977	-	2,705,000	436,280,224
Health Services	50,585,778	1,039,199,100	-	6,171,995	-	-	1,095,956,873
Education Services	55,320,473	109,293,825	9,100	1,477,750	-	-	166,101,148
Human Services	21,358,894	343,956,538	-	1,167,655	-	-	366,483,087
Community Services	63,007,994	278,755,296	-	3,704,121	27,539,824	2,000,000	375,007,235
Debt service:							-
Principal	-	6,351,744	-	-	-	-	6,351,744
Interest	-	13,333,334	-	-	8,541	-	13,341,875
Transfers out	33,216,711	77,076,234	-	-	-	6,896,489	117,189,434
Capital outlay	9,882,287	413,968,738	-	-	155,479	650,826,204	1,074,832,708
Total expenditures/expenses and uses	$ 471,512,735	$ 2,377,874,458	$ 9,100	$ 112,016,498	$ 27,703,844	$ 662,427,693	$ 3,651,544,328
Net Change in Fund Balance	$ (233,686,541)	$ (461,934,424)	$ -	$ 13,712,072	$ (1,978,234)	$ (652,153,272)	$ (1,336,040,399)
Beginning Fund Balance - October 1	$ 233,686,541	$ 461,934,424	$ -	$ (13,712,072)	$ 1,978,234	$ 652,153,272	$ 1,336,040,399
Ending Fund Balance - September 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Figure 27 Consolidated Financial Schedule (Shown in Thousands)

Three year consolidated and fund financial schedules

2026 Budget Financial Sources	Governmental Funds					Enterprise Fund	Internal Service Fund	Capital Projects	Total All Funds
	General Fund	Self-Governance DHHS	Self Governance PL102-477	Fiscal Recovery Fund	NonMajor Funds				
	2026 Budget	2026 Budget	2026 Budget	2026 Budget	2026 Budget	2026 Budget	2026 Budget	2026 Budget	2026 Budget
Intergovernmental	-	575,320	118,140	255,000	481,917	-	-	-	1,430,377
Property rentals	923	36	-	-	-	-	-	-	959
Motor fuel tax revenues	10,000	-	-	-	-	-	-	-	10,000
Taxes, licenses and fees	41,399	-	-	-	-	-	-	-	41,399
Interest	1,951	10,000	10	2,500	1,515	5	-	-	15,981
Interest on loans	-	-	-	-	52	720	-	-	772
Charges for goods and services	545	1,236	70	-	-	947	125,383	-	128,181
Dividends from component units	99,740	-	-	-	-	-	-	-	99,740
Third party revenues	-	444,357	-	-	5,513	-	-	-	449,870
Transfers in	72,343	6,897	-	-	24,667	2,822	187	10,275	117,191
Other	10,925	5	1,680	-	7,614	651	158	-	21,033
Total Financial Sources	$ 237,826	$ 1,037,851	$ 119,900	$ 257,500	$ 521,278	$ 5,145	$ 125,728	$ 10,275	$ 2,315,503
Financial Uses									
Current operating:									
Tribal Government	238,140	4,107	-	32,812	59,021	-	99,495	2,705	436,280
Health Services	50,586	986,324	563	-	52,314	-	6,172	-	1,095,959
Education Services	55,320	-	47,041	-	62,262	-	1,478	-	166,101
Human Services	21,359	-	290,905	-	53,052	-	1,167	-	366,483
Community Services	63,008	39,823	69	-	259,444	6,960	3,704	2,000	375,008
Debt service:									
Principal	-	6,352	-	-	-	8	-	-	6,360
Interest	-	13,333	-	-	-	-	-	-	13,333
Transfers Out	33,217	40,815	10,274	2,500	23,486	-	-	6,897	117,189
Capital outlay	9,882	52,359	124,953	222,188	331,868	155	-	333,426	1,074,831
Total Financial Uses	$ 471,512	$ 1,143,113	$ 473,805	$ 257,500	$ 841,447	$ 7,123	$ 112,016	$ 345,028	$ 3,651,544
Surplus/(Deficit)	$ (233,686)	$ (105,262)	$ (353,905)	$ -	$ (320,169)	$ (1,978)	$ 13,712	$ (334,753)	$ (1,336,041)
Fund Balance									
Beginning Fund Balance	233,686	105,262	353,905	-	320,169	1,978	(13,712)	334,753	1,336,041
Ending Fund Balance	-	-	-	-	-	-	-	-	-
Change in Fund Balance	(233,686)	(105,262)	(353,905)	-	(320,169)	(1,978)	13,712	(334,753)	(1,336,041)
% Change	100%	100%	100%	100%	100%	100%	100%	100%	100%

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2025 Budget Financial Sources	Governmental Funds					Enterprise Fund	Internal Service Fund	Capital Projects	Total All Funds
	General Fund	Self-Governance DHHS	Self Governance PL102-477	Fiscal Recovery Fund	NonMajor Funds				
	2025 Budget	2025 Budget	2025 Budget	2025 Budget	2025 Budget	2025 Budget	2025 Budget	2025 Budget	2025 Budget
Intergovernmental	-	532,478	117,467	575,000	594,450	-	-	-	1,819,395
Property rentals	968	-	-	-	-	-	-	-	968
Motor fuel tax revenues	10,050	-	-	-	-	-	-	-	10,050
Taxes, licenses and fees	41,328	-	-	-	-	-	-	-	41,328
Interest	1,951	10,000	10	7,500	1,642	4	-	-	21,107
Interest on loans	-	-	-	-	52	613	-	-	665
Charges for goods and services	626	1,040	75	-	-	591	117,884	-	120,216
Dividends from component units	120,669	-	-	-	-	-	-	-	120,669
Third party revenues	-	359,439	-	-	5,061	-	-	-	364,500
Transfers in	75,640	-	-	-	345,257	2,388	187	97,201	520,673
Other	68,752	3	955	-	8,367	644	153	66,217	145,091
Total Financial Sources	319,984	902,960	118,507	582,500	954,829	4,240	118,224	163,418	3,164,662
Financial Uses									
Current operating:									
Tribal Government	279,229	4,080	-	275,000	71,680	-	91,813	5,540	727,342
Health Services	63,175	839,178	1,262	-	76,845	-	5,875	40	986,375
Education Services	56,272	-	43,221	-	63,274	-	1,478	-	164,245
Human Services	18,069	-	304,854	-	60,621	-	1,089	-	384,633
Community Services	58,714	39,222	100	-	316,724	8,728	2,383	3,000	428,871
Debt service:									
Principal	-	1,111	-	-	-	-	-	-	1,111
Interest	-	524	-	-	-	-	-	-	524
Transfers Out	119,856	300,444	36,501	7,500	30,373	-	-	26,000	520,674
Capital outlay	12,825	44,471	82,266	300,000	338,092	155	69	442,913	1,220,791
Total Financial Uses	608,140	1,229,030	468,204	582,500	957,609	8,883	102,707	477,493	4,434,566
Surplus/(Deficit)	(288,156)	(326,070)	(349,697)	-	(2,780)	(4,643)	15,517	(314,075)	(1,269,904)
Fund Balance									
Beginning Fund Balance	288,156	326,070	349,697	-	2,780	4,643	(15,517)	314,075	1,269,904
Ending Fund Balance	-	-	-	-	-	-	-	-	-
Change in Fund Balance	(288,156)	(326,070)	(349,697)	-	(2,780)	(4,643)	15,517	(314,075)	(1,269,904)
% Change	100%	100%	100%	0%	0%	100%	100%	100%	100%

2024 Actual Financial Sources	Governmental Funds					Enterprise Fund	Internal Service Fund	Capital Projects	Total All Funds
	General Fund	Self-Governance DHHS	Self Governance PL102-477	Fiscal Recovery Fund	NonMajor Funds				
	2024 Actual	2024 Actual	2024 Actual	2024 Actual	2024 Actual	2024 Actual	2024 Actual	2024 Actual	2024 Actual
Intergovernmental	-	371,639	56,954	263,765	270,440	-	-	-	962,798
Property rentals	1,098	14	-	-	-	-	-	-	1,112
Motor fuel tax revenues	11,111	-	-	-	-	-	-	-	11,111
Taxes, licenses and fees	41,431	-	-	-	-	-	-	-	41,431
Interest	18,784	75,209	24,898	37,343	16,646	385	-	-	173,265
Interest on loans	-	-	-	-	30	802	-	-	832
Charges for goods and service	548	1,175	194	-	-	843	92,987	-	95,747
Dividends from component un	85,526	-	-	-	-	-	-	-	85,526
Third party revenues	-	373,347	-	-	5,959	-	-	-	379,306
Transfers in	198,838	4,778	-	-	2,314	8,012	11	191,269	405,222
Other	32,143	736	1,098	733	6,688	210	-	104,640	146,248
Total Financial Sources	389,479	826,898	83,144	301,841	302,077	10,252	92,998	295,909	2,302,598
Financial Uses									
Current operating:									
Tribal Government	13,154	187	-	30,482	4,878	-	17,792	316	66,809
Health Services	12,959	515,148	-	-	54,891	-	4,539	-	587,537
Education Services	44,220	-	10,595	-	42,800	-	1,515	-	99,130
Human Services	4,723	-	27,222	-	42,479	-	819	-	75,243
Community Services	34,047	11,564	38	-	76,982	2,042	1,818	431	126,922
Debt service:									-
Principal	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-
Transfers Out	91,021	237,678	20,443	37,292	14,010	-	-	4,778	405,222
Capital outlay	5,173	9,636	833	101,665	9,652	291	-	185,052	312,302
Total Financial Uses	205,297	774,213	59,131	169,439	245,692	2,333	26,483	190,577	1,673,165
Surplus/(Deficit)	184,182	52,685	24,013	132,402	56,385	7,919	66,515	105,332	629,433
Fund Balance									
Beginning Fund Balance	-	-	-	-	-	-	-	-	-
Ending Fund Balance	184,182	52,685	24,013	132,402	56,385	7,919	66,515	105,332	629,433
Change in Fund Balance	184,182	52,685	24,013	132,402	56,385	7,919	66,515	105,332	629,433
% Change	100%	100%	100%	100%	100%	100%	100%	0%	100%

Figure 28 Three Year Consolidated and Fund Financial Schedules (Shown in Thousands)

Three year fund summary

2024 Actual	Revenues & Other Sources of Funds	Expenditures & Other Uses of Funds	Surplus / (Deficit)	Beginning Fund Balance	Ending Fund Balance	Change in Fund Balance
General Fund	$ 389,479	$ 205,297	$ 184,182	$ -	$ 184,182	$ 184,182
Self-Governance DHHS	826,898	774,213	52,685	-	52,685	52,685
Self-Governance PL 102-477	83,144	59,131	24,013	-	24,013	24,013
Fiscal Recovery Fund	301,841	169,439	132,402	-	132,402	132,402
Non-Major Funds	302,077	245,692	56,385	-	56,385	56,385
Enterprise Fund	10,252	2,333	7,919	-	7,919	7,919
Internal Service Fund	92,998	26,483	66,515	-	66,515	66,515
Capital Projects	295,909	190,577	105,332	-	105,332	105,332
Total All Funds	**$ 2,302,598**	**$ 1,673,165**	**$ 629,433**	**$ -**	**$ 629,433**	**$ 629,433**

2025 Budget	Revenues & Other Sources of Funds	Expenditures & Other Uses of Funds	Surplus / (Deficit)	Beginning Fund Balance	Ending Fund Balance	Change in Fund Balance
General Fund	$ 319,984	$ 608,140	(288,156)	$ 288,156	$ -	$ (288,156)
Self-Governance DHHS	902,960	1,229,030	(326,070)	326,070	-	(326,070)
Self-Governance PL 102-477	118,507	468,204	(349,697)	349,697	-	(349,697)
Fiscal Recovery Fund	582,500	582,500	-	-	-	-
Non-Major Funds	954,829	957,609	(2,780)	2,780	-	(2,780)
Enterprise Fund	4,240	8,883	(4,643)	4,643	-	(4,643)
Internal Service Fund	118,224	102,707	15,517	(15,517)	-	15,517
Capital Projects	163,418	477,493	(314,075)	314,075	-	(314,075)
Total All Funds	**$ 3,164,662**	**$ 4,434,566**	**$ (1,269,904)**	**$ 1,269,904**	**$ -**	**$(1,269,904)**

2026 Budget	Revenues & Other Sources of Funds	Expenditures & Other Uses of Funds	Surplus / (Deficit)	Beginning Fund Balance	Ending Fund Balance	Change in Fund Balance
General Fund	$ 237,826	$ 471,512	$ (233,686)	$ 233,686	$ -	$ (233,686)
Self-Governance DHHS	1,037,851	1,143,113	(105,262)	105,262	-	(105,262)
Self-Governance PL 102-477	119,900	473,805	(353,905)	353,905	-	(353,905)
Fiscal Recovery Fund	257,500	257,500	-	-	-	-
Non-Major Funds	521,278	841,447	(320,169)	320,169	-	(320,169)
Enterprise Fund	5,145	7,123	(1,978)	1,978	-	(1,978)
Internal Service Fund	125,728	112,016	13,712	(13,712)	-	13,712
Capital Projects	10,275	345,028	(334,753)	334,753	-	(334,753)
Total All Funds	**$ 2,315,503**	**$ 3,651,544**	**$ (1,336,041)**	**$ 1,336,041**	**$ -**	**$(1,336,041)**

Figure 29 Three Year Fund Summary

Fund Balance

The Government Accounting Standards Board (GASB) is the agency charged with establishing accounting standards for governments. GASB issued Statement No. 54, Fund Balance Reporting and Governmental Fund Type Definitions, which establishes criteria for classifying fund balances into specifically defined categories and clarifies the existing governmental fund type definitions to improve the comparability of governmental fund financial statements. The Nation adopted Statement No. 54 during FY11.

Fund balances for governmental funds are reported in classifications that comprise a hierarchy based primarily upon the extent to which the Nation is bound to honor constraints on the specific purposes for which amounts in those funds can be spent. GASB 54 classification is only required for governmental funds. Therefore, no presentation is included on Internal Service Funds or Enterprise Funds as those balances are restricted by their individual purposes 100%. The categories and their purposes are:

- Non-spendable includes fund balance amounts that cannot be spent either because it is not in spendable form or because of legal or contractual constraints, including inventories, prepaid assets and the corpus of permanent funds.
- Restricted includes fund balance amounts that are constrained for specific purposes which are externally imposed by providers, such as grantors, donors, creditors or amounts constrained due to constitutional provisions or enabling legislation.
- Committed includes fund balance amounts that are constrained for specific purposes that are internally imposed by the government through formal legislative action of the Tribal Council and does not lapse at year end.
- Assigned includes fund balance amounts that are intended to be used for specific purposes that are neither considered restricted nor committed. Fund balance may be assigned by formal action of the Nation's Treasurer or through Tribal Council resolutions.
- Unassigned includes fund balance amounts within the General Fund which has not been classified within the above mentioned categories.

It is the Nation's policy to use restricted amounts first when both restricted and unrestricted fund balance is available unless prohibited by legal or contractual provisions. Additionally, the Nation uses committed, assigned, and lastly unassigned amounts of unrestricted fund balance in that order when expenditures are made.

The budgeted fund balance for the governmental funds is shown on the following page (see figure 30 on the following page). Each year, any unassigned fund balance expected gets budgeted into programs or areas in need to continue service levels. All assigned fund balances that are calculated at the final close of the previous year are redistributed in January as agreed upon by the Chief, Treasurer and Tribal Council. For any typical budget year there will not be any fund balance as revenues are budgeted at 100% use. For FY26, there is no fund balance. The Nation does not use fund balances for emergency funding. There is a separate cash reserve fund set aside at 1.75% of the total operating budget. The purposes of this fund are (1) plan for contingencies and unforeseen events, (2) maintain good standing with rating agencies/banks, and (3) ensure cash availability when revenue is unavailable.

2026 Budgeted Sources and Uses of Funds by Fund Type in Thousands of Dollars		Major Special Revenue Funds							
	General Fund	Self Governance DHHS	Self Governance PL102-477	Fiscal Recovery Fund	Nonmajor Governmental Funds	Enterprise Fund	Internal Service Fund	Capital Projects	Total FY 2026 Budget
SOURCES OF FUNDS									
Intergovernmental	$ -	$ 575,320	$ 118,140	$ 255,000	$ 481,917	$ -	$ -	$ -	$ 1,430,377
Property rentals	923	36	-	-	-	-	-	-	959
Motor fuel tax revenues	10,000	-	-	-	-	-	-	-	10,000
Taxes, licenses and fees	41,399	-	-	-	-	-	-	-	41,399
Interest	1,951	10,000	10	2,500	1,515	5	-	-	15,981
Interest on loans	-	-	-	-	52	720	-	-	772
Charges for goods and services	545	1,236	70	-	-	947	125,383	-	128,181
Dividends from component units	99,740	-	-	-	-	-	-	-	99,740
Third party revenues	-	444,357	-	-	5,513	-	-	-	449,870
Transfers in	72,343	6,897	-	-	24,667	2,822	187	10,275	117,191
Other	10,925	5	1,680	-	7,614	651	158	-	21,033
Total Financial Sources	$ 237,826	$ 1,037,851	$ 119,900	$ 257,500	$ 521,278	$ 5,145	$ 125,728	$ 10,275	$ 2,315,503
USES OF FUNDS									
Current operating:									
Tribal Government	$ 238,140	$ 4,107	$ -	$ 32,812	$ 59,021	$ -	$ 99,495	$ 2,705	$ 436,280
Health Services	50,586	986,324	563	-	52,314	-	6,172	-	1,095,959
Education Services	55,320	-	47,041	-	62,262	-	1,478	-	166,101
Human Services	21,359	-	290,905	-	53,052	-	1,167	-	366,483
Community Services	63,008	39,823	69	-	259,444	6,960	3,704	2,000	375,008
Debt service:									
Principal	-	6,352	-	-	-	8	-	-	6,360
Interest	-	13,333	-	-	-	-	-	-	13,333
Transfers Out	33,217	40,815	10,274	2,500	23,486	-	-	6,897	117,189
Capital outlay	9,882	52,359	124,953	222,188	331,868	155	-	333,426	1,074,831
Total Financial Uses	$ 471,512	$ 1,143,113	$ 473,805	$ 257,500	$ 841,447	$ 7,123	$ 112,016	$ 345,028	$ 3,651,544
Net Increase/(Decrease) in Fund Balance	$ (233,686)	$ (105,262)	$ (353,905)	$ -	$ (320,169)	$ (1,978)	$ 13,712	$ (334,753)	$ (1,336,041)
Beginning Fund Balance	233,686	105,262	353,905	-	320,169	1,978	(13,712)	334,753	1,336,041
Ending Fund Balance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Figure 30 Budgeted Fund Balance

The General Fund is projected to use $233.7M in fund balance in FY26 to support the Nation's operations and programs. This is only a projection for the use of these fund balances. Any General Fund not used before the end of FY26 will become the fund balance for FY27. This fund balance is mostly unassigned and it is CN policy to use these funds last when expenditures are made.

Self-Governance DHHS is projected to use $105M in fund balance in FY26. Included are additional operating costs of clinic expansions. These are restricted and are constrained for specific purposes.

Non-Major Governmental Funds is projected to use $320M in fund balance in FY26. The primary source of these funds are grants and awards from federal, state and local agencies as well as the Capital Projects Fund.

Self-Governance PL 102-477 is projected to use $353.9M in fund balance in FY26. Included in this fund are the capital expansion and construction of child development centers. These capital projects have spanned the last few years.

Revenues

Total revenues budgeted in uses for the Nation for the FY26 budget is $3.61B as compared to $3.596B for the FY25 budget. The major revenue sources of the Nation are presented in the following table (see figure 31 on the following page) followed by a description of the each major revenue source.

Revenues	2024 Actual	2025 Budget	2026 Budget
Intergovernmental	$ 962,798,438	$ 1,819,395,396	$ 1,430,377,809
Health 3rd party	379,305,651	364,500,174	449,869,896
Dividends from component units	85,525,713	120,669,131	99,740,068
Charges for goods and services	95,752,212	120,216,287	128,182,396
Total Major Revenues	$ 1,523,382,014	$ 2,424,780,988	$ 2,108,170,169

Figure 31 Major revenue sources

Intergovernmental revenues are grant revenues received from Federal, State, Private, and other funding sources for the operations of programs within the Nation. The Nation budgets the expected amount or awarded amount of revenues based on the award and planning documents. Programs are either forward-funded or reimbursement grants. Forward-funded programs receive the award money prior to completion of the activities, with the known intent to be used as specified in the award documents. Reimbursement programs receive the award money after the Nation has expended resources for the completion of the project. Weekly drawdowns are completed to recoup the outlay of resources from the agencies providing the funding. Intergovernmental revenues account for 39.17% of the total FY26 budgeted revenues.

Health third-party revenue is revenues received from third-party payers, such as Medicare, Medicaid, and other insurance providers, for health services received. Health third-party revenues account for 12.32% of the total budgeted FY26 revenues. The budgeted revenue amounts are based on the current year trends at the time the budgets are prepared.

Dividends from component units account for 2.73% of the total FY26 budgeted revenues. Governmental Revenue Entities in which the Nation is the sole or majority shareholder, and that are incorporated under Cherokee Nation law, shall issue a monthly cash dividend in the amount of 37% of net income with 2% set aside for the Cherokee Nation Sovereign Wealth Fund. Five percent (5%) of the dividend will be used exclusively for contract health services for Cherokee Nation citizens. In addition, the Board of Directors of such Governmental Revenue Entities will have the discretion to declare any special quarterly dividend that they deem appropriate. Dividends are budgeted based on a projected net income estimate from the Governmental Revenue Entities providing the dividend. A three year dividend analysis is shown in figure below (see figure 32 on the following page).

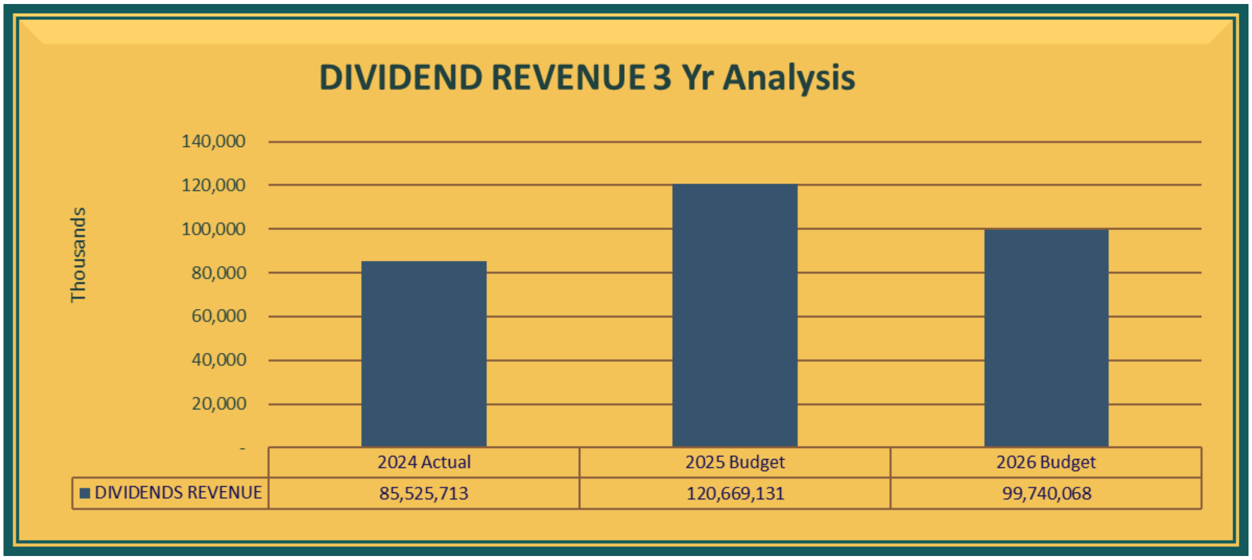

Figure 32 Dividend Revenue Three Year Analysis

Charges for goods and services are another major revenue source for FY26. These are the fees and charges collected by the Nation for various services offered throughout the programs. The total budgeted for FY26 represents 3.51% of the total budget.

The 3 year revenue tables will show consistency over the last couple of years. The following table (see figure 33 below) gives an overview of the General Fund. The red column reflects budgeted sources and includes tribally funded sources of revenue, including business dividends and tax revenue. The dark blue column reflects budgeted uses, and the light blue column is the net position effect. In the final approved budget, the General Fund has a balance of zero.

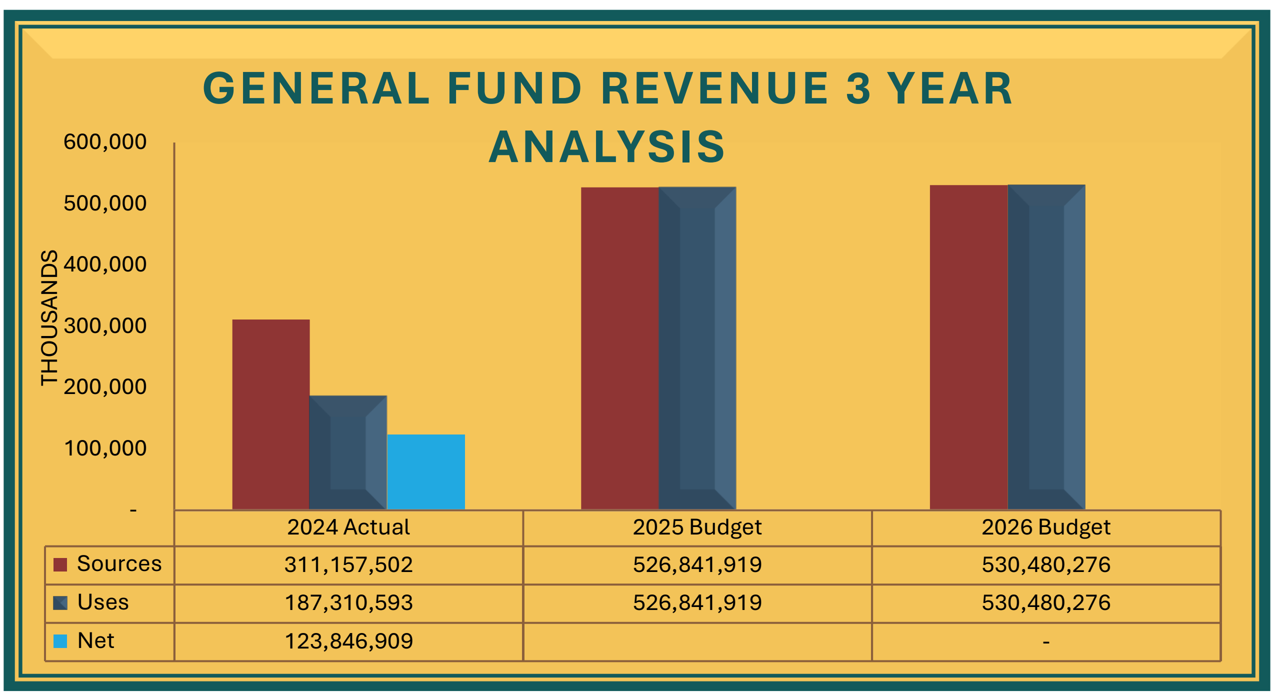

Figure 33 General Fund 3 Year Analysis

Tax Revenue includes Motor Fuels Tax, Tobacco/Other Tax and Motor Vehicle Taxes (see figure 34 below). Tax Revenue estimates for FY26, are expected to be an increase over FY25. Estimates for FY26 include $10M in Motor Fuels, $20.1M in Motor Vehicle Taxes, and $15.3M in Tobacco/Other Taxes.

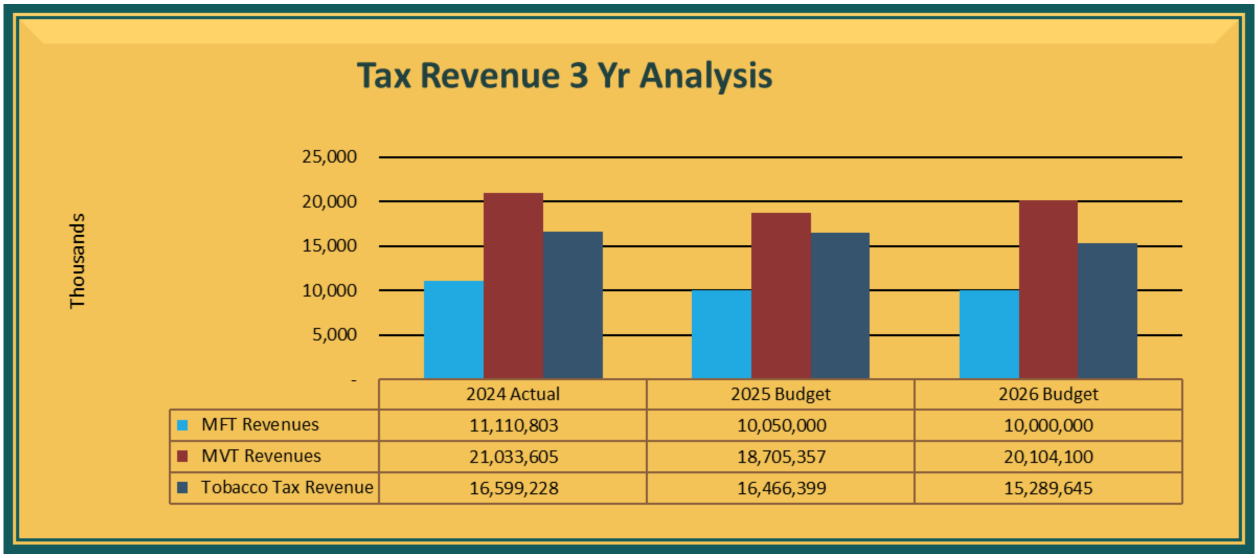

Figure 34 Tax Revenue 3 Year Analysis

This next table shows the trends in Grants/Compacts and Tribal Revenues (see figure 35 below). Tribal Revenue, the red column, decreased $264.7M for FY26. Grants/Compacts Revenue, the dark blue column, shows a decrease of $518.3M.

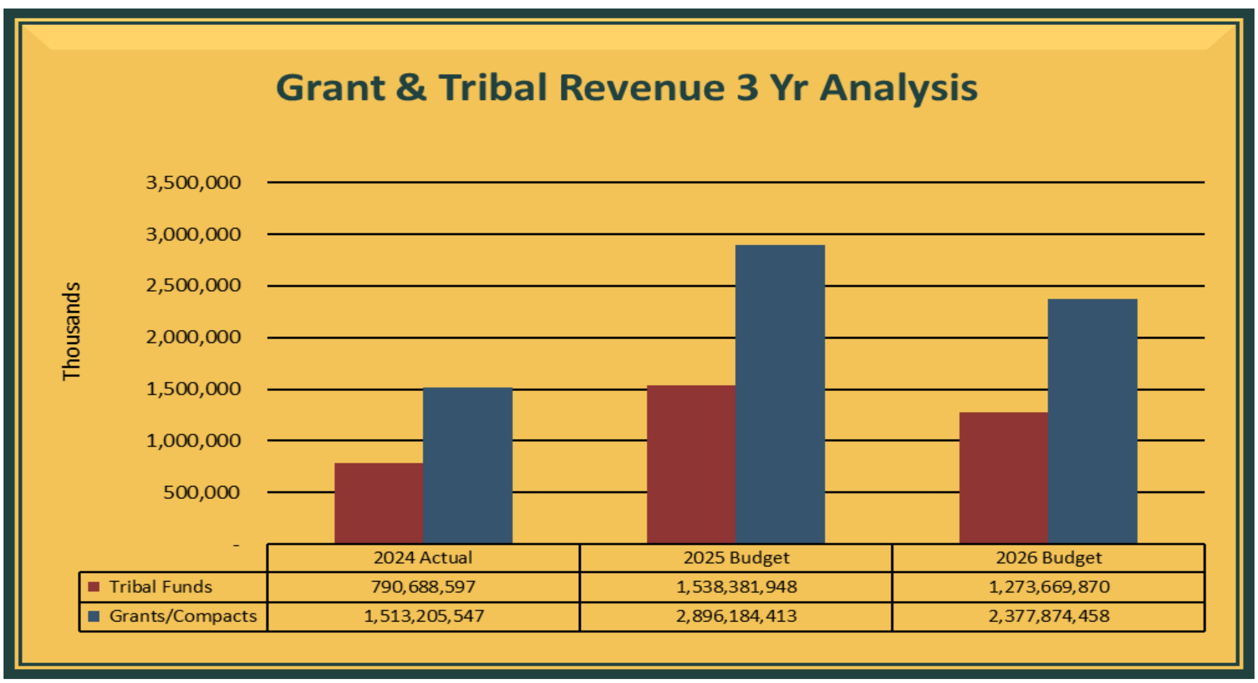

Figure 35 Grants and Tribal Revenues 3 Year Analysis

Long-Range Financial Plans

Since fiscal year 2015, the Cherokee Nation primary government has increased its total assets by approximately $4.9B or 378.2%. The Nation's long-term financial planning process involves a dedicated budgeting process that ensures discretionary resources are used to support the vision of the Nation: "Together: Community, Family, Culture." This planning process encompasses the annual financial budget process as well as long-term forecasting for use of the Nation's resources. Each year after comprehensive budgets are submitted, the budgets are reviewed by a group and by Administration to ensure relevance and adherence to policy. Additionally, new ideas and efficiencies are continually being incorporated to further advance the Nation's initiatives which include greater emphasis on housing, health care, careers and education.

Through expansion of its component units, the Nation works to establish a productive, sustainable economy for the citizens of the Nation. In addition to creating greater opportunities through its component units, the Nation has been successful in partnering with outside entities to attract new industries and create jobs within the Nation's reservation.

Most annual operating budget documents focus on a single twelve month period where spending and revenue decisions made today will have effects that extend beyond the twelve month period. Because of that, the Cherokee Nation has made long-term forecasting an integral part of the Annual Comprehensive Budget Documents. A yearly review is conducted after the comprehensive budgets are submitted. The purpose of this policy is to (1) ensure on-going financial sustainability beyond a single fiscal year or budget cycle, and (2) achieve the Cherokee Nation's organizational mission.

Many of the grants and initiatives created during the budget process are multi-year, meaning that they are budgeted over a period of several years. Some of these are for a period in excess of three years. Long-range planning becomes a factor when considering applying for and accepting a grant or creating an initiative. The Cherokee Nation's mission statement of "improving the quality of life for the next seven generations" comes into consideration.

As mentioned in the Strategic Planning section earlier, the Public Health and Wellness Act, the Housing Jobs and Sustainable Communities Act as well as the Durbin Feeling Language Act have established current and future year funding levels. These acts were approved for permanent funding levels to ensure the Nation would continually invest in the future of the Nation. These acts ensure that the Nation will continue to invest in the health of citizens, access to housing and jobs, as well as continuing to preserve our language for years to come.

Comparing budgets year over year, funding trends emerge, and forecasts can be developed. Consideration must be given to the fact that much of the funds come from government entities, and it is very difficult to forecast with any real accuracy. Despite any possible inaccuracies, it is possible to determine potential funding levels over the next few years (see figure 36 on the following page) since funding in some areas has remained constant or has been increasing over the previous years.

5 Year Funding Forecast					
Funding Sources	2026 Budget	2027 Budget	2028 Budget	2029 Budget	2030 Budget
TRIBALLY FUNDED	$ 392,385,497	$ 362,842,098	$ 359,274,758	$ 355,707,418	$ 352,140,077
MOTOR FUELS TAX	38,298,518	40,953,447	41,123,199	41,292,950	41,462,702
INDIRECT COST POOL	10,410,745	20,658,252	21,841,470	23,024,688	24,207,906
MOTOR VEHICLE TAX	40,828,720	40,207,815	40,237,648	40,267,481	40,297,314
ENTERPRISE	27,703,844	19,424,795	21,159,721	22,894,647	24,629,572
INTERNAL LEASE POOL	7,909,046	7,098,968	7,199,587	7,300,207	7,400,826
DEPT OF TRANSPORTATION COMPACT	102,561,869	96,044,275	96,465,673	96,887,070	97,308,468
DOI GENERAL	27,083,433	29,651,062	29,966,923	30,282,784	30,598,645
DOI SELF GOVERNANCE ROADS		-	-	-	-
DOI SELF GOVERNANCE	59,695,941	67,365,417	69,702,877	72,040,337	74,377,797
DOI PL 102-477	473,804,704	495,851,121	481,753,004	417,654,887	431,753,004
IHS DISCRETIONARY	10,000,000	13,283,333	14,793,404	16,303,475	17,813,546
IHS SELF GOVERNANCE HEALTH	1,092,718,526	1,785,126,476	1,803,826,473	1,822,526,469	1,841,226,465
IHS SELF GOVERNANCE TEH	39,848,130	35,262,400	36,062,453	36,862,506	37,662,558
IHS SELF GOVERNANCE OFFICE	546,481	493,183	499,160	505,137	511,114
DHHS GENERAL	79,492,085	80,690,946	80,487,504	80,284,061	80,080,618
USDA	43,915,986	50,065,590	51,057,914	53,050,237	55,042,561
DEPT OF EDUCATION	2,180,027	1,898,567	1,928,031	1,957,495	1,986,959
HUD	78,697,338	76,066,314	75,687,963	75,309,612	75,687,963
EPA	9,139,890	9,416,540	9,504,120	9,591,699	9,679,278
DEPT OF LABOR	18,040,152	19,920,628	21,801,105	21,613,371	21,425,636
DEPT OF TREASURY	295,119,475	250,000,000	-	-	-
DEPT OF HOMELAND SECURITY	811,966	1,082,621	1,101,340	1,120,059	1,138,778
DEPT OF TRANSPORTATION	7,140,279	4,760,186	4,399,486	4,038,787	3,678,087
DEPT OF JUSTICE	4,348,970	2,899,313	3,189,245	3,508,169	3,858,986
FEDERAL OTHER	30,168,038	33,553,279	33,553,279	33,553,279	33,553,279
STATE OF OKLAHOMA	1,506,384	1,299,045	1,317,764	1,336,483	1,355,201
PRIVATE	769,424	2,761,740	2,401,040	2,040,341	1,679,641
OTHER	285,360	285,240	285,241	285,242	285,243
PERMANENT FUNDS	9,100	9,100	9,100	9,100	9,100
CAPITAL PROJECTS	662,427,693	592,862,647	125,342,222	20,000,000	20,000,000
Grand Total	$ 3,651,544,328	$ 4,141,834,402	$ 3,435,971,703	$ 3,291,247,989	$ 3,330,851,326

Figure 36 Five Year Funding Forecast

There are a few assumptions to this model. The overall revenue for the Cherokee Nation has been increasing over the last several years. Early forecasting suggests that there will be a slight decrease in the upcoming years due to large projects being completed with no additional large projects anticipated. Many of the programs being funded are from multi-year grants. Some of the funding areas are only dispersed as projects emerge, such as the Roads funding. Meaning that the funding is there, but until a project is identified, there are no budgeted uses for those funds which cause the budget to fluctuate from one year to the next. The FRF Dept of Treasury funding will be utilized in FY26 and final expenses in FY26 and FY27 resulting in a sharp drop for the remaining years. The Grants Services Department has been restructured over the last couple of years allowing the department to pursue new grants more effectively.

The Cherokee Nation anticipates that each fund in the following chart will maintain its minimum reserve levels for each of the three upcoming years. Comments are included in the chart below (see figure 37).

Fund Name	Will a Positive Balance be Achieved?			COMMENTS
	FY 2026	FY 2027	FY 2028	
General Fund	YES	YES	YES	Forecasts have been conservative over the last two years and this year. This conservative forecasting assures that the balance will remain positive.
Self-Governance DHHS	YES	YES	YES	Forecasts are constantly being reconsidered to ensure that Cherokee citizens are served through expanded services. New grants are continuously researched and applications submitted. Revenues and transfers in are adjusted accordingly.
Capital Projects Fund	YES	YES	YES	The Capital Projects funds several new construction and renovation projects These projects should be near completion in FY26 and FY27
ARPA FRF Funds	YES	YES	YES	FRF funds met the growing need for assistance. The remaining projects should be completed in FY26 and FY27. Additional grant funds have been requested to replace FRF funds after FY26

Figure 37 Long-Term Fund Balances

Capital & Debt

Capital Expenditures

The Nation's capital expenditures are defined as charges for the acquisition at the delivered price including transportation, costs of equipment, land, buildings, or improvements of land or buildings fixtures, and other permanent improvements with a value in excess of $5K and a useful life expectancy of greater than one year. These expenditures are to be capitalized and depreciated over their estimated useful lives. Purchased or constructed capital assets are valued at historical cost or estimated historical cost. Donated capital assets are recorded at fair value at the date of the donation. Title to certain properties and buildings utilized by the Nation, such as Sequoyah High School, the Child Care Development Center, and other land is held by the federal government. Therefore, such assets are not reflected as capital assets in the accompanying financial statements. The Nation has chosen the straight-line depreciation method for its capital assets based on the estimated useful lives of the capital assets as follows:

Class of Asset	Estimated Useful Life
Buildings and improvements	20-50 years
Equipment	3-20 years
Land Improvements	30 years

Figure 38 Asset Classifications and Useful Life

The Cherokee Nation has the ability to request that land owned by the Nation and its component units be placed into trust status with the United States of America in Trust for the Cherokee Nation (trust status). If land is accepted into trust status, the Nation and its component units have the ability to continue using the property. Activities such as the Nation's gaming activities can only be conducted on land held in trust status. When land is placed into trust status, the title to the property is transferred to the Federal Government. Under generally accepted accounting principles, this land is removed from the books of the

Nation or its component units since the Nation no longer has title to the land. There are various parcels of land owned by the Nation and its component units that the Nation has requested to be placed into trust status. The cost basis of this land will be written off by the Nation when, and if, the property is accepted into trust status.

For purposes of this authorization, capital expenditures are defined by inclusion on a list of project accounting units. Funding for the listed projects remains in effect until the project is completed or the project is amended by action of the Council. Capital Projects funds are used to report resources that are used for major capital acquisition and construction separately from ongoing operational activities. The total Capital Budget for FY26 is $804M. The largest capital funding sources are Capital Construction Projects with 82.3% and the Department of Transportation with 12.7% and IHS Self Governance Health with 2.4%. The list of project accounting units by funding source for the FY26 budget is as follows on the next page (see figure 39 on the following page).

Capital Budget Programs/Projects	FY 26 Budget
10103060 Facilities Improvement	$ 4,000,000
10104640 Tribal Bridge Program	679,952
10120100 Ketcher Youth Shelter Repair	16,551
10125000 Land Acquisitions	1,904,549
10125010 Real Property Acquisitions	1,499,610
10125050 Land Acquisition & Improvement	165,100
10125060 Land Acquisitions Trust	157,510
10220200 MFT Reserves Roads	2,239,474
10520000 MVT Highways Const	9,203,701
31900000 DOT FHWA Roads	102,485,869
31900100 Roads Environmental Review	76,000
32323300 Pryor CDC Road Project	417,293
33290300 Health Equipment Replacement	18,896,489
79615200 Stilwell Headstart Construction	8,480,872
79646000 Pryor CDC Construction	1,300,000
79647000 Tahlequah CDC Expansion	540,000
79648000 Salllisaw CDC Construction	7,778,421
79649000 Stilwell CDC Expansion	656,000
79657000 Registration Dept Vault Expans	950,000
79671000 Salina Clinic Construction	7,157,192
79671010 Salina Equipment	6,000,000
79683000 Health Facilities Equipment	6,896,489
79686000 Stilwell Wellness Center	7,045,738
79686150 Salina Wellness Center	2,867,541
79690100 WW Hastings Hospital Const	196,294,478
79690110 New Hospital Equipment	66,000,000
79690200 Behavioral Hlth Resid Tx Ctr	33,060,962
79692000 Justice Center Construction	51,900,000
79693000 District Court Construction	10,000,000
79694000 CN Claremore Outpatient and Eme	219,500,000
79694100 Claremore Service Unit	11,000,000
79694300 Claremore Wellness Center	25,000,000
Grand Total	**$ 804,169,791**

Figure 39 Capital Projects

Facilities Improvement – Funds set aside from Special Dividends declared in prior fiscal years to update facilities around the Nation on an as needed basis. These funds are reserved until a need has been determined. Much of this budget goes to payroll for emergency construction workers in times of construction delays. *Operating effect: the effect isn't known as the projects have not been decided upon.*

Tribal Bridge Program – Funds for bridge, drainage and vehicular access projects across the 14 county reservation area through the Nation's General Fund. These funds are divided equally among 15 Tribal Council Members. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

Ketcher Youth Shelter Repair – Funds for repairing the water damage sustained during the expansion that was started a few years ago. These are the remaining funds being spent due to the delay that arose from the COVID pandemic. This project is estimated to be 13% complete as of the last audit and will be fully complete in February of 2026. *Operating effect: will be minimal. These are one-time funds given to infrastructure projects that do benefit the Nation's citizens and could help generate grant revenue once the project is complete and the entire building is opened back up.*

Land Acquisitions – Funds from the Nation/United States Arkansas Riverbed settlement set aside by the Tribal Council via resolution for the purchase of real property by the Nation. This legislation also provides for an automatic trust corridor to whit some of these funds can be targeted, however no corridor real property has been purchased. *Operating effect: will be minimal if exists at all.*

Real Property Acquisitions – Funds are for future land purchases as approved by the tribal government. *Operating effect: will be minimal if exists at all.*

Land Acquisitions & Improvement – Funds are used to increase the Cherokee Nation land base as approved by Tribal Government. These funds are set aside for land acquisitions and improvements to existing properties owned by Cherokee Nation. *Operating effect: will be minimal if exists at all.*

Land Acquisitions Trust – Funds from the existing surface lease for the future wind energy project located on the Chilocco property in Kay County held in trust for Cherokee Nation. *Operating effect: will be minimal if exists at all.*

MFT Reserves Roads – Funds for bridge, drainage and road projects on public roadways and is funded through the Nation's Motor Fuel Tax Compact with the State of Oklahoma. These funds are divided equally among the 15 Tribal Council Members. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

Figure 40 Roads Construction

MVT Highways Construction – Funds for bridge, drainage and road projects on public roadways and is funded through the Nation's Motor Vehicle Tax Compact with the State of Oklahoma. These funds are divided equally among 15 Tribal Council Members. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

DOT FHWA Roads – Funds for the Nation's Roads Department administration and construction including related expenses funded through the Federal Highway Administration grant. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

Roads Environmental Review – Funds for the Nation's Environmental Protection Commission to conduct environmental tests and research for the Roads Department. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

Pryor CDC Road Project – Funds for the road and intersection advancement to access the new Child Development Center in Pryor, OK. This project is expected to be completed by the end of FY25 or the beginning of FY26. This road project should be finalized and completed during FY26. *Operating effect: will not exist. These are one time funds given to infrastructure projects that do not belong to the Nation but do benefit the Nation's citizens.*

Health Equipment Replacement – Funds to purchase equipment for the newly expanded Health Centers and necessary equipment replacements throughout the health system. *Operating effect: will be minimal but are currently unknown. New equipment will allow health facilities to offer more services with quicker turnaround time. Replacing old equipment should help generate more revenue.*

Stilwell Headstart Construction – Funds to construct a new Head Start facility in Stilwell, OK. This new facility will allow Cherokee Nation to expand Head Start child education in Stilwell, OK. Current status of this project is estimated 65% complete. December of 2025 is the estimated completion date of this project. *Operating effect: once construction is completed, it is anticipated that this will impact the operating budget through additional grant revenue due to additional services benefitting the Nation's citizens*

CDC Construction and Expansion – These funds are for construction of the new Child Development Centers in Pryor and Sallisaw and for the expansion of the existing centers in Tahlequah and Stilwell. All four of these buildings should be completed by December of 2025. Current estimates put these at 85% complete. *Operating effect: once construction and expansion are completed, it is anticipated that this will impact the operating budget through additional grant revenue due to additional services benefitting the Nation's citizens.*

Figure 41 Sallisaw Child Development Center Construction

Figure 42 Stilwell Child Development Center

Registration Dept. Vault Expansion – Funds to expand and renovate the Registrations Vault. This project is currently out for bids. Although the completion date is unknown at this time, early estimates are to have this project complete by February 2026. *Operating effect: it is anticipated that this will not have an impact as this will just allow the Cherokee Nation to preserve registration archives better for future generations*.

Salina Equipment – Funds to add equipment to the newly constructed Salina Clinic facility. Some of the equipment pieces are new and will allow expanded services to be offered at the new clinic facility. *Operating effect: new equipment will help generate new income there by adding additional revenue sources to the location where it is located.*

Salina Clinic Construction – Funds to construct a new clinic facility in Salina, Ok. This project is almost complete. The clinic was opened in FY25. Final details are being implemented, and it is estimated that this project will be closed during FY26. *Operating effect: once construction is completed, it is anticipated that this will impact the operating budget through additional grant revenue due to additional services benefitting the Nation's citizens.*

Figure 43 Salina Clinic

Health Facilities Equipment – Funds to add equipment to the newly constructed health facilities. As each phase of the new CN Outpatient Health Clinic is completed, new equipment would need to be purchased to fill these areas. *Operating effect: new equipment will help generate new income there by adding revenue to the location where it is located.*

Salina Wellness Center – Funds to build a wellness center that is located in the new Salina Clinic. Some final completion will be needed and some expenditures occurring at the beginning of FY26. Once this project is complete, the budget will be zeroed out and the funds will be moved to fund other wellness centers in the area. *Operating effect: once construction is completed, it is anticipated that this will impact the operating budget through additional grant revenue due to additional services benefitting the Nation's citizens*

WW Hastings Hospital Construction – Funds to construct the new health hospital facility in Tahlequah, OK. This project is nearing completion. It is estimated to be around 83% complete and should be open early in FY26. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional grant revenue from IHS.*

Figure 44 WW Hastings Hospital Construction

New Hospital Equipment – Funds to purchase equipment for the new health hospital in Tahlequah, OK. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional grant revenue from IHS.*

Behavioral Health Residential Treatment Center – Funds to construct a residential treatment facility in Tahlequah. This project is currently 41% complete. There is still dirt work, cement, and framing being completed with a May 2026 completion date. *Operating effect: once construction is completed, it is anticipated that this will impact the operating budget due to offering additional services benefitting the Nation's citizens.*

Figure 45 Behavioral Health Treatment Center

Justice Center Construction – Funds to construct a facility to house various operations relating to the administration of criminal and civil justice within Cherokee Nation. This is a new project that is in the design process. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional revenue from filed cases that are held in Cherokee Nation.*

District Court Construction – Funds authorized to construct or remodel a facility housing operations related to the administration of criminal and civil justice in Cherokee Nation. This is a new project that is in the design process. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional revenue from filed cases that are held in Cherokee Nation.*

CN Claremore Outpatient and Emergency Center – Funds to construct a new Cherokee Nation Claremore Outpatient and Emergency Center in Claremore, OK. This is a new project that is in the design process. *Operating effect: once construction is completed, it is estimated that this will impact the operating budget in additional grant revenue from IHS for additional services offered.*

Claremore Service Unit – Funds to renovate the existing Claremore Indian Hospital in Claremore, OK. Cherokee Nation has taken over running the Claremore Indian Hospital that was previously run by the Bureau of Indian Affairs. This is a new project that is in the design process. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional grant revenue from IHS.*

Claremore Wellness Center – Funds to build a wellness center that is located inside the new Claremore Outpatient and Emergency Center. This is a new project that is in the design process. *Operating effect: once all phases are completed, it is estimated that this will impact the operating budget in additional grant revenue from IHS.*

Impact of Capital Investments on Operating Budget

Capital Investments as defined in the previous section are all purchases with a value of $5,000 or more including land, buildings, equipment, improvements of land or buildings or other permanent improvements. Many of the investments are projects to improve land, buildings or other structures for the service of the Cherokee citizens. Some of the capital budgets remain the same year over year to try to meet the consistent need for constant improvements.

Two of the biggest investments for FY26 are the construction fund for the new hospital facility in Tahlequah and a new outpatient facility in Claremore. The impact to the operating budget is estimated to increase with additional third-party revenues to be received as well as additional grant revenue due to the expanded services that will now be offered. No estimates have been made yet of the impact of utility costs, equipment costs, service costs and payroll. Because the additional operating funds are anticipated to cover these costs, there will be no negative impact to the Nation's annual operating budget.

One other yearly investment, Self-Governance Department of Transportation Federal Highway Administration Roads, is not anticipated to have any impact on the operating budget. This investment helps build bridges, roads, and water runoff projects. These funds pay for payroll and materials for these improvements. The city or county in which the project is underway is responsible for supplying the equipment for the new structure. There will be no future impact on the operating budget as these new roads and bridges and other structures are left to the city or the county to maintain upon completion.

Many of the capital investments are budgeted to remain the same year over year. These budgets have little impact on the operating budget. Land Acquisitions is used to purchase available land within the 14-county reservation to be used at a future date. The CDC Construction investment is an investment to ensure the structures are expanded or services are now available in additional locations for Cherokee and other Native Americans. There is an annual investment budget for the Health Equipment used at clinics within the 14 counties. Health is an ever-changing field and new equipment purchases are necessary as technology changes to meet the different needs of the citizens.

Many departments purchase capital acquisitions to fulfill the services each department offers. Vehicles, computer servers, buildings, and other equipment are assessed with a life cycle. Repairs, maintenance and eventually replacement costs are assessed and operating budgets are impacted accordingly. Vehicles and equipment are budgeted with a repair and maintenance on the yearly budget. Operating budgets include space cost for buildings and other structures. These space costs include maintenance, utility costs and cleaning costs associated with the use of the building.

Debt

The Nation has no legal debt limit other than that all debt must be authorized by the Tribal Council. The current level of debt maintained by the Nation has little impact on budgeting considerations, as the debt level is minimal given the respective department's revenue and current debt obligations. The Nation just entered into a $200M loan agreement for the construction of a new hospital facility to expand and replace the W.W. Hastings Hospital facility. This note provided some of the funding for the construction of a new hospital facility in Tahlequah, Oklahoma. The principal amount of the note is $200M for the purposes of financing a portion of the costs, to include design, construction, and equipping of the Project, including but not limited to costs of labor and materials, costs of on-site and off-site improvements, amounts paid to contractors, costs of landscaping, architectural fees, engineering fees, and cost of equipment, as well as transaction costs. The Nation has drawn down the full $200M amount of the construction loan funds to date. Payments have started and the term of the note is a 7 year term.

Maturities of long-term debt for Cherokee Nation are as follows (see figure 46 below).

	Principal	Interest	Total
2025	$ 2,222	$ 1,080	$ 3,302
2026	13,333	6,229	16,817
2027	13,333	5,796	19,129
2028	13,333	5,363	18,696
2029	157,779	4,535	162,314
Total	$ 200,000	$ 23,003	$ 220,258

Figure 46 FY25 Debt Schedule (Shown in Thousands).

Departmental Information

Position Summary Schedule

The full time equivalents (FTEs) of the Nation are shown by Department. The FTE count includes all classes of employees including full time, part time, temporary, contract and elected officials. The staffing summary is rounded to the nearest whole number (see figure 47 below).

Department	Actual FY 2024	Actual FY 2025	Budget FY 2026	Variance FY 26 Bud vs FY 25 Act	
OFFICE OF THE CHIEF	86	92	94	2	1
TRIBAL COUNCIL	21	21	21	-	
TRIBAL COURTS	28	29	36	7	2
OFFICE OF THE ATTORNEY GENERAL	56	57	56	(1)	3
EDUCATION SERVICES	343	341	328	(13)	4
HEALTH SERVICES	3,371	3,509	4,207	698	
FINANCIAL RESOURCES	151	174	153	(21)	5
TRANSPORTATION & INFRASTRUCTURE	69	65	64	(1)	6
HUMAN RESOURCES	90	84	92	8	7
MANAGEMENT RESOURCES	98	103	108	5	8
COMMERCE SERVICES	40	40	41	1	9
HUMAN SERVICES	608	621	705	84	10
GOVERNMENT RESOURCES	82	81	82	1	11
MARSHAL SERVICE	246	264	254	(10)	12
GAMING COMMISSION	63	63	61	(2)	13
INFORMATION TECHNOLOGY	72	123	85	(38)	14
CAREER SERVICES	353	316	302	(14)	15
TAX COMMISSION	86	86	86	-	
ELECTION COMMISSION	5	6	5	(1)	16
CHEROKEE PUBLICATIONS	15	13	13	-	
SEC OF NATURAL RESOURCES	90	103	107	4	17
LANGUAGE	171	196	208	12	18
PUBLIC HEALTH	172	233	241	8	19
Total Positions	**6,316**	**6,620**	**7,349**	**729**	

Figure 47 FY26 Staffing Summary

Notes: Variance FY26 vs. FY25

1. Added 1 Graphic Designer, 1 Broadband Manager & 1 PR Specialist. 1 Case Manager transferred to Human Services
2. Added 2 Case Workers, 3 Deputy Court Clerks and 2 new TBD Admin positions

3. Eliminated 1 temporary Legal Intern position
4. 2 Quality Specialists moved to ARPA programs. Eliminated 5 Admin, 1 Community School Specialist, 1 School Advocate, 1 Field Specialist, 1 Grant Director, 1 Cultural Specialist & 1 Scholarship Advisor positions vacant >12 months
5. ARPA projects spend down, positions moved to other funding sources: 2 Gadugi Corp, 3 Call Center, 2 Education, 6 Language, 9 Interns & 1 Broadband offset by the addition of 2 Education Quality positions
6. Eliminated 1 Civil Eng Tech vacant >12 months,
7. Added 13 positions for new Intern program offset by the elimination of 3 Clerk & 2 Talent Development Specialists vacant >12 months
8. Added 3 custodians and 2 maintenance positions due to additional buildings
9. Eliminated 1 Admin Asst vacant > 12months & 1 temp Intern position that ended offset by adding 2 new positions for new SSBCI program and 1 Café Manager
10. Added 94 new Childhood Development positions due to new CDC buildings, 2 Child Support Specialists and 2 Family Case Managers, offset by eliminating 5 Clerks, 1 Admin Supervisor, 4 Child Welfare spec & 4 Child Welfare Assist positions vacant >12 months
11. Added 1 Health Justice Administrator, 2 Clerks and 1 Eligibility Specialist position off set by eliminating 2 Clerks & 1 Environmental Program Director vacant > 12 months.
12. Eliminated 17 new positions never filled offset by adding 4 Paramedics, 8 Dispatchers, 1 Special Projects Officer, 1 Senior Director and 2 Security Officers
13. Eliminated 1 Clerk and 1 Licensing Agent vacant >12 months
14. 58 Health IT moved from Information Technology to Health Services offset by the addition 6, position for the new call center and 9 new IT Tech position and 5 GIS program positions transferred in from SONR in FY2026
15. 11 Wildland Fire training positions moved to SONR and eliminating 5 Residential Advisors vacant >12 months offset by adding offset by adding 2 Career Service Specialists and 1 Finance Director
16. Eliminated 1 Security Officer position vacant >24 months
17. Eliminated 1 Conservation Planner, 2 Ethnobiology Techs, vacant >2 months and 5 GIS positions transferred to IT in FY2026, offset by 11 Wildland Fire training positions transferred in from Career Svcs and adding 1 Waste Mngt. Position and 1 Budget Analyst
18. 6 Language Speakers transferred from ARPA. Added 8 Infant Immersion positions offset by eliminating 2 Language Tech Assistants.
19. Added 1 RN, 4 babysitters, 2 Clerks and 2 custodian positions.

Department Descriptions

Office of the Principal Chief

Department Overview

The Office of the Principal Chief (OPC) is responsible for the planning, development and conduct of all governmental functions for the Executive Branch of the Cherokee Nation. This office also sets and prioritizes the agendas and strategies for the Cherokee Nation departmental components that provide direct products and services. The Executive Administration Department, one of the three branches of Cherokee Nation Government, is comprised of elected/appointed officials and their Tribal Employee support staff and is the core, governmental structure of the Cherokee Nation.

The Executive Branch of Government is a constitutionally defined role within the Cherokee Nation. Working in concert with the Legislative and Judicial Branches of Government, all operations, management, and planning services required by the Tribe are conducted herein to provide for the wellbeing of the Cherokee Nation, its population, and resources. This department partners with all other Cherokee Nation governmental entities, departments and subsidiaries, Cherokee Nation communities and their related organizations, other federally recognized tribes and federal, state and local government entities on projects and issues of all types and scopes. This department consists of the Office of the Principal Chief, Deputy Chief, Secretary of State, Chief of Staff, Secretary of Veteran Affairs, along with Government Relations, Community and Cultural Outreach, Special Projects and Communications.

Government Relations (GR) collaborates with Cherokee Nation (CN) Administration and Cherokee Nation Businesses (CNB), respectively, to ascertain their priorities and assists in developing and executing strategies to help advance their priorities before federal and state bodies. GR is also responsible for many CN events, special projects, voter registration, attends At-Large meetings, liaises between Tribal Council and the Administration, oversees nominations on the tribal, federal, and state levels, and manages charitable and political donations.

Communications exists to protect and promote the image of the Cherokee Nation to both internal and external publics. The Communications department provides press releases, responds to media inquiries, monitors internal communications to employees and produces both internal and external publications, videos, and other projects. Communications also manages the closed-circuit television program CNTV, CN YouTube channel and produces a Cherokee language radio show called “Cherokee Voices.”

Key Trends and Challenges Impacting the Department

- Increasing numbers of high-priority projects, needs, and emergencies requiring attention
- Strengthening relationships with government entities and organizations

Goals and Objectives

- To assure that the Cherokee Nation and its citizens receive the proper governmental assistance as mandated by the Cherokee Nation Constitution as well as the rules, regulations, and policies of the Principal Chief
- Advancing tribal and CNB priorities before federal and state bodies
- Acting as the liaison between the Tribal Council and the Administration
- Overseeing nominations on the tribal, federal, and state levels and managing charitable and political donations
- Assure that Administration receives the technical and administrative support it needs in order to provide for efficient and proper governance for the Nation and its affiliated entities
- Increase positive news coverage and positive social media presence for the Cherokee Nation as well as Cherokee Nation programs

Primary Services

- Planning, coordination and management of comprehensive Tribal operations and activities
- Coordinating with relevant departments to develop comments, testimony, proposed legislation and correspondence
- Engaging with federal and state officials
- Assists the Executive branch in conducting its government enabling functions
- Providing support for administration and programs in media coverage and communicating with the Cherokee citizens

Key Performance Measures

Office of the Chief			
	2024 Actual	2025 Budget	2026 Budget
Social Media Followers Reached	$748,000	$800,000	$1,000,000
Earned Media/Ad Value	$614,000,000	$804,000,000	$1,000,000,000
Veterans Center Visitors	$3,492	$3,500	$3,500
Veterans Center Phone Calls	$4,319	$5,000	$3,000
Community Organizations Assisted	$48	$50	$60
At-Large Outreach Events	$23	$24	$22
Community Organizations Building	$55	$60	$60
Cemetery Preservation	$110	$135	$155

Figure 48 Office of the Chief Performance Measures

Office of the Principal Chief Organizational Chart

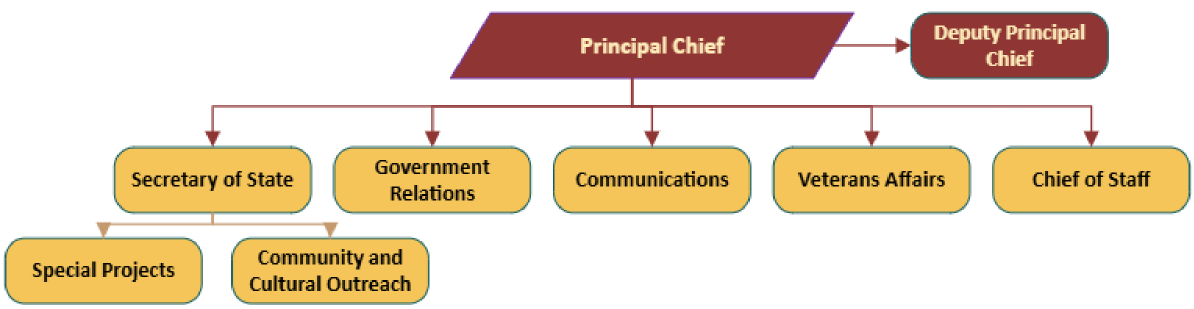

Figure 49 Office of the Principal Chief Org Chart

The Office of the Principal Chief's funding is shown in the table below (see figure 50 below) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Fed Other	$ 843,506	$ 34,642,636	$ 24,642,636
HUD	325,305	364,366	369,883
IHS Self Governance Health	86,577	109,256	226,945
Indirect Cost	2,286,695	3,107,810	3,251,361
Motor Vehicle Tax	407,388	-	-
Private	73,193	292,977	-
General Fund	14,407,174	22,507,382	22,585,413
Grand Total	$ 18,022,450	$ 61,024,427	$ 51,076,238

Figure 50 Office of the Principal Chief Funding by Funding Source

The table below (see figure 51 following) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 18,222	$ 23,500	$ 20,000
BUILDING LEASE	56,559	55,620	60,765
CAPITAL ACQ <5K	42,661	30,146	30,100
CAPITAL ACQUISITIONS	875,510	482,992	547,992
CLIENT SERVICES	934,945	1,697,096	1,862,018
CONTRACTS	1,969,589	41,424,134	30,418,987
CONTRIBUTIONS	3,602,069	3,280,113	3,288,268
DEPRECIATION	544	800	800
FOOD COST	266,329	298,940	303,900
INDIRECT COST	867,292	1,494,108	1,689,130
INSURANCE	67,894	(29,610)	54,140
INTERNET	10,285	19,258	19,978
LEASE EQUIPMENT	4,781	7,962	7,962
MAILING COST	38,185	93,319	92,319
OTHER EXPENSES	27,629	43,850	56,100
PRINTING/COPYING	29,039	61,849	58,599
RECRUITMENT	747	-	-
REPAIRS/MAINT	13,958	16,600	42,100
SALARIES/FRINGE	7,047,771	8,828,646	9,225,420
SPACE COST	468,606	527,408	531,370
STAFF DEVELOPMENT	92,014	711,405	707,847
SUPPLIES	647,919	617,809	696,450
TELEPHONE	92,396	173,492	180,972
TRANSPORTATION	155,739	177,011	176,561
TRAVEL	684,542	982,129	998,610
UTILITIES	7,227	5,850	5,850
Grand Total	**$ 18,022,450**	**$ 61,024,427**	**$ 51,076,238**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
COMMUNICATIONS	23	21	24
COMMUNITY AND CULTURAL OUTREACH	19	27	28
GOVERNMENT RELATIONS	22	20	18
PRINCIPAL CHIEF	22	24	24
OFFICE OF THE CHIEF TOTAL	**86**	**92**	**94**

Figure 51 Summary Budget Data – Office of the Principal Chief

Tribal Council

Department Overview

The Tribal Council (Council) of the Cherokee Nation is the legislative body of the Cherokee Nation. The main purpose of the legislative branch is to create, pass and amend laws which it shall deem necessary and proper for the good of the Nation. One of the key legislative acts approved on an annual basis and modified each month is the comprehensive budget act.

Key Trends and Challenges Impacting the Department

The key trend and challenge facing the Council of the Cherokee Nation is the continued growth of constituents and needs versus the stagnant and in some cases reduced funding to meet these needs. Current priorities and future stability are considered in all decisions of the Tribal Council.

Goals and Objectives

The objectives of the Tribal Council include providing maximum services to citizens while supporting the long-term goal of stability and continuation of services in the future.

Key Performance Measures

Tribal Council			
	2024 Actual	2025 Budget	2026 Budget
Committee Meetings Attendance	96%	96%	96%
Council Meetings Attendance	95%	95%	95%
Sports Teams Assisted	225	237	400
Community Assistance Payments	587	900	900

Figure 52 Tribal Council Performance Measures

Expenditures and Authorized Positions

The Tribal Council's funding is shown in the table below (figure 53) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Indirect Cost	$ 1,801,630	$ 1,913,750	$ 2,011,072
Motor Vehicle Tax	597,594	951,944	900,000
General Fund	3,567,251	4,174,512	4,354,833
Grand Total	$ 5,966,475	$ 7,040,206	$ 7,265,905

Figure 53 Tribal Council Funding by Funding Source

The table following (see figure 5 below) shows summary budget data by management account category for all expenditure/expense a4ccounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 1,516	$ 2,500	$ 2,500
CAPITAL ACQ <5K	258	14,000	8,000
CLIENT SERVICES	98,292	95,000	119,000
CONTRACTS	201,880	300,000	300,000
CONTRIBUTIONS	1,596,367	2,262,214	1,675,001
FOOD COST	75,411	80,000	80,000
INDIRECT COST	229,022	326,456	372,166
INSURANCE	36,758	37,600	38,100
INTERNET	1,121	-	-
LEASE EQUIPMENT	9,870	13,000	18,000
MAILING COST	7,424	10,500	8,500
OTHER EXPENSES	29,770	6,326	13,892
PRINTING/COPYING	4,247	6,500	6,500
REPAIRS/MAINT	673	1,700	11,000
RESERVED BY APPROPRIATION	-	-	550,000
SALARIES/FRINGE	3,107,715	3,159,710	3,303,946
SPACE COST	99,793	104,000	104,000
STAFF DEVELOPMENT	22,790	17,000	17,000
SUPPLIES	40,705	37,000	50,000
TELEPHONE	55,875	55,000	63,000
TRANSFERS	17,000	17,000	17,000
TRANSPORTATION	192,446	334,700	333,300
TRAVEL	137,542	160,000	175,000
Grand Total	$ 5,966,475	$ 7,040,206	$ 7,265,905
Authorized Positions	2024 ACTUAL	2025 BUDGET	2026 BUDGET
TRIBAL COUNCIL	21	21	21
TRIBAL COUNCIL TOTAL	21	21	21

Figure 54 Summary Budget Data – Tribal Council

Tribal Courts

Department Overview

The Judicial Branch is made up of the District Court (or trial court) and the Supreme Court (or appellate court) of the Cherokee Nation. These courts provide the forums for settling legal disputes and are responsible for interpretation and application of law. The Court Clerk's office serves to receive and file cases to be placed on a court docket for hearing.

Key Trends and Challenges Impacting the Department

A challenge the court is already experiencing is a shortage of office space. We anticipate the court's budget will also be impacted as cases filed and workload continually increases.

Goals and Objectives

The goal of the Court Clerk's office is to maintain integrity of the office and to ensure that cases filed are maintained and placed on a docket for hearing in a timely manner; to interpret the law fairly and with equal regard for all persons to whom the law applies; and to serve Cherokee citizens by communicating the law, and by upholding the principles of justice and the Cherokee Constitution.

Primary Services

Serves as a forum for citizens to file actions and or disputes for hearing before the court. Primary purpose is to serve the Cherokee Citizens by ensuring equal justice under the laws of the Nation.

Key Performance Measures

Tribal Courts			
	2024 Actual	2025 Budget	2026 Budget
Criminal Cases	3,939	4,200	4,641
Traffic Cases	2,191	2,500	2,525
Wildlife Cases	20	25	30
Civil Cases	1,106	1,500	1,575
Miscellaneous Cases	56	60	65
Number of New Supreme Court Cases Filed	5	7	7
Bar Members	458	550	575

Figure 55 Tribal Courts Performance Measures

Tribal Courts Organizational Chart

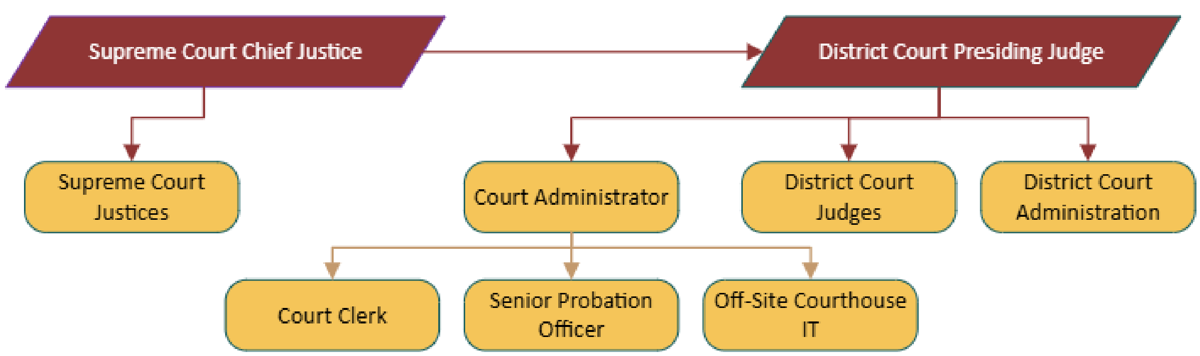

Figure 56 Tribal Courts Org Chart

Expenditures and Authorized Positions

The Tribal Courts' funding is shown below (see figure 57) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Dept of Justice	$ -	$ 248,734	$ 226,649
DOI Self Governance	750,120	10,477,866	18,150,000
General Fund	4,329,977	5,826,273	5,981,427
Grand Total	$ 5,080,097	$ 16,552,873	$ 24,358,076

Figure 57 Tribal Courts Funding by Funding Source

The table following (see figure 58 below) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ -	$ 2,000	$ 11,000
BUILDING LEASE	-	137,433	275,000
CAPITAL ACQ <5K	24,456	2,055,000	3,070,000
CAPITAL ACQUISITIONS	-	98,115	154,397
CLIENT SERVICES	750	-	-
CONTRACTS	1,713,657	8,645,503	9,665,358
FOOD COST	823	3,000	3,200
INDIRECT COST	421,000	1,321,333	2,387,188
INSURANCE	965	3,898	3,898
INTERNET	636	300	300
LEASE EQUIPMENT	3,208	-	10,000
MAILING COST	1,845	-	-
OTHER EXPENSES	10,227	12,800	12,000
RECRUITMENT	29	-	-
REPAIRS/MAINT	869	5,499	5,499
SALARIES/FRINGE	2,470,887	3,000,777	3,561,228
SPACE COST	208,441	218,525	218,365
STAFF DEVELOPMENT	2,649	13,000	63,000
SUPPLIES	78,448	616,035	4,178,693
TELEPHONE	28,420	46,000	275,000
TRANSPORTATION	104,909	148,825	191,700
TRAVEL	7,880	103,830	151,250
UTILITIES	-	121,000	121,000
Grand Total	$ 5,080,097	$ 16,552,873	$ 24,358,076
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
DISTRICT COURT	19	22	29
SUPREME COURT	9	7	7
TRIBAL COURTS TOTAL	28	29	36

Figure 58 Summary Budget Data – Tribal Courts

Other Boards and Commissions

Department Overview

Other Boards and Commissions contains the Arkansas Riverbed Project. The Arkansas Riverbed Authority (ARB) is an entity created jointly by the Chickasaw, Choctaw and Cherokee Nations to administer the tribally owned stretch of the Arkansas River between Muskogee, Oklahoma and Fort Smith, Arkansas.

Funding for the ARB comes from litigation support, and provides assistance for litigation, negotiation or administrative proceedings to protect, defend or establish their rights and protect tribal trust resources guaranteed through treaty, court order, statute, executive order or other legal authorities. The ARB assists tribes and the United States in procuring the services of experts to conduct studies, research or collect data for presentation in litigation or administrative proceedings along the Arkansas Riverbed.

Key Performance Measures

Other Boards and Commissions			
	2024 Actual	2025 Budget	2026 Budget
This group provides technical assistance only as requested; therefore performance measures are not tracked nor budgeted.	-	-	

Figure 59 Boards and Commissions Performance Measures

Expenditures and Authorized Positions

The Other Boards and Commissions' funding is shown in the table below (see figure 60).

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
DOI Self Governance	$ 122,574	$ 255,826	$ 262,022
Grand Total	$ 122,574	$ 255,826	$ 262,022

Figure 60 Other Boards and Commissions Funding by Funding Source

The following table (see figure 61 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
CONTRACTS	$ 122,575	$ 229,172	$ 233,047
INDIRECT COST	-	3,416	3,975
SUPPLIES	(1)	23,238	25,000
Grand Total	$ 122,574	$ 255,826	$ 262,022
Authorized Positions	2024 ACTUAL	2025 BUDGET	2026 BUDGET
The positions wihin this divison are portions of employees. The total does not equal to one FTE.	-	-	-
OTHER BOARDS AND COMMISSIONS TOTAL	-	-	-

Figure 61 Summary Budget Data – Other Boards and Commissions

Office of the Attorney General

Department Overview

The Office of the Attorney General (OAG) represents the Cherokee Nation in all criminal, juvenile, and civil cases in any court where the Nation is a party. The OAG provides general legal advice to the Departments, Boards and Commissions of the Cherokee Nation. The AG's office does not provide individual legal services to citizens but represents the tribe as a whole.

Primary Services

The OAG's primary services include representing the Nation in all cases in which it is named, providing general legal advice to the Departments, Boards and Commissions of the Nation, prosecutorial duties, contractual assessments, and any issues to arise concerning the overall welfare and jurisdictional crisis of the Nation.

Key Trends and Challenges Impacting the Department

- ❖ Maintaining the increased criminal and juvenile prosecution due to Reservation status.
- ❖ High-profile litigation, including UKB cases, Opioid cases, ICWA defense, and cases that continue to attack the Cherokee Nation's Reservation.
- ❖ Assist with the assertion of environmental rights of the Nation.
- ❖ Bogus Check Program.
- ❖ Initiating civil litigation to recover costs for the Nation.

Office of the Attorney General Organizational Chart

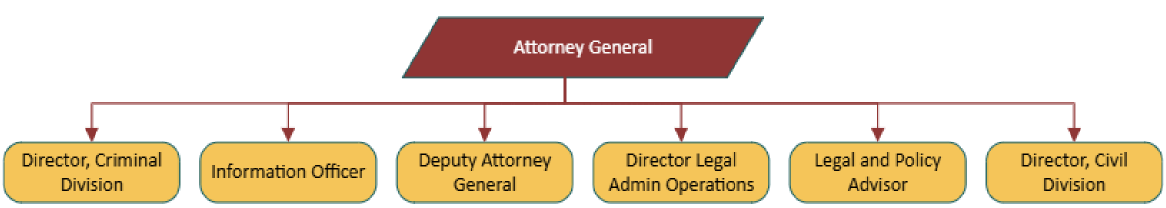

Figure 62 Office of the Attorney General Org Chart

Goals and Objectives

- ❖ Protect and defend the sovereignty of the Cherokee Nation

- Protecting the Nation's families and communities through tribal criminal prosecutions and needed referrals to U.S. Attorneys
- Protect Nation's children through juvenile systems (tribal & state courts), increase presence in out-of-state cases
- Facilitate the workflow of other departments by providing timely, responsive assistance
- Defend the Nation's resources in any action brought against the Nation
- Educate and enlighten communities, lawyers, and other professionals regarding the Nations' legal jurisdiction, history, and interest
- Develop and maintain an expert team of tribal legal professionals through continued training
- Exercise jurisdiction through implementation of child support enforcement in cases being brought before the Cherokee Nation District Court
- Promote the general welfare of the Cherokee people
- Generate community interaction to ensure a thriving partnership with state and local governments to foster healthy communities

Key Performance Measures

Attorney General			
	2024 Actual	2025 Budget	2026 Budget
Criminal Cases	4,006	3,248	4,000
Juvenile Cases	279	205	250
Special Domestic Violence Criminal Jurisdiction Cases	30	13	25
Juvenile Deprived cases	37	42	45
Bogus Check Cases	19	22	25

Figure 63 Office of Attorney General Key Performance Measures

Major Financial or Programmatic Changes Occurring In This Budget

No major financial or programmatic changes occurred on this budget.

Expenditures and Authorized Positions

The Office of the Attorney General's funding is shown below (see figure 64) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Dept of Justice	$ 149,820	$ 679,868	$ 379,516
Indirect Cost	2,177,858	3,582,559	3,876,543
General Fund	3,379,103	4,882,553	5,278,656
Grand Total	**$ 5,706,781**	**$ 9,144,980**	**$ 9,534,715**

Figure 64 Office of the Attorney General Funding by Funding Source

The following table (see figure 65 below) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
BUILDING LEASE	$ 2,290	$ 5,000	$ 7,500
CAPITAL ACQ <5K	6,225	-	-
CAPITAL ACQUISITIONS	67,500	-	-
CLIENT SERVICES	123	-	-
CONTRACTS	432,769	1,013,046	1,013,046
FOOD COST	12,447	3,500	15,000
INDIRECT COST	292,214	606,759	662,632
INSURANCE	2,968	9,200	6,500
INTERNET	6,200	30,000	15,000
LEASE EQUIPMENT	17,538	27,500	31,500
MAILING COST	4,421	7,500	8,500
OTHER EXPENSES	28,072	83,800	66,992
PRINTING/COPYING	1,930	11,000	11,000
RECRUITMENT	846	2,500	2,500
REPAIRS/MAINT	-	2,000	2,000
SALARIES/FRINGE	4,462,345	6,531,077	6,884,848
SPACE COST	132,955	200,000	200,000
STAFF DEVELOPMENT	30,487	180,000	175,000
SUPPLIES	55,275	124,098	122,400
TELEPHONE	69,438	120,000	110,000
TRANSPORTATION	37,611	88,000	85,677
TRAVEL	43,129	100,000	114,620
Grand Total	**$ 5,706,781**	**$ 9,144,980**	**$ 9,534,715**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
ATTORNEY GENERAL	56	57	56
OFFICE OF THE ATTORNEY GENERAL TOTAL	**56**	**57**	**56**

Figure 65 Summary Budget Data – Office of the Attorney General

Education Services

Department Overview

Cherokee Nation Education Services works to cultivate the development of skilled and knowledgeable Cherokees through administration of programs that focus resources on serving people of all ages.

- Head Start: To promote the school readiness of young children from low-income families by enhancing their cognitive, social, and emotional development.

- Sequoyah Schools: Operates a residential option comprehensive high school for Native American students in grades 9-12
- College Resource Center: Provides Scholarships to qualified Cherokee students attending an accredited college or university
- Johnson O'Malley (JOM): Provides supplemental and/or operational support to public schools within Cherokee Nation boundaries
- Cultural Resource Center: Educates Cherokee citizens and the public on Cherokee language, history, and culture promotion with emphasis on valid presentation of Cherokee and culture.
- Truancy: provides resources for Cherokee youth and their families who are struggling to meet the basic needs to succeed in school.
- Youth Leadership: provides youth opportunities to serve as tribal ambassadors, from Youth Choir, Youth Council, Miss Cherokee, Jr Miss and Little Ambassadors.
- Grants: provides additional federal, state or local resources from grants to enhance programmatic activities and priorities of Education Services.
- Quality: provides internal review of department and program processes, staffing and program goal/objectives with needs assessments and provides opportunities for areas of improvement.

Major Financial or Programmatic Changes Occurring In This Budget

- The scholarship division will process scholarship applications and engage in student advisement to aid in removing academic and financial barriers to their educational pursuits. The Outreach division will focus on recruiting and promoting the scholarship programs and creating partnerships with colleges/universities to have an office on-campus with a high Cherokee student population to create an in-person resource to inform students on opportunities offered by the Cherokee Nation to aid in removing barriers to education, such as social service and health services referrals. In addition, the Outreach division will host on-campus cultural activities to engage students in Cherokee language, history, culture and arts.
- Build profiles for participants to complete an application with Human Resources Departments of CN and its entities.
- Increase outreach to women, ONEFIRE, veterans, ICW, and certain communities.
- Opening of two new archery ranges, one in Sallisaw and one in Vinita, fully functional with onsite and outreach activities.
- Increase scholarship award to 7,000+ with more college fairs and recruitment.
- Completion of capital project for Sequoyah High School, increase dorm enrollment.
- Completion of capital projects for Early Childhood Unit, increase enrollment to capacity.
- Increase awareness of educational opportunities to at-large citizens through in-person and online campaigns.

Intensifying services in total geographic area:

- Public Schools – expand to all areas serving all 14-county area
- Professional Development – provide professional development opportunities in STEM areas. Professional development including regional and national conferences and in-house conferences with local, state and nationally recognized subject area experts
- STEM Programs – expansion of STEM activities offered to public schools, primarily in robotics with local/area competition events leading to locally hosted national competitions, expansion of Planetarium experiences, and adding science fair
- Sequoyah High School – maximize federal funds with fiscal efficiency
- Comprehensive pre-k through 12th system – research and assist public schools in meeting expanding State and Federal mandates

Primary services include:

- ❖ Provide Early Childhood Education with both an Early Head Start and Head Start program serving children from 6 weeks to 3 years in a classroom environment promoting early childhood developmental stages.
- ❖ Provide Early Childhood Education with both an Early Head Start and Head Start program serving children from 6 weeks to 3 years in a classroom environment promoting early childhood developmental stages.
- ❖ Educational program enhancement to public schools, including positive impact on quality of education for Cherokee children in pre-k through 12th grade
- ❖ Provide professional development opportunities to public school teachers and administrators related STEM, school safety, teacher retention and other core areas for student development
- ❖ Provide opportunities and assistance to enable Cherokee students to pursue appropriate fields of study in higher education
- ❖ Educate, preserve and promote Cherokee language, history, and culture

Key Trends and Challenges Impacting the Department

- ❖ Scholarship funding with increased demand
- ❖ Demand for scholarships to allow open enrollment for Spring semester to new students
- ❖ Extend resources to public schools with direct impact to 14-county reservation area based on STEM areas
- ❖ Decreased public school funding at federal & state level, resulting in greater reliance on financial assistance or services from Cherokee Nation

Goals and Objectives

- ❖ Goal 1: Education Services – Provide comprehensive educational programs for students in pre-K through 12th grade that perpetuate Cherokee culture and history, as well as scholarship opportunities for students pursuing post-secondary degrees.
- ❖ Goal 2: Early Childhood Unit – To promote the school readiness of young children from low-income families by enhancing their cognitive, social, and emotional development.
- ❖ Goal 3: Sequoyah High School – To provide an educational setting that cultivates student success through opportunities for academic achievement, career exploration and cultural enrichment.
- ❖ Goal 4: JOM – Culture To address the special and unique learning styles of Indian children by providing comprehensive, accelerated, and supplemental education programs designed by parents.
- ❖ Goal 5: College Resource Center – Provide opportunity and assistance to enable Cherokee students to pursue appropriate fields of study in higher education
- ❖ Goal 6: Youth Leadership – To instill cultural pride and develop potential community leaders
- ❖ Goal 7: Quality – To maximize the program and employee productivity, performance and engagement

Key Performance Measures

Education Services			
	2024 Actual	2025 Budget	2026 Budget
Early Head Start Enrollment (Infant-Toddler)	235	240	250
Head Start Enrollment (age 3-5)	657	700	715
Trail of Tears Awards	407	430	500
Johnson O'Malley Program Students	27,483	28,019	27,827
Outreach Events	80	98	80
Cultural Outreach Participants	29,642	31,000	34,000
STEM Fest	1,500	1,800	1,600
Valedictorian & Salutatorian Awards	83	90	100
Concurrent Enrollment Scholarships	1,052	1,075	975
Higher Education Scholarships	5,752	6,800	7,000
Honor Cords and Stoles	3,584	4,213	4,450

Figure 66 Education Services Performance Measures

Education Services Organizational Chart

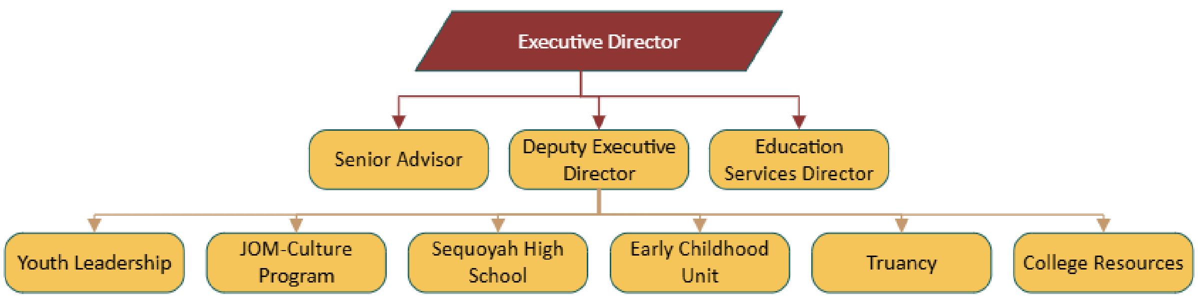

Figure 67 Education Services Org Chart

Expenditures and Authorized Positions

The Education Services' funding is shown below (see figure 68) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Education	$ 199,249	$ 721,001	$ 467,704
Dept of Homeland Security	93,690	300,000	-
DHHS General	13,573,120	14,107,077	14,001,623
DOI General	12,107,654	22,174,461	22,491,912
DOI PL 102-477	4,691	2,633,576	2,633,576
DOI Self Governance	2,675,864	812,139	812,139
Fed Other	612,523	629,076	629,076
HUD	-	1,200,000	-
Indirect Cost	1,128,847	887,531	887,531
Motor Fuel Tax	23,579,778	28,170,682	25,188,695
Motor Vehicle Tax	9,071,660	9,788,321	9,788,321
Other	66,957	121,707	102,000
Permanent Funds	-	9,100	9,100
Private	-	93,172	16,500
General Fund	4,274,638	5,464,842	5,323,210
Grand Total	**$ 67,388,670**	**$ 87,112,685**	**$ 82,351,387**

Figure 68 Education Services Funding by Funding Source

The table below (see figure 69 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 2,846	$ 12,680	$ 3,980
BUILDING LEASE	28,154	13,350	13,350
CAPITAL ACQ <5K	398,814	447,430	261,850
CAPITAL ACQUISITIONS	119,600	727,492	643,493
CLIENT SERVICES	1,350,717	5,455,029	4,921,336
CONTRACTS	3,067,833	9,814,637	9,354,681
CONTRIBUTIONS	10,344,508	10,490,738	10,342,112
FOOD COST	88,787	68,738	71,330
INDIRECT COST	2,742,732	3,913,028	4,320,472
INSURANCE	125,335	210,294	215,094
INTEREST/DEBT SERVICE	458,390	-	-
INTERNET	15,995	49,092	45,115
LEASE EQUIPMENT	39,797	48,260	48,260
MAILING COST	18,621	27,720	27,670
OTHER EXPENSES	36,207	250	2,750
PRINTING/COPYING	14,397	35,119	36,970
RECRUITMENT	3,518	40,436	39,287
REPAIRS/MAINT	301,385	761,543	1,457,120
RESERVED BY APPROPRIATION	-	2,500,000	2,500,000
SALARIES/FRINGE	20,513,223	20,008,493	20,693,169
SCHOLARSHIPS	23,938,482	26,353,471	23,218,652
SPACE COST	136,178	190,950	186,694
STAFF DEVELOPMENT	202,081	478,077	291,177
SUPPLIES	1,808,982	2,064,729	1,508,915
TELEPHONE	170,156	387,658	387,521
TRANSFERS	-	1,200,000	-
TRANSPORTATION	486,467	621,422	615,096
TRAVEL	507,011	466,849	406,343
UTILITIES	468,455	725,200	738,950
Grand Total	**$ 67,388,670**	**$ 87,112,685**	**$ 82,351,387**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
CHILDHOOD DEVELOPMENT	158	162	158
CULTURE	15	15	16
EDUCATION EXEC DIRECTOR	15	15	13
HIGHER EDUCATION	13	13	11
JOM PROGRAM	13	10	9
SEQUOYAH HIGH SCHOOL	129	123	121
EDUCATION SERVICES TOTAL	**343**	**338**	**328**

Figure 69 Summary Budget Data – Education Services

Health Services

Department Overview

Cherokee Nation Health Services provides comprehensive health care services to Native American beneficiaries. The majority of our patients reside in northeastern Oklahoma, but we do have patients that travel great distances to receive their health care from us. The Cherokee Nation health care delivery system includes one hospital (W.W Hastings), one outpatient and emergency health center (Cherokee Nation Claremore Outpatient and Emergency Health Center, new in FY26) nine outpatient ambulatory care clinics: Cherokee Nation Outpatient Health Center (Tahlequah), Wilma P. Mankiller Health Center (Stilwell), Redbird Smith Health Center (Sallisaw), Sam Hider Health Center (Jay), AMO Health Center (Salina), Will Rogers Health Center (Nowata), Three Rivers Health Center (Muskogee), Cooweescoowee Health Center (Ochelata), Vinita Health Center (Vinita), and one employee health clinic located in Tahlequah. All Cherokee Nation health facilities are accredited by Det Norske Veritas (DNV). In addition to the primary medical services provided at these facilities, we provide behavioral health, diabetes treatment and prevention, dental, optometry and ophthalmology, and pharmacy services. In addition, health services operates a residential adolescent drug treatment center, a centralized pharmacy refill center, a surgical technology training program, and a Family Practice Residency program. Health Services also operates many grant funded programs with the primary focus of those being diabetes prevention, behavioral health services, infectious disease treatment and prevention, health research and graduate medical education. The fiscal year 2026 Health Services budget totals $1.219 billion and funds 4,208 positions.

Primary Services

- Inpatient Services: General Medical/Surgical, Intensive Care Unit, Labor & Delivery
- Outpatient Services: Primary Care, Pediatrics, Women's Health, Outpatient Surgery, Surgery Clinic, Neurology, Cardiology, Pulmonology, Infectious Disease, Diabetes Clinic, Infusion Clinic, Orthopedics, Podiatry, Wound Care Clinic, Ear Nose and Throat Clinic, Dental Services, Gastroenterology, Same Day Clinic, Employee Health
- Ancillary Services: Pharmacy, Radiology, Laboratory, Physical Therapy, Occupational Therapy, Speech Language Pathology, Respiratory Therapy, Audiology, Optometry, Purchased and Referred Care

Major Financial or Programmatic Changes Occurring In This Budget

- The FY26 budget reflects an annual increase of $247 million, a 25% increase. The FY26 FTE count increased by 690 FTEs, a 20% increase. The 2 largest contributors to these increases are the assumption of the Claremore Service Unit from the Indian Health Service as well as the growth at Hastings Hospital related to a new facility expected to come online in the 3rd quarter of FY26 which will double the capacity of the existing facility.
- Overall, 3rd party revenue generated from billing activities related to the services provided to our patients with Medicare, Medicaid, or Insurance continues to increase year over year. The FY26 budget reflects an increase of budgeted third party revenue of $85 million, a 24% increase. Of this increase, $55 million is related to the anticipated third party revenue for the newly acquired CN Claremore Outpatient and Emergency Health Center. Along with the anticipated third party revenue this facility will generate, the budget also includes $57 million in additional IHS funding related to this facility. The remaining budget increase is for Pre-Award and Startup costs related to the assumption of the Claremore facility, facility improvements at that location and equipment for the new hospital mentioned above.

Key Trends and Challenges Impacting the Department

Rapid growth has been seen over the last few years. FY25 preliminary statistics are showing continued growth, but at a slower pace. Preliminary statistics show a 3.46% growth in total patient visits and a 10.06% growth in prescriptions filled.

FY26 brings a significant growth in our workforce with the assumption of the Claremore Outpatient and Emergency Health Center and the opening of the new replacement hospital in Tahlequah, slated for the summer of 2026. Recruiting staff can be challenging. Our FY26 budget includes 4,208 positions. At the time of budget preparation in late Spring 2025, 3,120 of the positions were filled, 467 vacant, and 621 were new additions for FY26. The assumption of Claremore accounts for 411 new positions, the new hospital added 150, with the remaining 60 positions spread across varying facilities and programs. As of the first week in November, we have 3,347 filled positions with approximately 200 selections pending approval and acceptance by the applicant. The bulk of the increase in filled positions is related to Claremore. Recruitment activities related to the new hospital are just beginning for certain harder-to-fill positions, and full recruitment of all remaining positions is expected to ramp up after the first of the calendar year.

The impact of the One Big Beautiful Bill Act (OBBBA) on Medicaid and the Affordable Care Act marketplace creates concern, as it does for all health care providers. Although there are exemptions for Native Americans regarding work requirements for Medicaid, it remains to be seen how the state will react to the impact OBBBA brings. We are cautiously optimistic we will be spared any cuts to Medicaid-covered services, as Medicaid is our largest payer, and even slight changes in coverage could materially impact our operations.

Changes to the ACA marketplace and the expiration of the enhanced tax credits at the end of the calendar year will likely impact us some. We assist our uninsured patients in determining whether they are eligible for a no-cost or low-cost plan and, if they agree, in enrolling them through the marketplace. Should their out-of-pocket expense increase, we expect many individuals will choose to drop their coverage. Our services are provided to eligible patients at no cost to them, it will be difficult for most of them to take on the additional cost of their ACA plan in the coming year, especially knowing they will continue to be served by us, regardless of coverage.

Another concern the OBBBA brings is the potential demand on our system. Eligible patients who have chosen not to utilize our health system may begin accessing our services, should they lose their health coverage or see increases in their premiums they aren't willing or able to pay. This creates additional cost for the health system with no revenue to offset the cost.

Goals and Objectives

- ❖ Workforce Development – Enhance a healthy culture of excellence through proactive talent management and professional development.
  - ➢ Goal: Proactively recruit, develop, and empower highly skilled top performers across all divisions of the organization, while fostering an engaged workforce through training and professional development.

- ❖ Technology and Cyber Security – Leverage cutting edge technologies for greater efficiencies and effectiveness in products and services, while assuring data governance protocols are in place and cyber security measures are fortified for data protection.

- ➢ Goal: Utilize advanced technology to improve productivity, reduce costs, and enable better decision-making while implementing a comprehensive cybersecurity strategy that safeguards our digital assets and information.

- ❖ Innovation and Quality Care – Initiate progressive approaches to patient care and wellness that promotes evidence-based practices and high patient engagement at every level.
  - ➢ Goal: Improve patient outcomes, optimize healthcare delivery and drive continuous advancements in medical practices through collaboration, education and evidence-based strategies.

- ❖ Financial Growth – Create stewardship strategies that promote effectiveness surrounding revenue generation and efficiencies in utilizing resources to support current operations and secure future growth initiatives.
  - ➢ Goal: Achieve sustainable financial growth, optimize revenue streams, control costs and enhance operational efficiencies by developing and deploying utilization review and management strategies for outpatient and inpatient care and services.

- ❖ Health Equity Advancement – The system will identify and ensure equitable performance in the delivery and quality of care at all intersections of CNHS.
  - ➢ Goal: Advance health equity by ensuring equitable access to healthcare services, reducing disparities in healthcare outcomes, and promoting cultural competence and community engagement.

Key Performance Measures

Health Services			
	2024 Actual	2025 Budget	2026 Budget
Cerner Visits	814,670	842,858	1,050,000
Dental Visits	112,762	111,510	123,000
Prescriptions Filled	2,164,412	2,382,078	2,800,000

Figure 70 Health Services Performance Measures

Health Services Organizational Chart

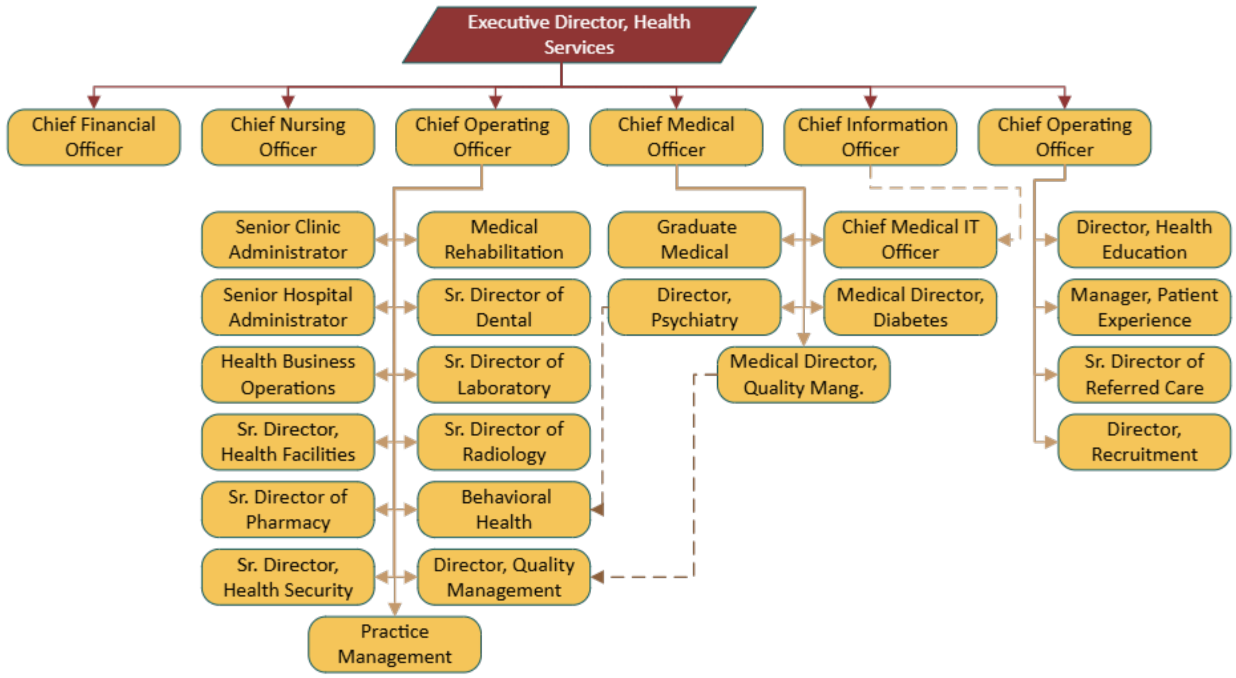

Figure 71 Health Services Org Chart

Expenditures and Authorized Positions

The Health Services' funding is shown in the table below (see figure 72) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Capital Projects	$ 969,538	$ 92,910,051	$ 78,896,489
Dept of Transportation	-	1,460,805	1,460,805
DHHS General	30,222,279	40,516,671	33,461,748
DOI General	-	5,633	-
DOI PL 102-477	-	346,233	-
IHS Self Governance Health	674,691,093	1,152,016,346	1,068,922,825
Indirect Cost	13,402,848	16,543,720	17,317,662
Private	187,068	576,431	463,055
General Fund	8,606,106	12,233,209	19,444,183
Grand Total	**$ 728,078,933**	**$ 1,316,609,099**	**$ 1,219,966,767**

Figure 72 Health Services Funding by Funding Source

The table on the following page (see figure 73) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 525	$ 10,000	$ 10,000
BUILDING LEASE	99,204	80,400	5,400
CAPITAL ACQ <5K	505,333	2,286,412	1,176,000
CAPITAL ACQUISITIONS	9,581,749	135,083,416	123,599,778
CLIENT SERVICES	387,387	417,665	280,238
CONTRACTS	213,870,398	360,749,159	382,189,019
COST OF SALES	(328,362)	-	-
DEPRECIATION	-	5,000	5,000
FOOD COST	57,511	149,928	127,000
INDIRECT COST	34,300,908	66,191,005	88,462,658
INSURANCE	2,115,666	2,036,000	4,410,800
INTEREST/DEBT SERVICE		1,634,724	19,685,078
INTERNET	68,491	63,690	62,690
LEASE EQUIPMENT	684,290	1,400,275	1,650,275
MAILING COST	432,523	573,830	489,850
OTHER EXPENSES	(12,177,024)	37,682	41,000
PRINTING/COPYING	13,546	58,486	55,486
PROPERTY TAXES	629	1,500	1,500
RECRUITMENT	255,460	308,630	237,630
REPAIRS/MAINT	915,001	4,576,290	5,396,290
RESERVED BY APPROPRIATION	-	157,397	10,000
SALARIES/FRINGE	262,624,173	349,585,322	440,922,201
SPACE COST	85,177	190,000	190,000
STAFF DEVELOPMENT	1,772,057	2,860,527	2,936,291
SUPPLIES	40,573,468	86,895,478	96,004,705
TELEPHONE	2,531,642	3,046,216	3,574,216
TRANSFERS	163,483,678	290,593,767	37,861,775
TRANSPORTATION	1,037,449	1,364,858	1,476,798
TRAVEL	944,017	1,629,442	1,609,089
UTILITIES	4,244,039	4,622,000	7,496,000
Grand Total	**$ 728,078,933**	**$ 1,316,609,099**	**$ 1,219,966,767**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
ADMINISTRATIVE SUPPORT	212	228	279
CLINICAL SUPPORT SERVICES	171	175	178
COMMUNITY HEALTH/PREV SER	259	274	315
DIRECT CARE	2,602	2,696	3,304
EXECUTIVE DIRECTOR	127	134	131
HEALTH SERVICES TOTAL	**3,371**	**3,507**	**4,207**

Figure 73 Summary Budget Data – Health Services

Financial Resources

Department Overview

The Financial Resources Department provides financial support for all departments within the Nation.

The Treasurer of the Nation fulfills the requirements of the Cherokee Nation Constitution, the executive directorship of the Financial Resources Department, duties assigned by the Principal Chief and general fiduciary duties.

The Accounting department is responsible for Accounts Payable, Accounts Receivable, Cash Management, General Ledger, Budgeting, Financial Reporting and Payroll operations of the Nation.

Acquisition Management is the Nation's duly authorized agent in the acquisition of goods and services, including but not limited to, review and processing of all approved purchase requisitions and issuance of purchase orders to respective vendors. Within Acquisition Management, the Contracts Office is responsible for reviewing, drafting and approving all professional, personal and various other types of agreements prior to execution by the Executive Director, the Principal Chief and/or any authorized designee, by affirming administrative, executive and legislative authorities and responsibilities of the Nation. Acquisition Management is responsible for ensuring compliance with all applicable local, state, federal and tribal laws, regulations and requirements governing the procurement process and the acquisition of personal, professional, and/or other various types of agreements.

Records Management is responsible for the safekeeping of records stored in the Warehouse. They scan documents to provide historical documentation for the Nation.

Support Services oversees and manages the Capital Assets and Material Management areas. Capital Assets monitors personal property owned and held in custody by the Nation and performs the annual physical inventory of items with a value of greater than or equal to $5,000. Material Management is responsible for Receiving and Distribution, Inventory and warehousing of goods. Equipment, materials and supplies pass through this area for distribution to programs. Stock items are kept in bulk quantities in internal inventory so there is no delay to the programs.

The Individual Indian Monies (IIM) program is a trust program compacted from the Department of the Interior Office of Trust Funds Management. It has administrative control of the income received from Individual Indians' restricted and/or trust property. The IIM program is responsible for the collection, disbursement and maintenance of the accounts of Cherokees, Cherokee Adopted Delaware and Cherokee Adopted Shawnee.

Key Trends and Challenges Impacting the Department

Key challenges for Financial Resources includes maintaining the credibility of the financial system, maintaining the integrity of financial reporting and ensuring compliance with all applicable state, federal and tribal policies.

Key Performance Measures

Financial Resources			
	2024 Actual	2025 Budget	2026 Budget
External agency audit reviews	12	12	12
Cash Office Transactions	4,875	5,016	5,100
Total Contracts	4,387	4,400	5,000
# of Direct Deposits (ACH) Issued by Accounting Dept	19,958	20,000	40,000

Figure 74 Financial Resources Key Performance Measures

Goals and Objectives

- Obtain an unmodified audit opinion
- Have no material weaknesses on the Single Audit
- Obtain the Government Finance Officers Association Certificate of Achievement for Excellence in Financial Reporting

Financial Resources Organizational Chart

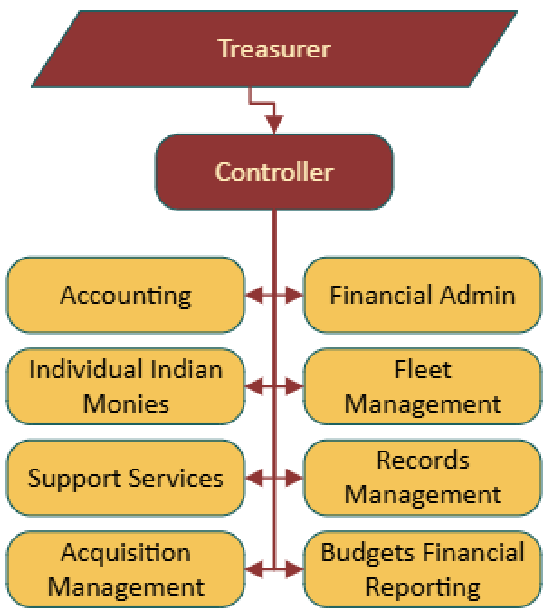

Figure 75 Financial Resources Org Chart

Expenditures and Authorized Positions

The Financial Resources' funding is shown in the table on the following page (see figure 76).

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Treasury	$ 62,650,277	$ 587,765,264	$ 260,675,000
Dept of Transportation	-	246,000	-
DOI Self Governance	7,649,956	11,626,644	9,578,275
Fringe Pool	14,527,871	-	-
HUD	510,887	1,877,501	1,937,501
IHS Discretionary	25,209,323	10,000,000	10,000,000
Indirect Cost	16,117,027	18,213,521	18,879,258
Motor Fuel Tax	11,135,267	10,200,000	10,150,000
Other	(1,444,494)	40,000	46,360
General Fund	56,353,059	279,078,038	178,798,140
Grand Total	**$ 192,709,172**	**$ 919,046,968**	**$ 490,064,534**

Figure 76 Financial Resources Funding by Funding Source

The table following (see figure 77 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 3,709	$ -	$ -
BUILDING LEASE	30,052	-	-
CAPITAL ACQ <5K	726,900	85,000	75,000
CAPITAL ACQUISITIONS	(221,025,627)	304,141,026	227,808,397
CASH MATCH	-	836,322	2,417,801
CLIENT SERVICES	64,176,416	102,472,451	1,650,000
CONTRACTS	86,376,388	173,594,804	27,764,150
CONTRIBUTIONS	-	36,900	-
COST OF SALES	(32,939)	-	-
DEPRECIATION	33,198,807	6,834	38,500
FOOD COST	138,927	31,250	38,000
INDIRECT COST	1,294,063	2,642,107	2,150,620
INSURANCE	51,488	10,451	32,951
INTEREST/DEBT SERVICE	(1,252,459)	-	-
INTERNET	5,368	1,050	2,100
LEASE EQUIPMENT	89,623	35,500	39,350
MAILING COST	32,420	26,900	36,150
OTHER EXPENSES	14,193,638	798,750	799,750
PRINTING/COPYING	1,784	15,100	10,100
PROPERTY TAXES	87,450	60,000	80,000
RECRUITMENT	632	10,000	1,000
REPAIRS/MAINT	718,698	16,185	19,250
RESERVED BY APPROPRIATION	-	164,033,945	150,641,448
SALARIES/FRINGE	33,334,963	13,701,381	15,791,643
SCHOLARSHIPS	3,706,854	-	-
SPACE COST	663,418	897,687	815,598
STAFF DEVELOPMENT	137,896	51,500	36,500
SUPPLIES	760,078	12,170,744	7,697,151
TELEPHONE	102,215	69,172	71,345
TRANSFERS	170,527,124	138,699,982	47,145,522
TRANSPORTATION	4,331,123	4,545,468	4,863,718
TRAVEL	137,026	56,459	38,490
UTILITIES	193,138	-	-
Grand Total	**$ 192,709,172**	**$ 919,046,968**	**$ 490,064,534**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
FINANCIAL MANAGEMENT	122	122	122
FISCAL RECOVERY	29	36	31
FINANCIAL RESOURCES TOTAL	**151**	**158**	**153**

Figure 77 Summary Budget Data – Financial Resources

Transportation & Infrastructure Services

Department Overview

Transportation and Infrastructure is responsible for developing, advocating, and implementing the healthy community strategy called the “Mutual Contributions Strategy”. This involves partnerships between Cherokee Nation and communities to share resources such as knowledge, technical assistance, community work, participation, and funding to create social capital. The program focuses on advocacy, informing, updating, and evaluating the strategy among various service groups.

We enhance the quality of life for Indian families by providing safe roads, bridges, and transportation infrastructure, improving access to housing, schools, healthcare, businesses, and employment.

We offer training, education, inspections, testing, and community projects like rabies clinics to promote a healthy community and protect the public from diseases.

We improve living conditions through constructing water and wastewater disposal facilities. These projects range from individual homes to serving over 100 homes. Our goal is to provide safe and sanitary water and waste facilities to at least 200 families individually and 50 families through community systems throughout the Cherokee Nation reservation.

Primary Services

- Transportation Infrastructure
- Public Transit
- Environmental Health & Engineering
- Sanitation Facility Construction

Key Trends and Challenges Impacting the Department

- Inflation and Funding are the greatest challenges we face.
- Changing regulatory environment
- Increased workload related to funding increases (IHS, ARPA, IIJA, Mankiller Soap Water Act).

Goals and Objectives

Provide health and safety infrastructure for Cherokee families across the reservation.

Transportation/Transit Goals-DOT FHWA Roads

- In FY2024, 84.21 miles of roadway were completed. Of these, 79.58 miles were funded by the Motor Fuel Tax/Motor Vehicle Tax program, and 4.63 miles along with 1 bridge were funded by the FHWA Tribal Transportation Program.
- As of October 1, 2025, 45.40 miles of roadway were completed. Of these, 29.09 miles were funded by the Motor Fuel Tax/Motor Vehicle Tax program, and 16.31 miles along with 4 bridges were funded by the FHWA Tribal Transportation Program.
- Currently, there are 48.18 miles of roadway and 3 bridge projects under construction. Of these, 42.05 miles are funded through the Motor Fuel Tax/Motor Vehicle Tax program, and 6.13 miles along with 3 bridges are funded through the FHWA Tribal Transportation Program.
- The Federal Transit Program serves Native Americans who can't use commuter routes and don't qualify for other assistance programs like New Freedom, Sooner Ride, or TANF. Each trip costs 50 cents. Eligible destinations include workplaces, government offices, healthcare facilities,

financial institutions, and nearby grocery stores. The program tracks the number of rides provided to assess its effectiveness.

❖ This program collaborates with various internal and external entities, such as CN Water & Sanitation, CN Housing, CNE, CNB, Oklahoma Department of Transportation, Oklahoma Turnpike Authority, County Commissioners, and local officials.

Key Performance Measures

Department of Transportation & Infrastructure			
	2024 Actual	2025 Budget	2026 Budget
Miles of Roadway Improved Upon	4.6	11.8	48.2
On Demand Transit Rides	106,219	105,927	106,000
Citizens Water/Sewer Improvement	180	180	180
Environmental Health Inspection	712	800	800
Safe Water/Sanitary Sewer Facilities	2,393	2,412	2,000

Figure 78 Transportation & Infrastructure Performance Measures

Transportation and Infrastructure Organizational Chart

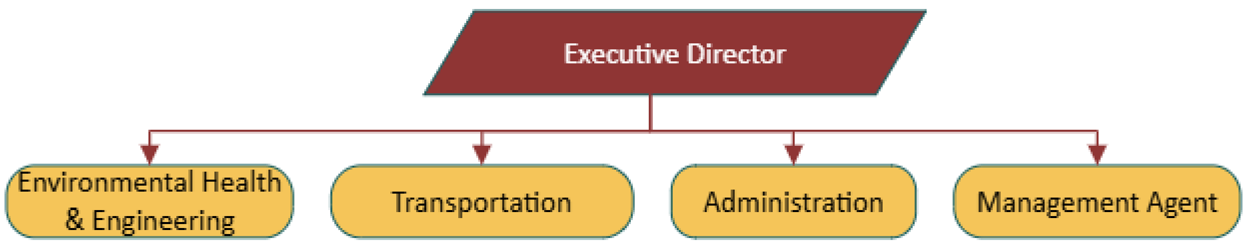

Figure 79 Transportation & Infrastructure Org Chart

Expenditures and Authorized Positions

The Transportation and Infrastructure funding is shown in the table on the following page (see figure 80) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Transportation Compact	$ 31,870,324	$ 96,468,512	$ 102,485,869
Dept of Transportation	1,676,189	4,881,661	5,679,474
DOI General	253,651	234,299	96,135
DOI Self Governance	106,451	2,391,822	2,051,460
EPA	691,639	589,345	4,855,012
HUD	108	-	-
IHS Self Governance TEH	11,543,393	38,953,754	39,555,130
Indirect Cost	447,294	507,161	507,160
Motor Fuel Tax	822,945	2,321,293	2,321,293
Motor Vehicle Tax	5,320,879	9,701,497	9,701,497
Private	-	250,000	-
General Fund	1,396,582	4,519,121	4,526,621
Grand Total	**$ 54,129,455**	**$ 160,818,465**	**$ 171,779,651**

Figure 80 Transportation & Infrastructure Funding by Funding Source

The following table (see figure 81 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 16,447	$ 3,000	$ 3,000
BUILDING LEASE	600	1,800	1,800
CAPITAL ACQ <5K	49,530	52,500	70,349
CAPITAL ACQUISITIONS	1,254,980	1,406,000	1,392,977
CLIENT SERVICES	1,517,712	21,396,381	21,390,322
CONTRACTS	38,409,442	129,177,553	140,085,185
DEPRECIATION	13,584	13,584	11,000
FOOD COST	8,705	8,500	7,920
INDIRECT COST	737,751	1,260,149	1,394,576
INSURANCE	64,661	52,688	52,688
INTEREST/DEBT SERVICE	(40,162)	-	-
INTERNET	15,991	5,600	5,600
LEASE EQUIPMENT	16,813	39,519	39,519
MAILING COST	3,389	3,500	3,500
OTHER EXPENSES	2,190	1,000	1,000
PRINTING/COPYING	3,542	19,100	19,100
RECRUITMENT	834	6,000	4,000
REPAIRS/MAINT	47,536	24,200	29,806
SALARIES/FRINGE	5,183,795	5,274,713	5,700,056
SPACE COST	183,561	169,451	179,451
STAFF DEVELOPMENT	68,099	63,335	61,335
SUPPLIES	498,040	1,272,631	784,173
TELEPHONE	56,831	76,969	76,269
TRANSFERS	5,703,744	100,000	100,000
TRANSPORTATION	231,965	308,791	282,004
TRAVEL	58,202	57,032	59,552
UTILITIES	21,676	24,469	24,469
Grand Total	$ 54,129,455	$ 160,818,465	$ 171,779,651
Authorized Positions	2024 ACTUAL	2025 BUDGET	2026 BUDGET
COMMTY SERVICES EXEC DIR	4	4	4
ENGINEER & SANITATION FA	39	33	35
ROADS DEPARTMENT	26	25	25
TRANSPORTATION & INFRASTRUCTURE TOTAL	69	62	64

Figure 81 Summary Budget Data – Transportation & Infrastructure

Human Resources

Department Overview

The Cherokee Nation Human Resources Department serves as an administrative arm of one of the largest tribal governments in the United States, supporting the Cherokee Nation's extensive workforce across northeastern Oklahoma and beyond. This department plays a crucial role in maintaining the tribe's position as one of the region's largest employers, with thousands of employees working across diverse sectors including healthcare, education, government services, and economic development.

The department's primary mission centers on recruiting, developing, and retaining qualified employees who can advance the Cherokee Nation's goals of serving its citizens and preserving Cherokee culture, language, and sovereignty. The HR department manages employment for the tribal government, ensuring compliance with both tribal law and applicable federal regulations.
Key responsibilities of the Cherokee Nation HR Department include talent acquisition and recruitment, with special emphasis on Cherokee preference. The department oversees comprehensive benefits administration, including health insurance, retirement plans, and unique benefits specific to tribal employment. They manage employee relations, professional development programs, and training initiatives that often incorporate Cherokee language and cultural education components.
The department also administers compensation and classification systems that ensure competitive wages. Additionally, the HR team develops and implements policies that reflect Cherokee values, including policies that support cultural observances and traditional practices.
The Cherokee Nation HR Department is committed to developing Cherokee citizens for career advancement within the tribal government. HR operates various programs aimed at building capacity within the Cherokee community, including internship programs, and leadership development initiatives. The department also plays a key role in the tribe's economic development strategy by ensuring the Cherokee Nation maintains its reputation as an employer of choice in the region.

Primary Services

- Employment Services: Talent Acquisition and Screening
    - This team develops and executes targeted recruitment that attract qualified candidates while prioritizing Cherokee citizens and other Native Americans for employment opportunities.
    - Background investigation and pre-employment screening services validate candidate qualifications, conduct criminal history reviews, and verify eligibility for positions requiring federal clearances or gaming licenses. The team manages compliance requirements across operational areas, from healthcare credentialing to childcare clearances, ensuring all hires meet regulatory standards while expediting the onboarding process for critical positions.
- Employee Engagement: Building Organizational Excellence
    - Employee Engagement creates and sustains a thriving workplace culture through integrated strategies with professional development, communication, and organizational effectiveness. The team designs and delivers training programs through multiple modalities, from traditional classroom instruction to digital learning platforms, ensuring all employees have opportunities for skill development and career advancement.
    - Internal communication initiatives connect Cherokee Nation's workforce with digital platforms, employee forums, and leadership engagement activities.
    - Organizational development initiatives include succession planning frameworks that identify and prepare future leaders, formal leadership development programs that build bench strength across all levels, and structured internship programs that create talent

pipelines from educational institutions. The team facilitates performance management processes that drive accountability while supporting employee growth and recognizes achievements that reinforce desired behaviors and outcomes.

- Compensation and Benefits: Total Rewards Strategy
  - The Compensation and Benefits division conducts regular market analyses to ensure pay structures remain competitive while maintaining internal equity and fiscal responsibility. Position classification systems accurately reflect job responsibilities and establish appropriate compensation that support both recruitment and retention objectives.
  - Benefits administration encompasses comprehensive healthcare coverage, retirement planning, and innovative wellness programs that address the wellbeing of employees and their families. The division manages complex benefits portfolios including medical, dental, vision, life insurance, disability coverage, and voluntary benefits while continuously evaluating new offerings that meet evolving workforce needs.
- HR Systems and Data: Technology and Analytics Infrastructure
  - The HR Systems and Data division serves as the technological backbone of Cherokee Nation's human resources operations, managing the INFOR/UKG platform and integrated systems that support all HR functions. The team ensures data integrity across multiple platforms while providing analytical insights that drive strategic workforce decisions. System administration includes user access management, configuration updates, and integration maintenance that keeps information flowing seamlessly between recruitment, payroll, benefits, and performance management modules.
  - Advanced analytics capabilities transform raw data into actionable intelligence, producing reports that help leaders understand workforce trends, predict future needs, and measure the impact of HR initiatives.
- Risk Management and Loss Control: Safety and Compliance Excellence
  - The Risk Management and Loss Control division protects Cherokee Nation's workforce and assets through safety programs, regulatory compliance initiatives, and risk mitigation strategies.
  - Workers' compensation administration minimizes claim costs through effective case management, return-to-work programs, and partnership with healthcare providers.
- HR Business Partners: Strategic Departmental Alignment
  - The HR Business Partner team provides dedicated strategic support to Cherokee Nation departments, serving as consultants who align human resources practices with operational objectives. Partners embed within assigned departments to deeply understand business needs, culture, and challenges, enabling them to provide tailored solutions rather than one-size-fits-all approaches.
  - These strategic advisors facilitate workforce planning sessions that anticipate future talent needs, guide organizational design decisions that optimize team effectiveness, and coach leaders on employee relations matters. Partners serve as the primary HR liaison for their assigned areas, coordinating service delivery from specialized HR teams while ensuring consistent policy application across the Nation.

Major Financial or Programmatic Changes Occurring In This Budget

- The Cherokee Nation Human Resources Department is implementing system enhancements during this budget cycle, and talent management capabilities.
- Training Program Transformation
- The department is launching a Learning Portal, a digital platform requiring significant capital investment in learning management system (LMS) technology and content development. This portal will centralize all employee training resources, track certifications, and provide on-demand

access to professional development opportunities. The financial commitment includes licensing fees, and custom content creation.

- The New Employee Orientation (NEO) programs are undergoing major redesigns. The NLO program is being expanded to include leadership coaching, mentorship matching, and quarterly cohort gatherings, representing an increase in program costs but essential for developing leadership.
- Strategic Recruitment Pipeline Development
- Beyond the technical system implementation, the HR department has expanded presence at job fairs throughout the fourteen counties. This includes professional booth displays, recruitment materials in both English and Cherokee syllabary, and travel budgets for recruitment teams. The department is allocating new funds for community event participation, recognizing relationship-building at cultural gatherings, and community celebrations.
- The talent acquisition strategy now includes a comprehensive employer branding initiative, with budget allocated for professional photography and videography showcasing Cherokee Nation employees and workplaces, social media recruitment campaigns, and a redesigned careers website that tells the story of working for the Cherokee Nation.
- Comprehensive Internship Program Expansion
- The internship program is receiving major funding increases to transform from a small program into a year-round talent pipeline. The budget includes structured mentorship programs and internship development.
- Annual HR Summit - April 2026
- The Cherokee Nation HR Department is allocating resources to host its first Annual HR Summit in April 2026. The budget includes venue costs at the Cherokee Casino & Resort, speaker fees or HR experts and tribal leaders, and production of professional materials and presentations.

Key Trends and Challenges Impacting the Department

- Technology and Digital Transformation
  - Modernizing HR systems while maintaining data presents ongoing challenges. The Cherokee Nation must invest in contemporary human resource information systems (HRIS) that can handle the complexity of tribal employment while ensuring that sensitive employee data.
  - The rise of artificial intelligence and automated HR tools presents both opportunities and concerns about maintaining the personal, relationship-based approach that aligns with Cherokee cultural values.
- Generational Workforce Dynamics
  - Managing a multigenerational workforce with different expectations about work-life balance, career development, and employment stability requires nuanced HR strategies. Younger employees often expect more flexibility, faster advancement, and purpose-driven work, while maintaining respect for elder employees who carry important institutional and cultural knowledge.
- Workforce Development and Retention Challenges
  - The Cherokee Nation must compete not only with other regional employers but also with remote work opportunities that have expanded since 2020. This challenge is compounded by the need to find candidates who both meet professional qualifications and align with the Nation's cultural mission. Rural location factors also impact recruitment, as many positions are based in Tahlequah and other smaller communities rather than major metropolitan areas.
  - The department faces ongoing pressure to develop succession planning strategies as longtime employees retire, taking with them institutional knowledge about both

operations and cultural protocols. Building leadership pipelines that maintain continuity while bringing fresh perspectives represents a critical balancing act.

Goals and Objectives

- Succession Planning and Leadership Development
  - The department will implement a succession planning framework across Cherokee Nation departments, establishing clear protocols for identifying, developing, and advancing high-potential employees.
  - Leadership development pathways will be created and launched, providing structured career progression routes from entry-level through executive positions. The program will include competency assessments, individualized development plans, and targeted training interventions.
  - A formal mentorship and knowledge-transfer program will be established to capture and preserve institutional expertise, particularly from long-tenured employees approaching retirement. This program will pair experienced professionals with emerging leaders, ensuring critical tribal knowledge, cultural protocols, and operational insights are transferred to the next generation of Cherokee Nation leaders.
- Talent Acquisition Enhancement
  - The department will develop and launch a comprehensive interview skills training program with an accompanying resource platform accessible through the Learning Portal. This initiative will equip hiring managers with advanced behavioral interviewing techniques, unconscious bias awareness, and cultural competency assessment tools to improve hiring decisions and candidate experience.
  - Standardized interview protocols will be developed to ensure consistency and fairness across all departments while maintaining flexibility for position-specific requirements.
  - Training on behavior-based interviewing techniques will be provided to all hiring managers and interview panel participants, focusing on effectively assessing candidate competencies, cultural fit, and potential for growth within the Cherokee Nation.
- Policy Modernization and Accessibility
  - The department will complete a revision of all Cherokee Nation policies, implementing a standardized format that improves clarity, consistency, and usability. This massive undertaking will review and update policies to reflect current best practices, legal requirements, and Cherokee values while eliminating redundancies and contradictions.
  - A centralized employee-access portal will be developed to house all policies, making them easily searchable and accessible from any device.
- Job Description Transformation
  - The department will revise all existing job descriptions, transitioning from task-based listings to competency-based qualifications that better predict success and support career development. These enhanced descriptions will clearly articulate required technical skills, behavioral competencies, and cultural knowledge.
  - All current employees will provide signatures on updated job descriptions, ensuring clear understanding of role expectations and performance standards.
- Compliance and Continuous Improvement
  - A comprehensive HR audit process will be developed and implemented to evaluate HR functions against regulatory requirements, industry best practices, and Cherokee Nation standards. This process will include quarterly internal audits, and continuous monitoring through INFOR/UKG analytics.
  - The audit framework will identify operational gaps, compliance risks, and improvement opportunities across all HR service areas. Findings will drive corrective action plans,

process improvements, and resource allocation decisions. The audit process will establish Cherokee Nation HR as a model of excellence in tribal human resources management.

- Success Metrics and Accountability
  - Each goal includes specific, measurable outcomes with designated timelines and responsible parties. Progress will be tracked through monthly leadership reviews, and real-time dashboards accessible to stakeholders. The April 2026 HR Summit will showcase achievements and share lessons learned with the broader tribal and regional HR community.
- Leadership Development and Talent Management Expansion
  - The department will increase leadership development, succession planning, and talent management pathways across all Cherokee Nation departments. Parallel pathways will be established for government services, economic enterprises, and cultural preservation departments, ensuring comprehensive talent pipeline development throughout the organization.
  - The initiative will establish formalized talent review processes, and individualized development plans integrated with INFOR/UKG performance management systems.
- Cultural Workforce Engagement and Retention
  - The department will enhance workforce engagement and retention through the development and implementation of aligned programs that resonate with Cherokee values and traditions. These programs will integrate Cherokee language learning, cultural competency development, and traditional knowledge preservation into professional development offerings, creating unique value propositions that distinguish Cherokee Nation employment from regional competitors.
- CNHS Workforce Development Partnership
  - A strategic partnership with Cherokee Nation Health Services will drive close collaboration on internal workforce development initiatives. The partnership will leverage CNHS's unique position as both a major employer and training ground for future Cherokee Nation leaders across all sectors.
- Recruitment Efficiency Optimization
  - The department will maintain an average time-to-fill of 30 days or less between job posting and candidate offer across all positions, representing a significant improvement in recruitment efficiency. This target will be achieved through streamlined approval processes, enhanced recruiter training, and full utilization of the new talent acquisition system's automation capabilities.
  - Achieving this goal requires reengineering to eliminate bottlenecks, establishment of talent pools for frequently recruited positions, and implementation of contingent offer processes for positions requiring extensive background checks. Real-time tracking through INFOR/UKG dashboards will enable proactive intervention when individual requisitions approach the 30-day threshold.
- Interdepartmental Communication Enhancement
  - The department will strengthen communication channels between HR and all Cherokee Nation departments through structured engagement protocols, regular partnership meetings, and improved feedback mechanisms. This includes establishing monthly HR liaison meetings with department heads, quarterly workforce planning sessions, and annual strategic alignment reviews.
  - Digital communication platforms will be enhanced to ensure consistent, timely information flow about HR initiatives, policy changes, and available resources.
- Implementation Timeline and Success Metrics
  - Each goal will be pursued through phased implementation plans with specific milestones and success metrics. Recruitment efficiency will be tracked through time-to-fill metrics

segmented by position type and department. Communication effectiveness will be evaluated through stakeholder surveys and engagement analytics.

- The PTO transition will proceed with measured enrollment rates, system accuracy, and employee satisfaction with the new flexibility. Compliance will be validated through clean audit results.
- These strategic goals position the Cherokee Nation HR Department to address current workforce challenges while building sustainable talent management capabilities that support the Nation's long-term growth. Progress will be showcased at the April 2026 HR Summit, demonstrating Cherokee Nation's leadership in Indigenous workforce innovation.

Key Performance Measures

Human Resources			
	2024 Actual	2025 Budget	2026 Budget
Organization-Wide Employee Count	5,510	5,800	6,200
Employee Referral Program Participants	70	90	70
New Hires	1,055	2,105	1,159
Employee Departures	449	500	600
% Employee Participation in Health Insurance	81%	85%	85%
% Employee Participation in Retirement Savings	54%	70%	70%

Figure 82 Human Resources Performance Measures

Human Resources Organizational Chart

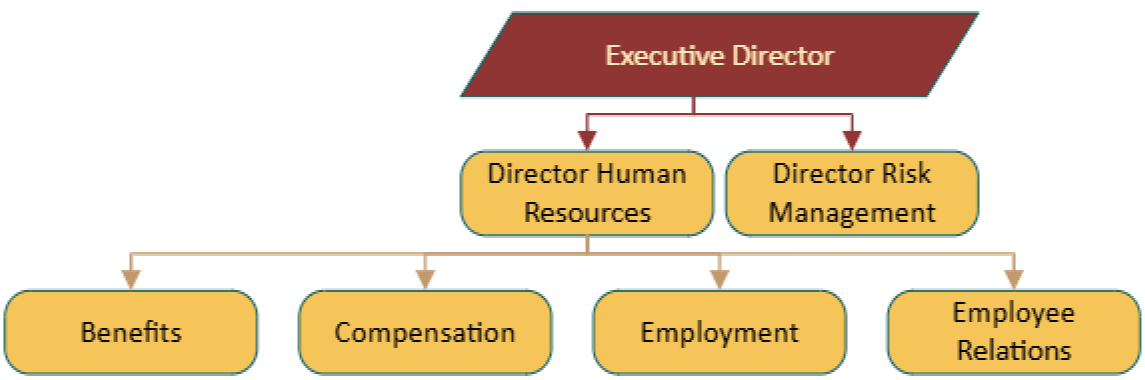

Figure 83 Human Resources Org Chart

Expenditures and Authorized Positions

The Human Resources' funding is shown in the table below (see figure 84) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
IHS Self Governance Health	$ -	$ 216,129	$ 216,129
Indirect Cost	13,207,730	13,625,291	14,994,958
General Fund	555,000	1,303,000	1,303,000
Grand Total	$ 13,762,730	$ 15,144,420	$ 16,514,087

Figure 84 Human Resources Funding by Funding Source

The table below (see figure 85) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
BUILDING LEASE	$ -	$ 1,242	$ 1,242
CAPITAL ACQ <5K	36,221	45,000	45,000
CLIENT SERVICES	-	23,500	27,035
CONTRACTS	773,689	969,337	1,168,958
DEPRECIATION	25,509	30,000	30,000
FOOD COST	2,138	10,500	12,500
INSURANCE	5,541,249	4,886,694	5,045,653
INTERNET	3,011	5,750	5,750
MAILING COST	6,193	16,150	16,150
OTHER EXPENSES	40,534	39,814	44,814
PRINTING/COPYING	10,858	20,400	20,400
RECRUITMENT	73,454	123,500	147,087
REPAIRS/MAINT	1,323	8,746	8,746
SALARIES/FRINGE	6,719,630	8,134,583	9,192,922
SPACE COST	253,344	443,000	333,180
STAFF DEVELOPMENT	25,078	136,607	148,718
SUPPLIES	162,843	118,000	126,400
TELEPHONE	36,393	63,297	63,297
TRANSPORTATION	37,898	50,500	50,935
TRAVEL	13,366	17,800	25,300
Grand Total	$ 13,762,730	$ 15,144,420	$ 16,514,087
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
HUMAN RESOURCES ADMIN	70	94	73
RISK MANAGEMENT	20	19	19
HUMAN RESOURCES TOTAL	90	113	92

Figure 85 Summary Budget Data – Human Resources

Management Resources

Department Overview

Provides executive and administrated direction to the following departments which service area includes the entire Cherokee Nation Reservation.

- Planning and Development (PD) serves as the hub for all Cherokee Nation construction and renovation projects. Once funds are appropriated, PD is responsible to work with Cherokee Nation staff through all phases of the process flow (planning, designing, construction and Quality Assurance) until completion. Ensures compliance of federal rules/regulations and/or Cherokee Nation's policies and procedures associated with the appropriated funds. Staff has and will continue to work diligently on improving our standard of meeting time lines along with completing projects within or below budgetary authority to assist programs in cost saving measures. Also, is responsible for overseeing the Nation's overall space planning along with reviewing and approving any space leasing agreements; providing all additions or changes to Finance to be encompassed into the space pool cost
- Fleet Services; The Auto Maintenance Department for Cherokee Nation provides basic automobile service and maintenance for Cherokee Nation owned automobiles (referred to as Tribal) and GSA (General Services Administration) administration leased vehicles. The cost of this department will partially be recovered through user charges.
- Facilities Management; CN employees, Cherokee citizens and community members benefit directly by the usage of well-maintained and safe CN properties. Some of these properties include: softball fields, pow wow grounds, warriors memorial, stickball marble field, Southgate Storage, Keetoowah Apartments, donated foods warehouse. This program also funds the renovation of CN properties that will be included in the Internal Lease Pool. The Internal Lease Pool, then recovers funds to maintain the space used by CN programs. Facilities' staff, TERO vendors and local businesses are utilized for the upkeep and renovation services provided by this general fund budget. The expertise of many CN programs are called upon to assist in the preservation of the properties and events associated with this budget. Some of the CN programs include: Environmental Department, Financial Resources, Risk Management, IT and Planning and Development.

Primary Services

- Planning and Development (P&D); Once funds are appropriated, P&D is responsible to work with Cherokee Nation staff through all phases of the process flow (planning, designing, construction and Quality Assurance) until completion. Ensures compliance of federal rules/regulations and/or Cherokee Nation's policies and procedures associated with the appropriated funds. Staff has and will continue to work diligently on improving our standard of meeting time lines along with completing projects within or below budgetary authority to assist programs in cost saving measures. Also, is responsible for overseeing the Nation's overall space planning along with reviewing and approving any space leasing agreements; providing all additions or changes to Finance to be encompassed into the space pool cost. Facilities; Facilities Management coordinates with and utilizes the expertise and assets of maintenance staff, TERO vendors and local business, as well as CN programs like the Environmental Department, Risk Management, Planning and Development, IT and CNE. These combined efforts ensure a safe and functional environment for Cherokee Nation employees, Tribal Citizens and visitors.
- Facilities Management includes Housekeeping and Maintenance. These areas provide the upkeep and services to equipment and buildings. These services include: electrical, plumbing, carpentry, cleaning floors, custodial services, and grounds works.

Key Trends and Challenges Impacting the Department

- High cost and availability of goods and materials used in the care and maintenance of CN properties along with hiring and retaining personnel. Construction costs are very volatile/high due to manufacturing, supply chain and declining labor force.
- Challenges that impact Facilities Management are building upkeep. This trend is expected to continue as buildings age, and we acquired older buildings to renovate for office space.

Goals and Objectives

- To provide and maintain safe, clean and properly functioning properties throughout our Reservation.
- To provide new state of the art and efficient spaces for our citizens and employees so that services are more accessible throughout our Reservation.

Key Performance Measures

Management Resources			
	2024 Actual	2025 Budget	2026 Budget
Number of Buildings and Properties Maintained	61	64	58
Construction Projects Started	13	13	20

Figure 86 Management Resources Performance Measures

Management Resources Organizational Chart

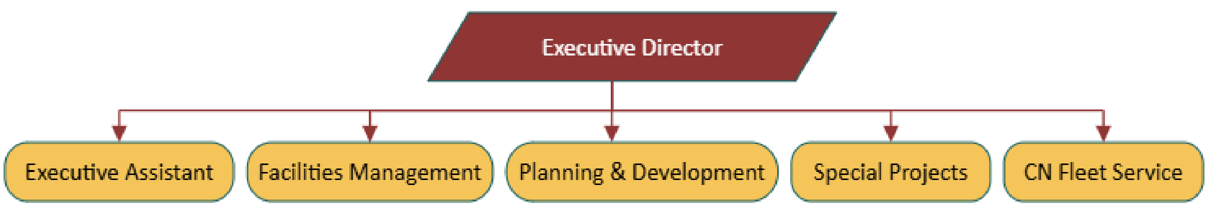

Figure 87 Management Resources Org Chart

Expenditures and Authorized Positions

The Management Resources' funding is shown below, (see figure 88) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Capital Projects	$ 190,977,268	$ 700,083,322	$ 583,531,204
DOI PL 102-477	798,508	2,498,092	417,293
DOI Self Governance	4,550	-	-
Indirect Cost	2,511,731	3,137,063	3,146,125
Internal Lease Pool	7,745,650	7,550,915	7,909,046
General Fund	14,847,310	37,347,971	6,073,295
Grand Total	$ 216,885,018	$ 750,617,363	$ 601,076,963

Figure 88 Management Resources Funding by Funding Source

The table following (see figure 89 below) shows summary budget for all expenditure/expense accounts and authorized positions for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 715	$ -	$ -
BUILDING LEASE	6,470	7,450	7,450
CAPITAL ACQ <5K	95,448	79,500	55,500
CAPITAL ACQUISITIONS	188,659,885	673,485,813	582,882,627
CLIENT SERVICES	114,277	455,500	433,000
CONTRACTS	2,533,946	8,780,501	4,911,907
DEPRECIATION	1,088,814	849,774	950,092
FOOD COST	48,107	5,100	2,700
INDIRECT COST	151,164	254,261	303,707
INSURANCE	454,607	487,600	518,549
INTEREST/DEBT SERVICE	(318,231)	-	-
INTERNET	8,380	7,815	9,703
LEASE EQUIPMENT	8,739	4,150	5,000
MAILING COST	65	475	250
OTHER EXPENSES	240,962	17,500	16,000
PRINTING/COPYING	568	1,425	1,275
PROPERTY TAXES	197,871	258,226	270,690
RECRUITMENT	287	200	300
REPAIRS/MAINT	1,006,987	890,684	993,067
RESERVED BY APPROPRIATION	-	30,000,000	-
SALARIES/FRINGE	6,101,902	6,488,015	7,119,936
SPACE COST	431,116	407,315	403,362
STAFF DEVELOPMENT	2,683	6,150	4,150
SUPPLIES	712,342	766,898	701,577
TELEPHONE	59,614	82,420	90,664
TRANSFERS	13,925,767	26,000,000	-
TRANSPORTATION	311,501	299,450	322,900
TRAVEL	4,168	29,500	22,864
UTILITIES	1,036,864	951,641	1,049,693
Grand Total	**$ 216,885,018**	**$ 750,617,363**	**$ 601,076,963**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
FACILITIES MGMT	74	78	83
MANAGEMENT RESOURCES ADMIN	9	12	12
PLANNING DEVELOPMENT	15	13	13
MANAGEMENT RESOURCES TOTAL	**98**	**103**	**108**

Figure 89 Summary Budget Data – Management Resources

Commerce Services

Department Overview

Cherokee Nation Commerce Services is dedicated to strengthening the financial well-being of Cherokee people, businesses, and communities. The department serves CN citizens through a variety of initiatives, including community economic development, specialized small business supports, small business financing, consumer lending, and self-sufficiency programming.

Community economic development efforts focus on strengthening our rural communities with networking and learning opportunities, supporting community tourism, and coordinating the Cherokee National Holiday. This annual event brings tens of thousands of Cherokees home to celebrate sovereignty and culture, while also creating opportunities for artists, small businesses, and community organizations.

In addition to these efforts, Commerce Services offers small business and artist support provides creative space and shared equipment, entrepreneurial development, one-on-one specialized coaching, experiential learning, and a retail outlet for art sales. The department facilitates business-to-business networking and provides workshops and classes to foster growth and development.

The Cherokee Nation Economic Development Trust Authority, a certified Native Community Development Financial Institution, provides small business financing targeted toward higher risk borrowers to help create and maintain jobs in rural communities, with financial support available in the form of loans or collateral support. Farmers benefit from financing opportunities and support for Farmers' Markets.

Self-sufficiency programming underpins consumer lending and includes financial coaching, Bridges Out of Poverty classes, Volunteer Income Tax Assistance, and poverty simulations. These programs are designed to empower individuals and families to achieve greater financial stability.

Commerce Services also support other CN departments by managing grant submission and reporting processes. The grants' team assists in reading and writing grants, submitting reports, and monitoring grant budgets, and seeking out specific funding opportunities to help departments achieve their goals.

Primary Services

- Commercial and Consumer lending
- Entrepreneurial Education and Workshops
- Self-Sufficiency Programs (Bridges to Hope, financial counseling)

Key Trends and Challenges Impacting the Department

Commerce Services will continue to see growing demand from Cherokee citizens seeking support for small business development and access to capital. At the same time, a potential decline in external grant funding can impact our ability to continue offering holistic programs and services to our clients outside of the current operations.

Goals and Objectives

- Goals
    - Strengthening Cherokee people, businesses, and communities through lending initiatives.
    - Promote economic self-sufficiency for Cherokee citizens.
    - Expand access to business development resources.
- Objectives

- Provide $16M in business loans to startup or expanding businesses
- $125,000 investment in community tourism and business development
- Assist artists and communities with the generation of at least $50,000 in income
- Create or maintain 200 jobs through commercial lending, training and coaching efforts
- Train 1,500 existing or aspiring entrepreneurs
- Increase Cherokee National Holiday Community games and Holiday Cultural event participation by 5%
- Graduate 250 individuals through the CN Building Bridges program

Key Performance Measures

Commerce Services			
	2024 Actual	2025 Budget	2026 Budget
Businesses Funded Through Commerce Programs	40	41	42
Consumer Loans Issued	2,096	2,135	2,200
Total Consumer Loan Amount	$4.13 M	$4.01 M	$4.00 M
Business Loans Issued	40	41	42
Total Business Loan Amount	$3.17 M	$6.39 M	$16.00 M
Jobs Created Through Business Loans	204	276	300
Families Completing Financial Counseling & Mortgages	395	324	325
Bridges To Hope Graduates	113	250	250
VITA Tax Program Participants	2,556	2,853	3,000

Figure 90 Commerce Services Performance Measures

Commerce Services Organizational Chart

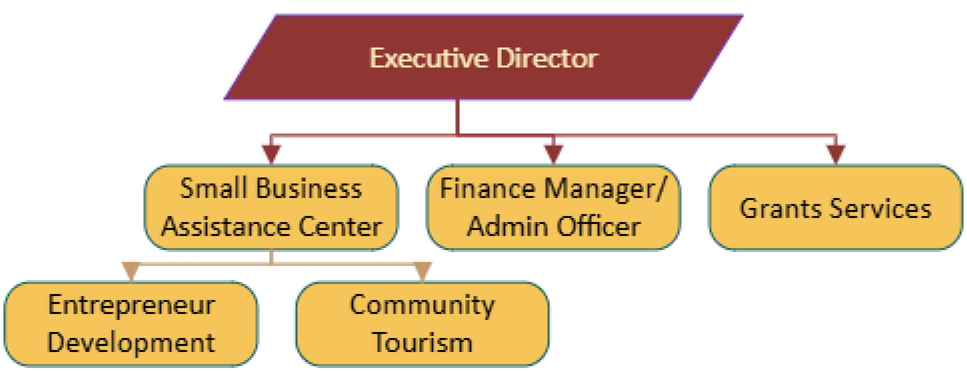

Figure 91 Commerce Services Org Chart

Expenditures and Authorized Positions

The Commerce Services' funding is shown in the table below (see figure 92) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Treasury	$ 1,032,979	$ 28,403,863	$ 23,938,500
DHHS General	147,986	640,370	-
DOI General	333,136	309,841	300,000
DOI Self Governance	587,086	632,858	594,358
Enterprise	391,862	27,112,534	22,273,232
HUD	155,406	167,111	167,111
Indirect Cost	2,017,429	2,297,982	2,317,870
Private	10,145	10,000	10,000
USDA	863,516	1,581,753	-
General Fund	1,868,156	1,974,121	2,015,880
Grand Total	**$ 7,407,700**	**$ 63,130,433**	**$ 51,616,951**

Figure 92 Commerce Services Funding by Funding Source

The table below (see figure 93) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 24,861	$ 58,335	$ 58,335
BUILDING LEASE	28,685	23,200	22,600
CAPITAL ACQ <5K	63,169	8,414	6,466
CLIENT SERVICES	2,468	27,185,855	21,874,422
CONTRACTS	488,914	3,010,832	1,248,393
CONTRIBUTIONS	245,921	847,836	80,000
COST OF SALES	66,429	-	-
FOOD COST	48,610	107,394	103,842
INDIRECT COST	250,021	536,788	485,323
INSURANCE	7,039	12,050	11,300
INTEREST/DEBT SERVICE	6,027	8,541	8,541
INTERNET	2,596	9,337	2,450
LEASE EQUIPMENT	202,937	70,000	70,000
MAILING COST	5,489	11,679	11,179
OTHER EXPENSES	583,886	773,248	1,153,488
PRINTING/COPYING	1,606	11,150	10,650
RECRUITMENT	230	-	-
REPAIRS/MAINT	41,609	6,000	6,000
RESERVED BY APPROPRIATION	-	-	1,502,210
SALARIES/FRINGE	3,162,952	3,946,848	3,719,259
SPACE COST	304,460	427,733	381,983
STAFF DEVELOPMENT	58,995	98,289	78,889
SUPPLIES	367,754	588,457	496,008
TELEPHONE	39,797	59,320	52,080
TRANSFERS	1,316,574	25,210,989	20,141,866
TRANSPORTATION	17,724	24,485	14,485
TRAVEL	58,199	92,033	75,562
UTILITIES	10,750	1,620	1,620
Grand Total	$ 7,407,700	$ 63,130,433	$ 51,616,951

Authorized Positions	2024 ACTUAL	2025 BUDGET	2026 BUDGET
CN NATIONAL HOLIDAY	1	1	1
COMMERCE SVCS EXEC DIR	24	24	23
SMALL BUSINESS ASSISTANCE CENTER	15	15	17
COMMERCE SERVICES TOTAL	40	40	41

Figure 93 Summary Budget Data – Commerce Services

Human Services

Department Overview

Human Services provides a multitude of services for Cherokee individuals and families. The programs within Human Services include Child Care & Development, Child Support Services, Indian Child Welfare, Family Assistance, Food Distribution, One Fire Victim Services, and Youth Services & Special Projects, while the Administration unit provides the administrative oversight and support for these programs.

- Child Care & Development
  - The Child Care and Development Department is currently the Lead Agency of the Cherokee Nation responsible for the delivery of Child Care and Development Funding (CCDF) through P.L. 102-477. The goal of Child Care and Development is to increase the availability, affordability, and quality of childcare.
  - Child Care and Development operates three tribally operated childcare facilities with two facilities under construction, Catoosa and Sallisaw. Funding is also utilized to operate two classrooms located in the Durbin Feeling Language Immersion Program and two classrooms located in the Greasy Language Immersion Program.
  - Additional programming offered through Child Care & Development includes Child Care Resource & Referral, Child Care Licensing, Child Care Subsidy, Cherokee P.A.R.E.N.T.S. and Cherokee Connections.
- Child Support Services
  - The core functions of the Office of Child Support Services is to establish parentage and/or child support court orders, case management for collection of child support obligations, legal actions for modifications, reduce arrears to judgements, etc., assist families with resource referrals, payment processing and connecting families to resources.
- Family Assistance
  - The Family Assistance program includes tribal and federally funded social services programs designed to provide direct services for Tribal Citizens living within the Cherokee Nation reservation. Many of these programs address immediate needs of households who may be facing eviction or utility disconnection. The purpose of these programs are to assist to avoid homelessness and to help citizens access a safe, secure living environment.
- Food Distribution
  - Cherokee Nation Food Distribution participates in the Food Distribution Program on Indian Reservations (FDPIR). The U.S. Department of Agriculture (USDA) administers the FDPIR program at the Federal level. Cherokee Nation Food Distribution administers the FDPIR program at the local level. Cherokee Nation Food Distribution distributes USDA Food packages to income eligible Native Americans living within the Cherokee Nation service area on a monthly basis. Funding for FDPIR is an 80/20 match. 2
- Indian Child Welfare
  - Indian Child Welfare (ICW) is responsible for the protection, well-being and placement of Cherokee children who due to the severity of parental abuse and neglect are unable to live safely in their homes. ICW provides all protections for the Cherokee children located on tribal or trust land and work concurrently with OKDHS with our tribal children located on property formerly fee land through an ongoing MOU. ICW advocates for legal protections provided under the Federal and State Indian Child Welfare Acts for all Cherokee children located anywhere in the United States.

- One Fire Victim Services
  - ONE FIRE stands for Our Nation Ending Fear, Intimidation, Rape, and Endangerment. ONE FIRE Victim Services provides operation and administration of an emergency/immediate shelter, supportive services and prevention services. All victims of sexual assault, domestic violence, dating violence, stalking, and human trafficking, regardless of race/ethnicity, sexual orientation, or gender/gender identity are provided assistance.
- Youth Services & Special Projects
  - Youth Services includes the John A. Ketcher Youth Services Center that delivers services for the wellness of children, youth, and families through prevention education, emergency respite care, and community outreach.

Primary Services

- Child Care & Development
  - There are three Child Development Centers located in Pryor, Stilwell, and Tahlequah. Two additional facilities located in Catoosa and Sallisaw will complete construction during FY26. Child Care classrooms are also located within Durbin Feeling Language Immersion program and Greasy Immersion program.
  - The Child Care Subsidy program provides financial assistance to eligible families for child care services. Subsidy also processes child care provider payments to Cherokee Nation tribally operated centers and contracted, licensed child care centers, family child care homes and relative providers.
  - Child Care Licensing contracts and monitors child care providers to ensure health and safety requirements are met.
  - Child Care Resource and Referral assists parents and child care providers. Resource and Referral assists parents by providing information on contracted child care providers and child development resources. Additionally, Resource and Referral works to increase quality within child care programs by offering training and technical assistance. Cherokee Connections works with relative providers through site visits.
  - Cherokee P.A.R.E.N.T.S. program supports parents through home visits.
- Child Support Services
  - Services provided by CN OCSS include genetic testing for paternity, establishing child support obligations and assistance in modifying child support orders and other legal actions such as contempt, if equitable. In addition, CN OCSS has a payment center responsible for processing child support payments while maintaining a complete payment history and a case management unit that strives to ensure regular child support obligations are met. The goal of the program is to provide a holistic approach when providing child support services, which means not only focusing on the child support collection, but also partnering with internal and external partners to provide resource information to parents and guardians that will help support families and children. Resource referrals include Cherokee Nation Career Services which provides training and development for adults to be able to obtain gainful employment, state and tribal assistance referrals such as TANF, LIHEAP, SNAP, WRAP, Human Services, ICW, One Fire, and childcare.
  - In addition, the program has began year two of the RISE Program which launched on September 30, 2025 and began services dedicated to help non-custodial parents with intense case management to overcome barriers to employment.
- Family Assistance
  - The Family Assistance program has BIA funded programs, General Assistance, Burial Assistance, Emergency Assistance, a DHHS funded program LIHEAP (energy assistance

program), Title VI programs that partially funds the elder nutrition program. NAHASDA-HUD supports housing assistance programs and Elder Protection Services, victim of crime programming funded through the Dept. of Justice grant opportunities. The Cherokee Nation funds the School Clothing Program, Burial Assistance, and Elders in Need, Elder Nutrition Sites (15), Community Family Advocacy Program and the Tribal Emergency Assistance Program.

- Food Distribution
  - Distribution of USDA approved food packages to income eligible Native American households on a monthly basis.
- Indian Child Welfare
  - The Department of Indian Child Welfare (ICW) is the agency within Cherokee Nation responsible for administering the Title IV-B program and insuring compliance with the Child and Family Services Plan (CFSP). ICW is comprised of four major components. These components are family preservation services, child protection services, court and permanency services, and employee and resource family development.
- One Fire Victim Services
  - ONE FIRE provides operation and administration of an emergency/immediate shelter, supportive services and prevention services, including, but not limited to: Emergency and immediate shelter including temporary refuge, hotel voucher, rental and utility assistance
  - Transitional housing services
  - Transportation to safe shelter, court or medical appointments
  - Safety planning and crisis intervention
  - Legal Assistance
  - Training, prevention, and outreach to increase awareness of domestic violence and dating violence
  - Advocacy, case management services, and information and referral services
  - Assistance with basic needs such as food, clothing, and hygiene products
- Youth Services & Special Projects
  - Emergency day respite care and prevention education are two of the main service areas of Youth Services. Day respite - protective care by providing a safe & secure environment for children & youth. Community outreach: prevention education presentations & awareness addressing positive youth development activities to include - life skills and financial wellness, career development, cultural awareness, resource awareness, physical and emotional fitness

Major Financial or Programmatic Changes Occurring In This Budget

A realignment of the Human Services Department began in late FY ’25. There will be likely be changes to positions and structures of the programs listed. However, the budget impacts to each program has not yet been determined as the realignment is also looking at programmatic processes, as well as staffing patterns.

- Child Care & Development
  - The Pryor Child Development Center was completed and opened in FY’ 25; therefore FY ’26 will be the first full fiscal year that operations of this center will be seen on the Child Care and Development budget. Construction is continuing on two additional centers. Hiring for staff in these new centers will begin in FY ’26.
  - The triennial child count for Cherokee Nation Child Care & Development was completed in FY ’25. This count determines the amount of funding the tribe will receive each year.
  - Child Care & Development worked with other P.L.102-477 CN programs to complete the FY26-29 plan, this was submitted in FY ’25.

- Child Support Services
  - The program is funded at 100% of the total budget from HHS/ACF the Federal Office of Child Support Services and the program received a demonstration grant in September 2024, called Next Generation Child Support Employment Services Demonstration, called R.I.S.E. Program (Reaching for Innovative and Stable Existence). This grant is a 5-year grant and fiscal year 2026 will be year two and it is anticipated the grant is to transfer to an 1115 waiver process from a demonstration grant. More direction pending from the federal government regarding the transition from a grant to the waiver. The program will be submitting for 2 budgets, Office of Child Support Services (Tribal IV-D Program) and the R.I.S.E Program. 3
  - There are not any anticipated new expenditures in this year's budget related to contractual services within the child support portion, however there is anticipated new contracts within the R.I.S.E. Program, such as referral services and transportation services.
- Family Assistance
  - The operational (administrative) budget for Family Assistance under the Self-Governance funds continues to be a concern. The supplemental programs, such as LIHEAP and NAHASDA-HUD, can offer some support for the administrative costs, but the bulk of the expenses and costs fall on the Self-Governance budget. This budget experiences a deficit each year and we need to maintain the staff to support all of the programs that are assigned to the program. Our gen funded programs (Tribal Emergency Assistance, Elders in Need, Community Advocates, and Tribal Burial) continue to present budgetary challenges in having enough funds to cover the increased need for these services. Without the assistance of CARES Act and ARPA funding, there will likely be fewer people served through gen fund and BIA programs, as FY '26 will be the first year (in the last 5 years) that the program will not have the additional support. We typically have to ask for additional gen funds in the second and third quarters of each year to cover the remaining year's expenses.
- Food Distribution
  - Cherokee Nation Food Distribution in FY'24, were awarded an additional $7,347,853.00 for existing warehouse expansions (Collinsville, Nowata, and Salina). These remodel projects will not be funded in FY '26.
- Indian Child Welfare
  - Cherokee Nation Indian Child Welfare gained approval from the Department of Health and Human Services – Administration of Children and Families, to operate as a Direct Title IV-E agency in January of 2019. This approval allows Cherokee Nation Indian Child Welfare to operate much like the state agency. ICW pays its' own foster parents, is able to gain reimbursement for additional administrative costs to operate the agency, and gain access to some services that were not available previously.
  - The IV-E budget was modified in FY '26 to reflect more closely the reimbursement received in FY '25. Therefore, the internal budget does appear to be reduced, but it more closely reflects what the program actually receives.
  - There was a Families First Transition Grant that ended on September 30, 2025.
- One Fire Victim Services
  - The majority of ONE FIRE Victim Services grant funding was placed into 102-477. This will allow the program to continue valuable services to assist families with securing safe housing, employment, and educational opportunities while achieving self-sufficiency. The Family Violence and Prevention Services COVID-19 grant ended on 09/30/25. This funding provided additional support to families and help build up the program to be able to serve families long into the future.

- Youth Services & Special Projects
  - Construction has started on the expansion of the Youth Services Center. This should be completed by March 2026.

Key Trends and Challenges Impacting the Department

- Child Care & Development
  - Child Care & Development continues to see a demand for child care services. Two new tribally operated child development centers will open within the next year, increasing the number of families and children served as well as growth in the number of staff within the department. Child Care & Development continues to try and fill vacant positions.
  - In addition to teacher vacancies, the department has other vacancies in Licensing, Subsidy and Resource and Referral which impact the ability to offer full services.
- Child Support Services
  - In FY 2026, the Child Support program aims to collaborate with the Cherokee Nation Financial Resources Department to enhance payment processing by transitioning from paper checks to electronic methods such as direct deposit and card payments through the MTS system. To support this shift and maintain accurate auditing across over 2,600 cases, the program seeks additional staff in the payment center and case management areas to reduce caseloads per manager. It also plans to expand outreach efforts to inform families and guardians about available services, with a focus on increasing caseloads and improving collections. Training initiatives centered on Cherokee Community Values and healthy co-parenting are also prioritized, alongside a planned reorganization to streamline operations and support future growth.
  - As for the RISE Program, the only significant event includes the process of the grant transitioning into an 1115 Waiver and waiting for the requirements for this process from the federal partners. In addition, the RISE Program anticipates more collaboration with case management on referrals and the goal is to increase child support paid by non-custodial parents and to help the parents overcome barriers to employment.
- Family Assistance
  - Family Assistance has an increase demand of service requests that are currently not in our funding sources for example: property taxes, insurance, gas, food, personal items, personal loans, vehicle payments/repairs, home appliances, and home repairs.
  - Transitional emergency housing requests are at an all-time high, this is assistance to avoid eviction and utility shut off. Requests for temporary shelter continue to be a frequent request as citizens are reporting being homeless due to inability to maintain housing, inability to rent due to a previous eviction, or lack the capacity to live alone.
- Food Distribution
  - The Federal Government Shutdown has created challenges that have impacted Food Distribution.
    - Delayed multi food deliveries from the National Warehouse
    - Not having adequate freezer space due to receiving multi food deliveries all at one time due to the delays.
- Indian Child Welfare
  - Indian Child Welfare continues to see a steady increase in families requiring services. The intensity of the work involved in Indian Child Welfare does create turnover in some positions.
- One Fire Victim Services
  - ONE FIRE Victim Services continues to grow services offered. ONE FIRE continues to experience staff vacancies, making it difficult to maintain the high demand for services.

- Youth Services & Special Projects
  - The program has been working with Child Care and Development more to identify their compliance standards. They have shifted to more of a day (respite) care model, similar to a child care home. Services are being centered more on the entire family and their needs for employment, training, basic essentials, housing, and education. Staff will be following more of a child care staffing pattern and positions.

Goals and Objectives

- Child Care & Development
  - Catoosa Child Development Center and Sallisaw Child Development Center construction is anticipated to be complete in FY26.
  - Contract and monitor 600 licensed child care centers, family child care homes and Relative providers to ensure child care availability across the reservation.
  - Child Care Subsidy will be provided for 3,000 children annually whose parents are working, going to school, attending job-training programs or in need of protective/preventative child care services.
  - Approximately 350 children will be provided care at tribally operated child care facilities.
  - Child Care Provider training and technical assistance will be provided or facilitated for an estimated 1,500 caregivers.
  - Information, consultation and consumer outreach will be provided to individuals, community groups and businesses.
  - Approximately 600 estimated monitoring visits will be made to child care providers to ensure compliance and established health and safety standards.
  - An estimated 300 parents will be provided with child care referrals. • Support services will be provided to an estimated 100 Relative providers to assist them in meeting standards and improving quality of care.
  - Quality improvement grants may be offered to improve quality for contracted centers, homes, and relatives.
- Child Support Services
  - Our continued goal is to strengthen Cherokee children, families, and communities by ensuring a respectful, friendly environment where families can work together for the benefit of their children and ensure parents are held accountable to financially support their children and follow their court ordered child support obligations and children have legally declared parents.
  - The goal of the R.I.S.E Program is to increase employment rates among non-custodial parents with skills training, behavioral health services, and access to other resources; with a goal of consistent child support payments being made as they overcome their barriers.
- Family Assistance
  - Decrease time frame from application, approval, to payment or completion of application.
  - Reduce paper usage in at least three areas of the assistance process.
  - Update policies and procedures across all assistance programs.
  - Update forms, website, and any other communications about the program.
  - Reduce wait time for those seeking assistance.
- Food Distribution
  - Increase client participation rates.
  - Fill all vacant positions within Food Distribution.
- Indian Child Welfare
  - The goals of ICW focus on three broad areas: Safety and protection of children, Permanency planning , and Prevention.

- The overall structure for the service-delivery system within ICW reflects the philosophy of a "continuum of care". This continuum incorporates a network of interrelated combinations of child protection, parenting, family violence prevention, court advocacy, reunification efforts, foster care, adoptive care, foster and adoptive family training, wholistic child services, recruitment, retention and supports to ensure a well-qualified workforce.

- One Fire Victim Services
  - Empower survivors and their dependents to self-sufficiency.
  - Assist and inform survivors to make informed decisions in their lives.
  - Increase survivors understanding of their rights as victims of crime.
  - Safety plan with each survivor.
  - Provide services and referrals to resources that assist survivors in making informed choices in their lives.
  - Strengthen networks and increase resources for survivors and their dependents.
  - Provide education and awareness on topics of sexual assault, domestic violence, dating violence, stalking, and human trafficking.
- Youth Services & Special Projects
  - Improve Respite Care – Provide service planning that integrates protective care for children and youth.
  - Increase Community Outreach – Participate in networking with service linkages for promoting quality of life for individuals, families, and communities.
  - Provide Prevention Education - increase interactions with families for positive life skills development, healthy relationships, career readiness, and cultural awareness

Key Performance Measures

Human Services			
	2024 Actual	2025 Budget	2026 Budget
Active Child Support Clients Served	9,277	8,367	8,620
Youth Truancy/Delinquency Intervention	11	15	50
Number of Children in Foster Care	2,328	1,780	2,000
Child Care Assistance Participants	3,071	3,071	3,000
One Fire Survivors Assisted	697	652	700
Low Income Home Energy Assistance Program (LIHEAP)	2,428	2,371	2,435
Emergency Housing	3,225	5,599	6,159
Elder Advocate home visits/referrals	8,646	5,918	6,509
Elderly victims of crime	103	763	800
Emergency assistance	2,800	132	300
Senior meals served	58,385	58,585	70,302
Burial assistance	300	801	880
Housing Assistance for HUD Housing	656	847	950

Figure 94 Human Services Performance Measures

Human Services Organizational Chart

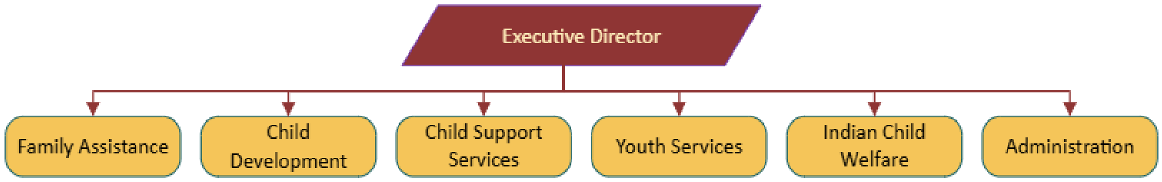

Figure 95 Human Services Org Chart

Expenditures and Authorized Positions

The Human Services' funding is shown in the following table (see figure 96 below) by funding source.

Row Labels	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Dept of Justice	$ 1,857,443	$ 2,527,327	$ 1,261,743
DHHS General	18,000,681	26,368,568	12,481,718
DOI PL 102-477	47,737,720	420,188,661	424,570,978
DOI Self Governance	3,951,509	4,527,017	4,768,854
Fed Other	2,068	17,932	-
HUD	1,921,779	1,922,352	1,858,505
Indirect Cost	819,119	1,089,129	1,167,655
Other	85,986	147,000	137,000
State of Oklahoma	56,064	456,246	395,454
USDA	19,170,064	30,147,691	18,376,452
General Fund	4,087,291	7,174,189	7,264,189
Grand Total	**$ 97,689,724**	**$ 494,566,112**	**$ 472,282,548**

Figure 96 Human Services Funding by Funding Source

The table following (see figure 97 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 4,365	$ 3,500	$ 7,500
BUILDING LEASE	357,108	918,619	723,500
CAPITAL ACQ <5K	442,506	455,984	240,646
CAPITAL ACQUISITIONS	2,031,890	90,422,263	124,785,238
CLIENT SERVICES	19,351,944	38,787,633	29,730,761
CONTRACTS	19,409,795	273,812,171	247,780,864
CONTRIBUTIONS	1,531,653	503,829	104,454
FOOD COST	6,841	44,979	16,700
INDIRECT COST	3,481,321	7,527,990	8,120,215
INSURANCE	168,984	278,999	168,760
INTERNET	287,597	279,120	205,552
LEASE EQUIPMENT	91,384	275,375	147,400
MAILING COST	82,405	84,200	71,420
OTHER EXPENSES	(140,764)	251,442	70,200
PRINTING/COPYING	53,906	124,550	77,122
RECRUITMENT	9,197	14,450	15,104
REPAIRS/MAINT	555,479	899,023	2,282,020
SALARIES/FRINGE	26,198,673	35,575,767	42,619,324
SPACE COST	752,073	817,849	443,144
STAFF DEVELOPMENT	130,211	853,174	565,396
SUPPLIES	701,043	3,574,497	1,955,808
TELEPHONE	385,821	929,091	790,850
TRANSFERS	20,523,258	36,500,534	10,274,421
TRANSPORTATION	571,036	959,889	587,109
TRAVEL	298,869	388,531	266,710
UTILITIES	403,128	282,653	232,330
Grand Total	**$ 97,689,724**	**$ 494,566,112**	**$ 472,282,548**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
CHILD DEVELOPMENT	195	233	327
CHILD SUPPORT ENFORCEMENT	41	44	48
CHILDREN,YOUTH & FAM SVS	20	14	14
FAMILY & ELDERLY ASSIST	52	49	47
FOOD DISTRIBUTION	81	81	81
HUMAN SVS EXEC DIRECTOR	14	14	11
INDIAN CHILD WELFARE	135	118	110
SPECIAL PROGRAMS	70	62	67
HUMAN SERVICES TOTAL	**608**	**615**	**705**

Figure 97 Summary Budget Data – Human Services

Government Resources

Department Overview

Government Resources is made up of four departments: the Office of Self-Governance (OSG), Evaluation and Compliance, Real Estate Services, and Tribal Registration.

The Office of Self-Governance (OSG) has the primary responsibility for Self-Governance (SG) oversight functions for the Nation. This department is responsible for negotiating and implementing compacts and funding agreements associated with Self-Governance programs, services, functions and activities with the Department of the Interior (DOI), Federal Highway Administration (FHWA), P.L. 102-477, and with the Indian Health Service (IHS). This office is also responsible for monitoring and oversight functions for all SG funded programs, participating in rulemaking or policy development at the federal or tribal level.

OSG staff represents the Nation on national and regional inter-tribal working groups while insuring that the Nation's views and interests are represented as well as maintaining business relationships on the same level. The OSG coordinates funding and programmatic issues (internal and external), serves as advisor to internal departments and other tribal governments, reconciles the Annual Funding Agreement (AFA) with funding received, monitors internal compliance with awards and negotiates disputed items with the Federal agencies. This OSG also reviews Self-Governance operations and coordinates annual data reports to the agencies on program accomplishments. Reporting by this independent office gives Administration the necessary information to evaluate the effectiveness of the programs.

Evaluation and Compliance provides ongoing inspection, identification, evaluation and documentation of systems of financial compliance and operational policies. Staff members recommend systems and procedures to aid in the deficiencies of internal controls, fraud, waste and abuse of resources. They also recommend policies, procedures, forms, records and data collection systems to prevent or help resolve audit findings.

Real Estate Services is responsible for administering the laws, regulations, policies and procedures to protect and manage trust and restricted lands of individual Indian landowners and the land owned by Cherokee Nation itself. Functions of the department include, but are not limited to: Leasing for Business, Hunting, Agriculture, Wind/Solar and Residential purposes on tribal, trust & restricted land; Fee to Trust applications; Land acquisitions; Rights of way/Easements; Rights of Entry; Service Line Agreements; Deed Approvals on restricted land; Mortgage Approvals on restricted land; Restriction removal applications; Probate Inventories; Probate prep work; Reports for Distribution; Inventory/heirship Research; Administrative Law Judgments for trust land; Quiet Title research; Realty litigation responses; Last Will & Testaments for tribal citizens; Site inspections; Trespasses; Jurisdiction verification for Marshal Service and Indian Child Welfare; Impact Aide Verifications for Department of Education and schools in 14-county reservation area; County research; and Maps/platting.

The Tribal Registration office processes Certificate of Degree of Indian Blood (CDIB) and Tribal Citizenship applications and issues CDIB, Citizenship and Photo ID cards. Also, this office issues Indian Preference Letters, provides Tribal verifications, verifies Eagle Feather applications and provides other registration services as needed. To be eligible for a CDIB/Tribal Citizenship with the Cherokee Nation, you must be able to provide documents that connect you to an enrolled lineal ancestor, who is listed on the “Dawes Roll” Final Rolls of Citizens and Freedmen of the Five Civilized Tribes, Cherokee Nation with a blood degree.

Primary Services

- Responsible for negotiating and implementing SG compacts and funding agreements, as well as monitoring and oversight functions for all SG funded programs
- Participate in rulemaking or policy development at the federal or tribal level
- Represents the Nation on national and regional inter-tribal working groups while maintaining business relationships on the same level
- Serves as advisor to internal departments and other tribal governments
- Review/approve applications for CDIB and/or Tribal citizenship
- Issue Tribal Photo ID cards and replacements upon request
- Provide CDIB/Tribal citizenship verifications to multiple service agencies
- Process deceased notices and relinquishment requests

Key Trends and Challenges Impacting the Department

Self-governance functions are moving away from the federal government towards a system that requires more self-monitoring and regulatory interpretation. Thus, maintaining a well-versed, professional staff is paramount. Unfortunately, this Office has undergone personnel changes over the last few years and currently has many vacancies. Thus, the current challenges are to keep existing staff current with the regulatory environment, acquire/train new staff, and navigate the CN towards more efficient self-governance operations.

Goals and Objectives

- To assure the self-governance programs operate within proper regulatory parameters and the maximum amount of funding is derived from our partners
- Monitor earmarked funds
- Monitor reauthorization bills
- Negotiate new Program Agreement upon reauthorization
- Evaluate renegotiation of Direct Contract Support Costs
- Coordinate with Health Services to evaluate renegotiation of IHS funding agreement
- Limit risk
- Protect assets
- Continue to certify CDIB/Tribal citizenship applications
- Reduce CDIB backlog
- Continue to work on data cleanup
- Continue to manage and maintain the current work load in all three registration programs
- Administer the laws, regulations, policies and procedures to protect and manage trust and restricted lands of Indian landowners and land owned by the Cherokee Nation

Key Performance Measures for Self-Governance

Government Resources			
	2024 Actual	2025 Budget	2026 Budget
New CDIB Cards	21,728	20,000	17,000
Processed Ineligible Letters	107	150	100
New Tribal Citizens registered	26,588	20,000	17,000
Compliance Reviews	2	3	3

Figure 98 Government Resources Performance Measures

Government Resources Organizational Chart

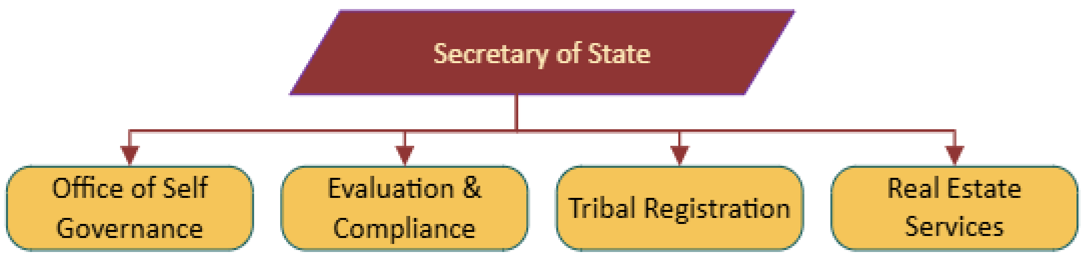

Figure 99 Government Resources Org Chart

Expenditures and Authorized Positions

The Government Resources' funding is shown in the table below (see figure 100) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
DOI Self Governance	$ 3,078,137	$ 4,489,658	$ 4,493,115
HUD	224,953	270,886	270,886
IHS Self Governance Office	7,065	322,903	352,736
Indirect Cost	806,752	1,136,493	1,434,310
General Fund	1,616,564	6,290,574	6,229,443
Grand Total	**$ 5,733,472**	**$ 12,510,514**	**$ 12,780,490**

Figure 100 Government Resources Funding by Funding Source

The table on the following page (see figure 101) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ -	$ 250	$ 250
BUILDING LEASE	3,447	4,640	5,065
CAPITAL ACQ <5K	5,592	7,700	28,500
CAPITAL ACQUISITIONS	284,422	4,063,684	3,851,012
CLIENT SERVICES	-	300	300
CONTRACTS	232,579	862,117	969,210
FOOD COST	20,990	3,282	5,201
INDIRECT COST	435,116	838,439	919,244
INSURANCE	10,564	9,247	11,320
INTERNET	3,630	2,356	2,360
LEASE EQUIPMENT	8,125	10,000	3,000
MAILING COST	31,120	50,300	49,200
OTHER EXPENSES	5,231	11,600	3,929
PRINTING/COPYING	3,000	6,150	5,500
PROPERTY TAXES	12,981	15,600	14,000
RECRUITMENT	258	300	300
REPAIRS/MAINT	11,961	5,917	5,350
SALARIES/FRINGE	3,992,830	5,565,675	5,769,795
SPACE COST	163,295	226,799	226,811
STAFF DEVELOPMENT	14,749	70,000	131,500
SUPPLIES	186,488	404,520	380,629
TELEPHONE	33,996	54,840	58,210
TRANSPORTATION	42,274	44,913	42,180
TRAVEL	228,544	249,700	295,700
UTILITIES	2,280	2,185	1,924
Grand Total	**$ 5,733,472**	**$ 12,510,514**	**$ 12,780,490**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
EVALUATION & COMPLIANCE	8	6	7
GOVERNMENT RESOURCES	8	8	8
REAL ESTATE SERVICES	19	20	19
REGISTRATION	47	47	48
GOVRNMENT RESOURCES TOTAL	**82**	**81**	**82**

Figure 101 Summary Budget Data – Government Resources

Marshal Service

Department Overview

The Cherokee Nation Marshal Service serves as the primary law enforcement agency for the Cherokee Nation, protecting citizens, property, and tribal interests across the reservation. Rooted in the Cherokee values of community, service, and responsibility, the Marshal Service provides full-service policing and public safety response throughout urban, rural, and remote areas of the Nation. Patrol Operations work daily to deter crime, respond to emergencies, enforce tribal, state, and federal law, and ensure the safety and wellbeing of Cherokee citizens and visitors. Deputies routinely engage the community through proactive patrol, school and youth outreach, and problem-solving partnerships designed to strengthen trust, cultural respect, and community wellness.

Beyond traditional law enforcement duties, Patrol Operations support and coordinate multiple specialized response teams to meet the unique environmental and public safety needs of the Cherokee Nation. Community Policing initiatives focus on building positive relationships with citizens, addressing neighborhood concerns collaboratively, and promoting cultural awareness and education. The Dive Operations Unit provides underwater search, recovery, and evidence retrieval capabilities in rivers, lakes, and flood zones throughout the reservation. The Special Operations Team (SOT) responds to high-risk incidents, including armed barricades, warrant service, critical security details, and threats requiring enhanced tactical response and specialized equipment.

Additionally, the Marshal Service maintains Swiftwater Rescue and Search and Rescue (SAR) teams trained to respond to severe weather, flooding, lost or missing persons, wilderness emergencies, and disaster situations. These units work closely with local, state, and federal partners to provide coordinated multi-agency emergency response and lifesaving services across the region. Together, these branches form a comprehensive law enforcement and emergency response structure that reflects the Cherokee Nation Marshal Service's commitment to safeguarding its people, upholding sovereignty, and serving with integrity, honor, and cultural respect.

Primary Services

The Marshal Service provides safety for the Cherokee people and their communities, tribal complex and Cherokee Nation properties; Preserve public peace and order; prevention, detection and investigation of crime; Apprehension of offenders; Protect persons and property; Enforce laws applicable to Indian Country.

- Patrol and Law Enforcement Response
    - Routine patrol coverage (urban, rural, trust land, and remote areas)
    - Emergency and non-emergency call response
    - Criminal investigations and arrest operations
    - Traffic enforcement and crash response
    - Community engagement and public safety education
- Community Policing & Crime Prevention
    - School outreach, elder safety checks, youth engagement
    - Community event participation and cultural support
    - Problem-solving initiatives with local neighborhoods
- Special Operations Team (SOT)
    - High-risk warrant service
    - Barricaded subject resolution
    - Armed or violent offender response
    - Critical infrastructure and dignitary protection
- Dive Operations
    - Underwater search and recovery
    - Evidence retrieval supporting investigations
    - Recovery of drowning victims or missing persons
- Swiftwater Rescue
    - Flood and moving water rescues

  - Disaster response support
  - Evacuation assistance and hazard mitigation
- Search & Rescue (SAR)
  - Missing or lost person recovery
  - Wilderness response
  - Interagency disaster and recovery coordination

Key Trends and Challenges Impacting the Department

- Increasing Call Volume and Service Area Demands
  - The growth of population centers, expanded tribal jurisdictional authority, and increased collaboration with outside agencies have led to rising call volumes and broader service responsibilities. Deputies are expected to operate effectively across large and diverse geographic areas, including remote hunting, river, and mountainous environments.
- Recruitment and Retention of Skilled Personnel
  - Specialized units require advanced training, strong physical capabilities, and technical skill sets. Competition with federal, state, and municipal agencies for qualified officers has created recruitment and retention challenges, particularly for positions requiring tactical certifications, dive qualifications, or SAR expertise.
- Training and Equipment Modernization Needs
  - The complexity of high-risk incidents, severe weather responses, and river/lake rescue operations necessitates continuous updating of training, safety gear, protective equipment, and vehicle resources. Keeping pace with emerging best practices, technology upgrades, and mission-specific equipment remains an operational priority.
- Expanded Jurisdictional Coordination
  - Patrol and specialized operations frequently work alongside county sheriffs, municipal agencies, emergency medical services, and federal partners. While this multi-agency collaboration enhances capability, it also requires constant planning, communication alignment, and shared training to maintain readiness and interoperability.
- Growing Community Expectations
  - Community members increasingly seek visible patrol presence, transparency, youth engagement, mental health crisis response capability, and culturally informed policing. Meeting these expectations requires sustained relationship-building and proactive service delivery beyond traditional enforcement activity.

Goals and Objectives

- Strengthen Personnel Capacity and Professional Development
  - Implement targeted recruitment strategies focused on tribal communities, local educational institutions, and former military personnel to increase applicant pool diversity and readiness.
  - Develop retention incentives, such as career-ladder advancement tracks, specialized assignment pay, and field training officer bonuses.
  - Establish annual training plans to ensure all deputies maintain certifications and achieve progressive skill development in firearms, defensive tactics, crisis intervention, and cultural policing.
  - Expand leadership development programs to prepare corporals, sergeants, and future command staff for supervisory roles.
- Enhance Specialized Response Capabilities

- Conduct quarterly multi-agency joint training exercises for Dive, Search and Rescue, Special Operations Team, and Swiftwater units to improve interoperability and standardize operational procedures.
- Pursue grant funding and strategic acquisition plans to modernize rescue equipment, tactical gear, communications systems, and specialized vehicles.
- Develop and maintain a centralized equipment and readiness tracking system to ensure all specialized units remain deployment ready.
- Create cross-training pathways so patrol deputies can earn progressive qualifications toward specialized unit selection.

- Improve Operational Efficiency and Response Coverage
  - Analyze call volume, response times, and geographic coverage patterns to optimize patrol zones and scheduling models.
  - Increase proactive patrol, community presence, and directed enforcement activities in identified high-need areas.
  - Expand use of technology such as mobile data platforms, real-time mapping, and evidence collection systems to support efficient field operations.
- Strengthen Community Trust, Communication, and Cultural Engagement
  - Increase officer presence in schools, community centers, youth programs, and cultural events to build positive relationships and visibility.
  - Develop and deliver educational outreach programs focusing on safety, substance awareness, elder protection, and cultural respect.
  - Provide continuous training in trauma-informed response, mental health crisis intervention, and culturally grounded conflict resolution.
  - Establish community advisory touchpoints (listening sessions, local problem-solving meetings, or feedback channels) to maintain open communication.
- Strengthen Interagency Collaboration and Regional Response Capability
  - Maintain updated memorandums of understanding (MOUs) with county sheriffs, municipal police, fire/rescue teams, and federal agencies to clarify roles and support unified response.
  - Participate in regional emergency preparedness planning committees and coordinated disaster response drills.
  - Create standardized communication protocols and shared terminology for critical incidents.
- Ensure Financial Sustainability and Strategic Resource Management
  - Identify and apply for tribal, state, federal, and private grant funding supporting personnel development, rescue equipment, technology modernization, and training.
  - Implement long-term capital planning for large-scale equipment and facility upgrades.
  - Track performance outcomes and operational successes to demonstrate value and readiness in future resource justification.

Key Performance Measures

Marshal Service			
	2024 Actual	2025 Budget	2026 Budget
Security Vehicle Assists	49	84	117
Security Violations Reports	72	112	152
Security Incident Reports	256	797	950
Ambulance service	4,482	5,000	5,000
EMS Training Participants	3,840	4,000	4,200
Citations Issued	9	15	100
External Agency Support Requests	1,429	1,500	1,600

Figure 102 Marshal Service Performance Measures

Marshal Service Organizational Chart

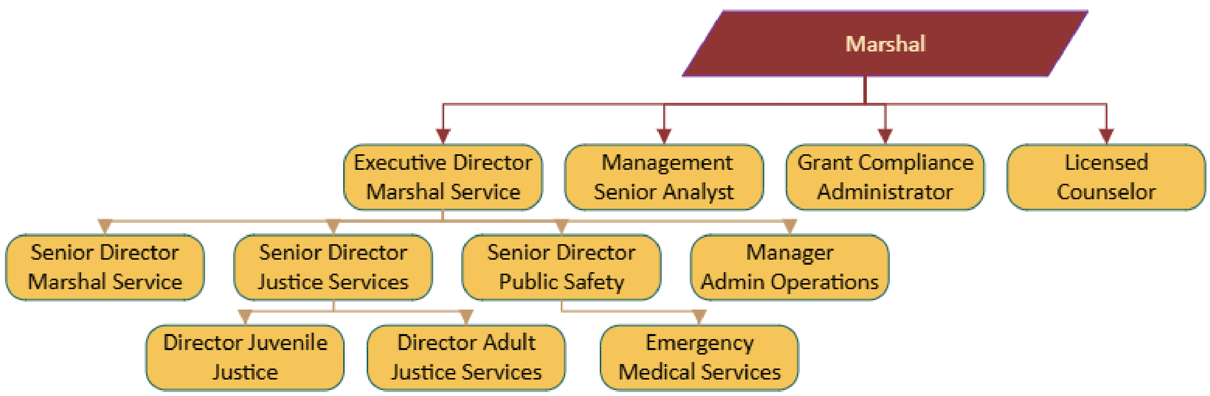

Figure 103 Marshal Service Org Chart

Expenditures and Authorized Positions

The Marshal Service's funding is shown in the table below (see figure 104) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Dept of Homeland Security	$ 1,356,904	$ 1,735,019	$ 811,966
Dept of Justice	985,779	1,130,836	631,062
DOI Self Governance	16,469,312	17,723,304	13,201,374
IHS Self Governance Health	8,820,426	9,031,846	8,492,167
Indirect Cost	2,197,575	2,241,266	2,908,461
Motor Fuel Tax	420,390	436,030	436,030
General Fund	16,541,804	20,411,154	25,729,102
Grand Total	$ 46,792,190	$ 52,709,455	$ 52,210,162

Figure 104 Marshal Service Funding by Funding Source

The table below (see figure 105 below) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 1,787	$ 1,533	$ 850
BUILDING LEASE	44,050	93,700	86,842
CAPITAL ACQ <5K	764,556	758,448	536,000
CAPITAL ACQUISITIONS	3,069,162	3,460,894	2,426,844
CLIENT SERVICES	24,400	-	-
CONTRACTS	13,344,896	14,974,524	12,846,345
DEPRECIATION	91,178	66,832	76,880
FOOD COST	23,817	52,200	133,200
INDIRECT COST	2,763,119	4,109,823	4,700,587
INSURANCE	196,773	238,855	262,332
INTERNET	23,431	21,759	22,868
LEASE EQUIPMENT	18,088	70,246	228,745
MAILING COST	3,466	8,100	7,400
OTHER EXPENSES	49,946	116,192	208,400
PRINTING/COPYING	974	5,250	7,550
RECRUITMENT	3,029	4,729	4,200
REPAIRS/MAINT	219,892	373,048	379,850
SALARIES/FRINGE	21,315,200	23,055,992	24,935,947
SPACE COST	575,132	619,101	1,229,814
STAFF DEVELOPMENT	248,945	322,372	211,000
SUPPLIES	2,038,429	1,892,065	1,521,521
TELEPHONE	297,744	342,161	415,100
TRANSPORTATION	1,181,683	1,595,014	1,297,817
TRAVEL	467,376	500,887	627,241
UTILITIES	25,115	25,730	42,829
Grand Total	**$ 46,792,190**	**$ 52,709,455**	**$ 52,210,162**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
JUSTICE SERVICE	27	32	38
MARSHAL SERVICE	137	144	116
SECURITY	21	22	74
PUBLIC SAFETY	61	60	26
MARSHAL SERVICE TOTAL	**246**	**258**	**254**

Figure 105 Summary Budget Data – Marshal Service

Gaming Commission

Department Overview

The Cherokee Nation Gaming Commission (CNGC) is responsible for regulating all gaming activities across the eleven (11) Cherokee Nation casino properties, as well as smoke shops associated with these facilities. CNGC enforces compliance derived from multiple authorities including: The Indian Gaming Regulatory Act (IGRA), the Tribal State Compact, Cherokee Nation Tribal Ordinances and the Tribal Internal Controls that are adapted from the National Indian Gaming Commission (NIGC) Minimum Internal Control Standards (MICS). Regulatory oversight is carried out by three key departments within the Gaming Commission: Audit, Licensing, and Compliance. Together, these departments ensure that all gaming operations are conducted with integrity, transparency, and in full compliance with applicable laws and standards.

The role and responsibility of the Compliance Department is to provide regulatory oversight of all Cherokee Nation gaming facilities through the use of established regulations, policy and procedures and data tracking. This includes compliance with electronic gaming machines, poker, table games, and maintaining associated databases. Gaming agents are located at each gaming facility. The responsibility of the gaming agent is to monitor the daily activity to ensure all gaming machines, equipment, and systems are following compliance with all applicable rules and regulations and to report any infractions observed. Gaming agents review and test all gaming software prior to releasing it for implementation.

CNGC accepts applications for licensure of gaming facility employees and vendors. The licensing process includes background checks for new employees and vendors as well as for annual license renewals. Individuals and vendors, applying for a permit or license must meet standards set forth in the Indian Gaming Regulatory Act (IGRA), as amended, the National Indian Gaming Commission (NIGC) regulations, as amended, the Cherokee Nation Code Annotated Title 4 (Gaming Ordinance), as amended, the Tribal-State Compact, as amended, and other applicable laws and regulations, as amended. Applicants whose prior activities, criminal record, reputation, habits, and/or associations that may pose a threat to the public interest, shall not be eligible for a permit or license. The Licensing Department plays a critical role in ensuring the integrity and accountability of all individuals and entities involved in CNE's gaming operations.

The CNGC Audit Department responsibilities are defined within IGRA, NIGC Regulations 25 CFR Chapter III, and the Tribal-State Gaming Compact to which the Cherokee Nation is a party, and the CNGC regulatory standards, policies and procedures. The Audit Department's responsibility is to enhance and protect organizational value by providing risk-based and objective assurance, advice, and insight by providing quality, independent audit services to the Commission relevant to the regulation and conduct of gaming. The CNGC Audit Department provides independent assurance assessments of each licensed gaming operations' system of internal controls designed to ensure that gaming is conducted fairly and honestly and that tribal assets are adequately protected, as well as providing assurance regarding compliance with applicable regulatory requirements.

Major Financial or Programmatic changes occurring in this budget

At this time, there are no significant financial or programmatic changes anticipated for the CNGC for the FY2026 budget. Licensing activity is expected to remain consistent with the previous fiscal year, with no anticipated increase or decrease in service levels. The Audit Department will continue to conduct eight audits annually in collaboration with CNB Audit Assurances. Currently, there are no changes to the audit schedule or scope of work. The Compliance Department is expected to maintain current service levels with no reductions in staffing as well.

Key Trends and Challenges Facing the Gaming Commission

- Evolving gaming technology – The growth in mobile, cashless, and the need for updated technical standards and regulatory frameworks such as Tribal Internal Controls, CNGC regulations etc.
- Increased risk of cyber threats to gaming systems and criminal history information- Continuing to maintain secure infrastructure of our systems and incident response protocols.
- Workforce development- Continuing to focus on cross- training our employees, retaining, and evaluating career ladders for current CNGC employees.
- Interagency collaboration with ABLE Commission- Moving forward, coordination will be needed with the ABLE Commission to adhere to CNGC's charitable gaming regulations.

Goals and Objectives

- Short-term objectives to achieve in the next 6-12 months include the following:
    - Encourage cross-training among Audit, Licensing, and Compliance teams within the department,
    - Strengthen regulatory compliance monitoring by addressing any identified gaps or inconsistencies,
    - Continue to identify areas for digital process improvements in response to Executive Order 2025-02-CTH, Measures to Conserve Natural Resources.
- Long-term goals in the next 1-5 years include the following:
    - Review and update Tribal Internal Controls and Tribal Gaming Ordinance to align with evolving gaming standards.
    - Collaborate with NIGC and other tribal gaming regulators to share best practices.

Key Performance Measures

Gaming Commission			
	2024 Actual	2025 Budget	2026 Budget
Number of Gaming Facilities	11	11	11
Number of New Gaming Licenses Employees	367	422	405
Number of New Gaming Licenses Vendor (Companies)	204	246	2
Number of New Vendor Gaming Licenses (Individuals)	345	500	125
Employee Gaming Licenses Renewals	1,436	1,310	1,440
Number of Gaming License Renewals (Vendor Companies)	45	45	45
Vendor Gaming Licenses Renewals	505	524	541

Figure 106 Gaming Commission Performance Measures

Gaming Commission Organizational Chart

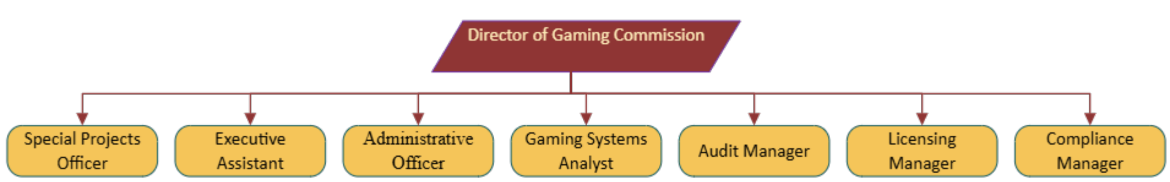

Figure 107 Gaming Commission Org Chart

Expenditures and Authorized Positions

The Cherokee Nation Gaming Commission's funding is shown in the table following (see figure 108 below) by funding source.

Funding Source	2023 ACTUAL	2024 BUDGET	2025 BUDGET
General Fund	$ 3,843,959	$ 6,156,535	$ 6,097,904
Grand Total	$ 3,843,959	$ 6,156,535	$ 6,097,904

Figure 108 Gaming Commission Funding by Funding Source

The table below (see figure 109) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
BUILDING LEASE	$ 881	$ -	$ -
CAPITAL ACQ <5K	12,650	-	-
CAPITAL ACQUISITIONS	-	45,000	45,000
CONTRACTS	366,029	512,000	512,000
FOOD COST	3,232	10,000	10,000
INDIRECT COST	387,811	718,920	761,513
INSURANCE	4,915	7,500	7,500
INTERNET	14,621	20,000	20,000
LEASE EQUIPMENT	15,418	20,000	20,000
MAILING COST	16,996	12,000	12,000
OTHER EXPENSES	(598)	11,600	11,600
PRINTING/COPYING	-	10,000	10,000
RECRUITMENT	373	5,000	5,000
SALARIES/FRINGE	2,705,873	4,285,515	4,184,291
SPACE COST	101,369	110,000	110,000
STAFF DEVELOPMENT	38,605	70,000	70,000
SUPPLIES	59,266	160,000	160,000
TELEPHONE	45,114	55,000	55,000
TRANSPORTATION	39,597	34,000	34,000
TRAVEL	31,808	70,000	70,000
Grand Total	$ 3,843,959	$ 6,156,535	$ 6,097,904
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
GAMING COMMISSION	63	63	61
GAMING COMMISSION TOTAL	63	63	61

Figure 109 Summary Budget Data – Gaming Commission

Information Technology

Department Overview

Information Technology consists of Government IT and Health IT as well as Mailroom and Office Services. Government IT consists of Information Technology staffing, Network & Internet Systems, Financial Systems, and Office Services (includes mailroom staff and telephone operators). The Government Information Technology team is located in the WW Keeler Complex in Tahlequah. The function and services of the IT department are to provide technology solutions to help deliver effective and efficient tribal services for the needs of Cherokee citizens. Health IT consists of Health IT Staffing, Technical Services, Project Management, Health Information Systems, Health Information Security, Health Applications, and Training. Health IT is located at the TEC Building at the intersection of Water & Choctaw in Tahlequah. The function and services of the Health IT department are to provide technology solutions to help deliver effective and efficient tribal health services for the needs of the Cherokee Nation.

Health IT consists of Service Desk, Technical, Network, Systems, Applications, Security, Cerner, Public Health and other IT analysts to support the technology needs of Cherokee Nation Health Services (CNHS) and Public Health Services. The Health Information Technology team is located in various locations throughout the reservation to support CNHS. The function of the Health IT department is to assist in setting technology strategies and implementing technology solutions to better deliver effective and efficient healthcare for the needs of the Cherokee Nation Health Services, Public Health Services, Jack Brown Youth Center and Elder Care.

Primary Services

- IT staff is primarily to support our enterprise applications, telecommunications and data infrastructure as well as client support.
- The Network & Internet systems deal with the licensing for all software, hardware and communications services (voice, data, and internet) utilized by the entire Cherokee Nation organization.
- The Financial System is primary for installation, maintenance, email, network, and other infrastructure costs to support the Cherokee Nation financial systems (Infor).
- The Office Services made up of the Cherokee Nation's mailroom and telephone operators; the mailroom receives and distributes mail throughout the Cherokee Nation organization. The telephone operators receive and direct telephone inquiries throughout the Cherokee Nation organization.
- The Office Service Reimbursement is for Office Services, which includes internet, telephone, cell phone, mailing, printing/copying, and other office services.
- The Technical Services group of Health IT provides support our CNHS enterprise applications, telecommunications and data infrastructure as well as direct Cherokee Nation staff support thru the Service Desk and Technical Analysts. There are two Project Managers for this group to manage the many physical projects and construction efforts.
- The Health Application group of Health is primarily responsible for installation, maintenance, testing, validation and collaboration with both the business (CNHS) and the Oracle Cerner Electronic Health Record.
- The Health Information Systems group of Health IT focus is on clinical support of medical device technology of ancillary CNHS services, such as, Pharmacy, Lab, Radiology technologies. This group must also participate in Oracle Cerner development and integrations.
- The Health Information Security group of Health IT is responsible for risk management and cyber security of CNHS. This includes Security Risk assessments and training, physical security,

systems security and collaborating with CNHS leadership on the many healthcare regulations. They also must participate with Oracle Cerner and Indian Health Service security teams.

- The Public Health IT group of Health IT focus is on supporting all technology needs of Public Health, including WIC and population health needs. This team assists with Salesforce implementations as well as working on any Oracle Cerner integrations or data requests
- The Data Analytics group of Health IT focus is on creating data reports/dashboards for all of CNHS as well as providing Public Health with required data for reporting needs. This group manages over 3600 reports and participates in all data interfaces for regulatory compliance.
- Chief Medical Information Officer (CMIO) and Clinical Project Manager are dotted-line roles of clinical members of CNHS. These roles collaborate with Health IT staff on all clinical-based technology projects, as well as guiding the Health IT Training staff. The CMIO collaborates with the Health CIO to create clinical information strategies, data analytics and present solutions to the CNHS Health IT Steering committee.

Health Chief Information Officer (CIO) is responsible for all technology strategies of CNHS. The Manager of the Health IT Business Office reports to the Health CIO and is responsible for acquisition, budgets and various other organizational business requirements for the Health IT department.

Major Financial or Programmatic Changes Occurring in This Budget

The Information Technology department is increasing staff to better support Justice and Public Safety functions that have grown due to the Supreme Court decision in McGirt v. Oklahoma, as well as to provide support to the increased number of citizens served by the Gadugi Portal. The Government IT budget has increased to ensure that we comply with audit requirements and cybersecurity best practices. The migration to a cloud-based Financial and HR Management system was completed in October 2023 and the budget reflects the final costs associated with that implementation.

The Health Information Technology department is increasing staff to better support CNHS and Public Health functions that have continued to grow since the completion of the Cherokee Nation Outpatient Health Center. Further growth has occurred in not only physical building expansions such as the Vinita, Nowata, Stilwell, Muskogee and Ochelata clinics, but also in the service lines that CNHS provides to patients. The Health IT budget has increased to provide additional resources, implement additional technologies and cybersecurity best practices. The migration of the CNHS organization to a "cloud-based Microsoft Office system" is in progress and still an active project. Unfortunately, several technical challenges have been identified and are being researched.

Key Trends and Challenges Impacting the Department

The key trend for Information Technology is the focus on delivering technology solutions that allow the Cherokee Nation to provide tribal services in an effective and efficient manner while protecting digital assets. The Information Technology department continues to collaborate with all departments within Cherokee Nation allowing a better understand their needs and how technology can assist. IT is working to meet the challenge of maintaining service level requirements in the face of significant organizational growth.

The key trend for Health Information Technology is the continued growth with our Health Services department to provide patient access to services to all patients require Health IT to deliver technology solutions in an effective and efficient manner while protecting CNHS digital assets. This continued growth presents the challenges of meeting all the many open project demands on time and on budget, as well as trying to find qualified technology staff to fill specific healthcare technology roles.

Goals and Objectives

The target objective of the Information Technology department is to provide technologies that make it easier for staff to support citizens while also making it easier for citizens to interact with and receive services from their tribal government. We work to provide the enterprise applications, telecommunications, and data infrastructure to support these staff and citizen interactions in a safe and secure manner.

The target objective of the Health Information Technology department is to be considered a "world-class" healthcare IT organization, that not only meets the demand and requests of Cherokee Nation Health Services, but collaborates with Cherokee Nation leadership to create strategies that benefit future generations of Cherokee's and other CNHS patients.

Key Performance Measures

Information Technology			
	2024 Actual	2025 Budget	2026 Budget
Gadugi Call Center	97,742	120,000	100,000
New Gadugi Portal Users	98,316	27,023	4,458
New Work Stations	453	500	600

Figure 110 Information Technology Performance Measures

Information Technology Organizational Chart

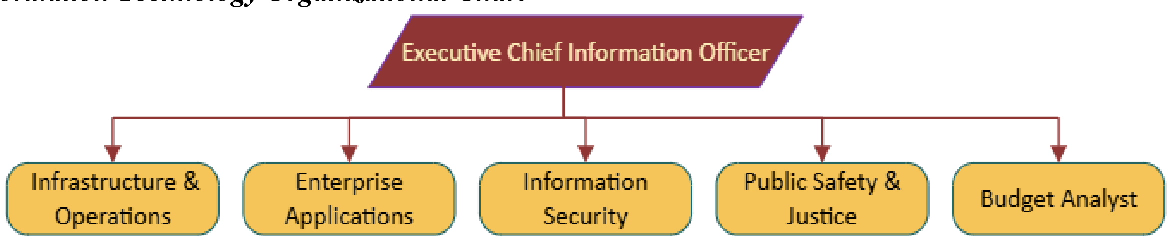

Figure 111 Information Technology Org Chart

The Information Technology funding is shown in the table below (see figure 112) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Dept of Homeland Security	$ -	$ 971,000	$ -
DOI Self Governance	152,482	188,509	188,509
IHS Self Governance Office	151,831	193,745	193,745
Indirect Cost	20,548,123	24,105,057	27,338,729
Grand Total	$ 20,852,435	$ 25,458,311	$ 27,720,983

Figure 112 Information Technology Funding by Funding Source

The table below (see figure 113 on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
BUILDING LEASE	$ 1,600	$ 12,120	$ 12,120
CAPITAL ACQ <5K	363,562	3,603,679	3,730,500
CLIENT SERVICES	-	62,500	62,500
CONTRACTS	6,471,533	7,143,187	8,404,001
DEPRECIATION	87,931	455,000	365,000
INDIRECT COST	30,281	47,492	51,343
INSURANCE	17,058	14,110	14,110
INTERNET	802,971	63,200	62,500
LEASE EQUIPMENT	202,191	10,150	10,150
MAILING COST	1,015,903	750	750
PRINTING/COPYING	33,059	-	-
RECRUITMENT	980	1,000	1,000
REPAIRS/MAINT	5,525	6,500	6,500
SALARIES/FRINGE	6,966,509	7,803,628	8,745,792
SPACE COST	283,079	221,700	216,496
STAFF DEVELOPMENT	29,680	60,000	64,500
SUPPLIES	138,592	127,616	143,725
TELEPHONE	4,255,111	5,694,000	5,696,600
TRANSPORTATION	52,631	43,596	43,596
TRAVEL	94,241	88,083	89,800
Grand Total	**$ 20,852,435**	**$ 25,458,311**	**$ 27,720,983**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
INFORMATION TECHNOLOGY	72	70	80
GIS	-	-	5
INFORMATION TECHNOLOGY TOTAL	**72**	**70**	**85**

Figure 113 Summary Budget Data – Information Technology

Career Services

Department Overview

The mission of the Career Services Department empowers individuals to build and sustain strong work habits and employability skills through comprehensive programs in economic development, education, training, rehabilitation, and supportive services promoting long-term self-sufficiency and success

Primary Services

Career Services provides employment, training, and related services to individuals through both federal and tribal funds. Career Services tribal programs include PL 102-477, TERO, Summer Youth Employment, Coming Home Reentry, Alternative Education/Basic Skills Training, Tribal Training, Tribal Economic Development, On-the-Job Training, Work Experience, Vocational Training, Business Technology, Career Readiness, Certified Testing, Tribal Nursing, Surgical Technology, and Building Trades. Career Services federal programs include Talking Leaves Job Corps Center (TLJC), GED/HiSET, JOBS/Tribal TANF, Vocational Rehabilitation, CTAS Area #3, Second Chance Act, and EDA

Nontraditional Employment training. Career Services also hosts Job Fairs throughout the tribal reservation and coordinates other employment-related activities, including Case Management and Self-Sufficiency Planning.

Major Financial or Programmatic Changes Occurring in This Budget

- The Tribal Employment Rights Office (TERO) relocated to the Everise facility in March 2025. The building, previously used as a call center, requires renovation to meet office space standards for TERO and other Career Services programs intended to share the facility and associated costs. Renovations have not yet begun, resulting in limited functional office space for TERO operations. This has impacted the budget in the areas of increased space costs and renovations.
- The Coming Home Reentry Program has experienced a significant increase in participant enrollment; however, the level of funding available for client services has remained stagnant. The program recently concluded activities under the 2020 Coordinated Tribal Assistance Solicitation – Purpose Area 3 (CTAS PA 3) grant, administered by the U.S. Department of Justice. This $900,000 award provided critical support for advanced staff training in specialized reentry and justice-involved service areas, as well as resources to address identified service gaps through the provision of direct supportive services to participants. The demonstrated and continuing need for these services among justice-involved Cherokee citizens underscores the importance of sustained funding. With the conclusion of this grant, the department faces the challenge of identifying and securing alternative funding sources to ensure the continuity and effectiveness of reentry services for Cherokee Nation citizens.
- Awarded $215,000 on September 23, 2025, for the Cherokee Nation TANF/ICW Collaboration Project grant, funded by the U.S. Department of Health and Human Services – Administration for Children and Families. Funding is designated primarily for training to support TANF and ICW program collaboration.
- Talking Leaves Job Corps has experienced two significant challenges that have directly impacted the funding provided by the U.S. Department of Labor—low student enrollment due to federal mandates and a high staff vacancy rate. Both issues have resulted in substantial reductions to the program's operational budget and have required targeted strategies to mitigate their effects.
  - As a result of these barriers, Talking Leaves was forced to reduce its monthly voucher amount by more than $240,000 over a 12-month period during Base Year 1 of the current contract. The program has also faced a low inventory of qualified applicants, which has limited recruitment efforts. In response, staff have increased community engagement by attending more outreach events each week and involving current students in promotional activities. The center is also working to strengthen partnerships with Sequoyah High School to identify students who may consider transferring to Talking Leaves rather than dropping out, helping to rebuild a consistent applicant pipeline.
  - Despite these obstacles, Talking Leaves Job Corps continues to make every effort to stabilize operations, strengthen recruitment and outreach, and improve staff retention. These ongoing efforts aim to restore enrollment and staffing levels to meet contract requirements and ensure that the program can continue to provide quality education and training opportunities to its students.
- The expiration of Career Services' ARPA funding sources are already having a significant impact on the level of client services available to Cherokee citizens. These funds have been instrumental in expanding employment and training opportunities, as well as providing direct assistance to program participants. With the conclusion of this funding, Career Services anticipates a reduction in the scope of services that can be offered. To help mitigate this impact, the department will continue to actively pursue Employment and Training grants, along with other funding opportunities, to help offset the decrease and ensure continued support for Cherokee citizens seeking employment and career development assistance.

Key Trends and Challenges Impacting the Department

Career Services continues to target vocational training and employment placement in high- growth industries within our area including, Health Occupations, Manufacturing, Hospitality, and Construction Trades. Challenges may include ensuring consistent funding for these programs, effectively reaching, and enrolling eligible students, and maintaining the academic success of participants to fulfill program requirements.

Since March 2020, Career Services has experienced a substantial increase in the number of Cherokee citizens seeking assistance through its programs. The availability of ARPA funding not only expanded the department's capacity to serve more individuals but also broadened its scope of responsibilities, including the management of timesheet collection and the distribution of economic assistance payments. Over the past year, several ARPA-funded Career Services projects have been fully expended; however, funding for key initiatives such as Vocational, Adult and Youth Work Experience, the Job Training Center, and the Gadugi Call Center has been extended through FY25. Looking ahead to FY26, the department faces the challenge of identifying alternative funding sources to sustain these vital services. Without continued support, programs related to vocational and specialized training, reentry, summer youth employment, adult work experience, and on-the-job training may be affected. Career Services remains committed to pursuing new grants and funding opportunities to minimize disruptions and continue providing essential employment and training services to Cherokee citizens.

Space, internet connectivity, and equipment continue to present significant challenges as Career Services experiences ongoing growth in both programs and staffing. Currently, staff are spread across five different locations within Tahlequah, as well as offices throughout the 14 counties, which creates logistical and communication challenges and limits overall efficiency especially in more rural settings. The need for additional workspace will continue to increase as new staff members are brought on board to support expanding program operations. The department has recently entered the renovation phase of the Everise building, with completion anticipated by spring 2026. During this time, TERO staff have been temporarily relocated to a smaller area within the same building. However, the department continues to incur space-related costs for the entire facility despite the vastly reduced occupancy. Addressing these space and infrastructure needs remains a top priority to ensure that Career Services can continue to operate effectively and support its growing portfolio of programs and personnel.

Career Services offices in Dewey and Wagoner have not experienced a significant increase in foot traffic throughout FY25. Despite ongoing efforts to promote the range of programs and services available, attracting participants in these locations has remained a continual challenge. The department will continue to explore outreach strategies and community engagement opportunities to raise awareness and encourage greater utilization of services in these areas.

- ❖ Tribal Economic Development: Historically, only a very limited amount of economic development activities has been supported through administrative funds from federally funded programs, supplemented by a small allocation of $25,000 in tribal funds. Career Services is frequently called upon to lead economic development initiatives that represent the Cherokee Nation to the public, inter-tribal organizations, and government agencies. These activities can range from meeting with potential employers to hosting job fairs, resource fairs, or delivering formal presentations to major businesses considering locating in our area. Such initiatives require substantial preparation and often involve significant use of supplies and equipment, including promotional materials, signage, banners, decorations, vehicles, and other overhead costs. Given the extremely limited budgets of our federally funded programs for these purposes, these funds play a critical role in enabling Career Services to expand its economic development efforts, particularly through partnerships with Cherokee Nation Businesses (CNB).

- Recovery Employment Program: In FY25, the Recovery Employment Program provided services to over 500 Cherokee citizens, reflecting both the high demand for and the critical impact of the program. This year also allowed Career Services to identify the most pressing and specific areas of need, enabling the development of targeted, effective, and meaningful services for our citizens. Given the volume and complexity of services delivered, additional staff will likely be required to ensure the program can continue to meet citizen needs efficiently and maintain the high quality of support that participants rely on.
- JOBS/Tribal TANF: A key trend affecting the program has been a slight increase in cases involving parents, indicating a growing need for general welfare-related services. This trend became particularly evident over the past year. Despite the increase in parent-involved cases, child-only cases continue to represent the largest concentration of cases within the program. Looking ahead, the program faces challenges in identifying and implementing new, diverse services that can provide alternative work participation activities for clients. There is a growing demand for teleworking and work-from-home opportunities, largely driven by a continued shortage of childcare facilities and openings in the service area. Meeting these emerging needs will be critical to ensuring that clients have access to flexible and sustainable employment options while maintaining compliance with program requirements.
- TLJC: Talking Leaves challenges are in two significant areas which directly affect the funding provided by the Department of Labor
    - The program's enrollment goal is set at 197 students; however, current enrollment stands at only 85 students, representing 43 percent of the target. This shortfall has reduced operational contract funding by approximately 57 percent. Several factors contributed to the decline in enrollment. In early March 2025, the Department of Labor paused background checks, halting new admissions for several months until the process resumed in September 2025. Additionally, many applicants present with complex mental health issues that require review before admission, which further delays the intake process.
    - In addition to enrollment challenges, the center has struggled with maintaining the required staffing levels. The contract stipulates that the center's vacancy rate should not exceed 3.9 percent; any rate higher than 4 percent results in the return of staffing funds equal to the wages and fringe benefits associated with those vacant positions. Over the course of Base Year 1, Talking Leaves experienced reductions totaling more than $580,000 due to prolonged vacancies. The average time to fill open positions remains high, primarily because of the extensive background check process for youth-sensitive positions. Compounding the issue, there is a limited pool of qualified applicants experienced in working with youth, making recruitment especially challenging

Goals and Objectives

Career Services programs are designed to assist individuals in achieving unsubsidized employment that promotes long-term self-sufficiency and economic stability. Through a combination of job training, education, career readiness, and supportive services, participants gain the skills and resources necessary to successfully enter and remain in the workforce. These efforts contribute to the overall goal of reducing dependency, increasing employability, and empowering individuals to achieve lasting economic independence.

- Improve effectiveness of service delivery by integrating our employment, training, and related services
- Reduce joblessness among Indian people within our service area; and
- Meet tribally determined goals consistent with the policy of self-governance.
- Build employee skills to serve client needs efficiently and effectively, including our clients with disabilities

- ❖ Provide support to enable individuals with barriers to employment (including individuals with disabilities and veterans) to gain the skills needed to enter and retain employment
- ❖ Develop and foster continuing partnerships in business, industry, and the local community to prepare the workforce with skills needed to match incoming jobs
- ❖ Provide employment and training services in a manner that is in line with Cherokee Nation cultural beliefs and norms
- ❖ Develop an emerging workforce through wrap around services such as career skills, education, and training
- ❖ Assist dislocated workers and long-term unemployed individuals in reentering the workforce
- ❖ Increase the number of individuals attaining degrees and/or nationally recognized certifications and credentials
- ❖ Assist adults in attaining a secondary school diploma and in the transition to postsecondary education and training
- ❖ Provide screening and referral of qualified participants in employment and training services for employers
- ❖ Provide culturally enriching programming as a means of providing short-term and long-term growth of the individual, through childcare, training, or othermeans
- ❖ Expand and build public/private community partnerships to collaborate formore comprehensive, cost effective and innovative service delivery
- ❖ Assist adults in becoming literate and to obtain skills necessary for employment and self-sufficiency
- ❖ Remove barriers to service delivery by improving the internal enabling systems' processes, especially technological and database advances that streamline application and service processes, internal communications, inter-department program communication, and accessibility to services at the local community level
- ❖ Assist local communities in economic development activities
- ❖ Provide services to improve the availability, affordability, and quality of childcare for Indian families in which parents are working, going to school, or attending job training programs.
- ❖ Adult Education GED
    - ➢ Expand the service area from the jurisdictional reservation to the entire United States implementing an online GED academy reaching any Cherokee citizen in the US who needs to obtain their GED utilizing the Essential Ed platform
    - ➢ Increase the graduation rate to 60% of all intakes (2024 rate was 30%, while 2025 rate was 50%)
    - ➢ Send at least two instructors to each of the National Conferences (GED and COABE)
- ❖ Adult Education Career Skills
    - ➢ Increase the completion rate for employability skills online classes
    - ➢ Expand the service area dependent upon funding sources
    - ➢ Expand Career Skills Trainings to 16-17 year old citizens who will be aging Out
- ❖ Vocational Rehabilitation
    - ➢ The Vocational Rehabilitation (Voc-Rehab) program supports individuals with physical or mental disabilities in achieving employment and greater independence. This is accomplished through a range of individualized services, including counseling, medical and psychological support, job training, and other tailored interventions. The program prioritizes services for individuals who are significantly disabled, ensuring they receive the guidance and resources necessary to succeed in the workforce.
    - ➢ Voc-Rehab is committed to providing culturally appropriate services to American Indians with disabilities residing within the Cherokee Nation reservation. Services are designed to align with each participant's strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choices, empowering individuals to prepare for and engage in meaningful employment that enhances economic self-sufficiency.

- The program's goal is to place 35 new participants into service provision status each year, supporting them through an Individual Plan for Employment (IPE) and providing access to training opportunities at colleges, universities, technology centers, or other relevant institutions. Currently in the fifth year of its funding cycle, Voc-Rehab is preparing to submit an application for a new five-year grant to continue delivering these critical services to individuals with disabilities.

- JOBS/Tribal TANF: The goal of the Tribal TANF Program is to provide families with opportunities to achieve and maintain self-sufficiency. To accomplish this, the program offers temporary support to meet basic needs, promotes education and training that leads to employment, and provides youth services designed to foster long-term family stability and success. The program's objectives align with the four purpose areas established by Public Law 104-193
  - End dependence on government benefits by promoting job preparation, enhancing employability, and supporting self-sufficiency.
  - Provide assistance to needy families so that children can be cared for in their own homes or the homes of relatives.
  - Educate to prevent and reduce out-of-wedlock pregnancies, promoting responsible family planning.
  - Encourage the formation and maintenance of two-parent families, supporting the wellbeing and stability of children and families.

Through these objectives, the Tribal TANF Program works to empower families, strengthen communities, and create sustainable pathways toward economic and social self-reliance.

- TLJC: Talking Leaves Job Corps vision is that Talking Leaves is a the premier and elite Job Corps Center across the Nation, that we have a full center with 200 students enrolled and a waiting list of students to enroll; that the students receive elite training in their specific trade areas; that employers are clamoring and excited to receive our well trained and employable students; and finally that students obtain sustainable and more than a living wage upon graduating and transitioning into the workforce

Key Performance Measures

Career Services			
	2024 Actual	2025 Budget	2026 Budget
Tribal Training Services	409	183	250
Adult Education Success Rate	81%	65%	80%
Entered unsubsidized employment-Direct Placement	450	124	300
Average Hourly Wage Increase	$4.65	$4.89	$4.95
Participants Entering Unsubsidized Employment-Program Participants	450	480	496

Figure 114 Career Services Performance Measures

Career Services Organizational Chart

Figure 115 Career Services Org Chart

Expenditures and Authorized Positions

The Career Services' funding is shown in the following table (see figure 116 below) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Education	$ 693,887	$ 697,222	$ 697,222
Department of Labor	9,731,096	17,842,521	18,040,152
Dept of Justice	1,128,827	2,241,308	1,850,000
DHHS General	2,990,242	15,483,125	15,483,125
DOI PL 102-477	9,759,787	37,085,986	39,705,322
DOI Self Governance	15	-	-
Fed Other	49,557	1,484,143	1,368,743
HUD	98,274	308,544	308,544
Indirect Cost	386,320	590,219	590,219
Motor Fuel Tax	202,211	202,500	202,500
USDA	6,634	-	-
General Fund	5,939,112	14,039,625	14,539,625
Grand Total	$ 30,985,963	$ 89,975,193	$ 92,785,452

Figure 116 Career Services Funding by Funding Source

The table on the following page (see figure 117) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 12,030	$ 159,348	$ 130,500
BUILDING LEASE	20,310	155,700	133,700
CAPITAL ACQ <5K	178,015	24,000	24,000
CAPITAL ACQUISITIONS	20,028	1,015,945	704,931
CLIENT SERVICES	3,900,441	44,538,899	47,468,443
CONTRACTS	775,678	3,769,615	3,477,440
FOOD COST	29,154	255,000	254,000
INDIRECT COST	2,586,475	5,241,625	5,696,872
INSURANCE	59,767	32,262	32,296
INTERNET	73,287	63,024	63,024
LEASE EQUIPMENT	57,413	61,560	61,560
MAILING COST	27,851	73,890	73,890
OTHER EXPENSES	39,399	185,504	181,504
PRINTING/COPYING	323	49,712	49,712
PROPERTY TAXES	-	4,000	4,000
RECRUITMENT	196,884	102,272	112,272
REPAIRS/MAINT	95,663	494,164	471,960
SALARIES/FRINGE	19,357,526	23,379,357	23,257,621
SCHOLARSHIPS	332,568	5,354,166	5,417,915
SPACE COST	911,966	457,242	650,500
STAFF DEVELOPMENT	289,607	318,761	306,051
SUPPLIES	699,047	1,048,447	1,060,765
TELEPHONE	248,310	276,047	266,725
TRANSFERS	-	937,030	937,030
TRANSPORTATION	288,817	319,060	310,444
TRAVEL	264,284	557,179	538,947
UTILITIES	521,122	1,101,384	1,099,350
Grand Total	**$ 30,985,963**	**$ 89,975,193**	**$ 92,785,452**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
ADULT EDUCATION	6	4	4
EMPLOYMENT & TRNG CAREER SVC	241	218	198
TALKING LEAVES JOB CORPS	106	-	100
CAREER SERVICES TOTAL	**353**	**222**	**302**

Figure 117 Summary Budget Data – Career Services

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Housing Authority of the Cherokee Nation

Department Overview

The Housing Authority of the Cherokee Nation (HACN) was created in 1966 to provide decent, safe, and sanitary housing within the Cherokee Nation. HACN continues that original mission and is dedicated to providing housing assistance through a number of programs.

Primary Services

The Housing Authority of the Cherokee Nation (HACN) provides decent, safe, secure, sanitary, and affordable housing opportunities within the Cherokee Nation. HACN carries out the goals and objectives as set forth in the Cherokee Nation's Indian Housing Plan as submitted and approved by HUD. They are also responsible for preparing the annual Indian Housing Plan and the Annual Performance Report, on behalf of the Cherokee Nation, as required by HUD.

HACN works with regional and national membership organizations to promote and advocate for Indian Housing opportunities and programs, including the Inter-Tribal Council of the Five Civilized Tribes, the Southern Plains Indian Housing Association, the AMERIND Risk Management Corporation, the National Congress of American Indians, and the National American Indian Housing Council (NAIHC). The Executive Director was elected as the Chairman of NAIHC for a two-year term ending in 2020. The Deputy Executive Director is the elected Region IV (Southern Plains) member of the Board of Directors of NAIHC. The Director of Housing Management also serves as the Region IV (Southern Plains) member on the Board of Directors of AMERIND Risk. AMERIND is a member-owned organization of Tribes and Indian Housing Authorities that, through a risk pool, provides affordable and sustainable insurance for Native communities and businesses.

Major Financial or Programmatic Changes Occurring During This Budget

None expected for FY26

Key Performance Measures

Housing Authority of Cherokee Nation			
	2024 Actual	2025 Budget	2026 Budget
Housing Rehabilitation	944	950	950
Home Improvement Program	2	2	2
Minor Emergency Repair	125	125	125
Self Help Emergency Assistance Repair	250	250	300
Mortgage Assistance Program (MAP)	363	363	377
Housing Accessibility & Rehab	250	250	75
Low Income Properties	1,602	1,602	1587

Figure 118 HACN Key Performance Measures

Goals and Objectives

Carry out the goals and objectives, as set forth in the Cherokee Nation's Indian Housing Plan as submitted to and approved by the US Department of Housing and Urban Development (HUD).

HACN will provide housing services through the Cherokee Nation's HUD-VASH demonstration project. As a Tribal HUD-VASH project, the US Department of Veterans Affairs is a vital partner in providing housing assistance to eligible homeless Veterans. The program also provides the VA with a Case Manager who works directly with the Cherokee Nation program to provide other supportive programs through the VA.

Expenditures and Authorized Positions

The HACN's funding is shown in the table below (see figure 119) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Treasury	$ 2,986,311	$ 17,476,478	$ 10,505,975
DOI Self Governance	1,588,651	3,564,515	2,254,501
HUD	33,939,816	73,567,936	72,292,653
General Fund	1,275,092	10,291,800	9,325,260
Grand Total	**$ 39,789,870**	**$ 104,900,729**	**$ 94,378,389**

Figure 119 HACN Funding by Funding Source

The table below (see figure 120) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
CONTRACTS	$ 39,736,397	$ 104,478,229	$ 93,955,889
CONTRIBUTIONS	36,391	422,500	422,500
INDIRECT COST	1,698	-	-
INTERNET	106	-	-
MAILING COST	13	-	-
SALARIES/FRINGE	14,899	-	-
TELEPHONE	270	-	-
TRANSPORTATION	97	-	-
Grand Total	**$ 39,789,870**	**$ 104,900,729**	**$ 94,378,389**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
The positions within this divison are paid from a component unit of the Nation. There are no FTEs working for the nation from this funding.	-	-	-
HOUSING AUTHORITY OF CN TOTAL	**-**	**-**	**-**

Figure 120 Summary Budget Data – HACN

Tax Commission

Department Overview

The Tax Commission's mission is to raise revenues in a fair and efficient manner, to enable the government of the Cherokee Nation to provide governmental services to citizens of the Cherokee Nation and to work for the success and future of the Cherokee Nation and the citizens of the Cherokee Nation by providing increased revenue for Tribal Economic Development, Self-Sufficiency and to develop a strong Tribal Government.

The Tax Commission is composed of four main areas: Motor Vehicle, Revenue and Taxation, and Motor Fuels.
The Motor Vehicle area's main function is to register and tag all types of motor vehicles, travel trailers, manufactured homes, ATV's etc. for Cherokee citizens living within the State of Oklahoma.

The Revenue and Taxation area licenses and regulates any retail business located on restricted or trust land within the jurisdictional area. These include sales tax, cigarette tax, tobacco tax, license fees and alcohol tax.

Primary Services

Provide citizens with the ability to register and tag their vehicles and the ability to establish retail businesses on restricted and trust land.

Key Trends and Challenges Impacting the Department

Challenges impacting the Tax Commission are the continued increase of space cost, internet (T-1 lines for tag offices) imaging/scanning system, bank service charges and getting supplies in a timely manner and maintaining good dependable employees etc.

Goals and Objectives

The goal of the Tax Commission is to raise revenue in a fair and efficient manner, to enable the Cherokee Nation to provide governmental service to citizens of the Cherokee nation and to promote tribal economic development, self-sufficiency and a strong tribal government.

Key Performance Measures

Tax Commission			
	2024 Budget	2025 Budget	2026 Budget
Motor Vehicle Receipts	43,470	40,738	38,294
Boat/Motor Receipts	1,819	1,589	1,400
New Titles Issued	53,855	55,406	58,176
Tobacco Cartons	932,339	848,895	806,450

Figure 121 Tax Commission Key Performance Measures

Tax Commission Organizational Chart

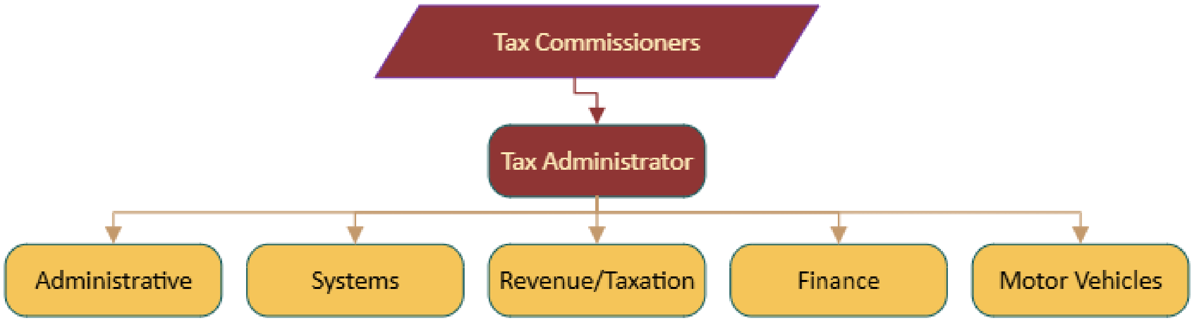

Figure 122 Tax Commission Org Chart

Expenditures and Authorized Positions

The Tax Commission's funding is shown in the table below (see figure 123) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Motor Vehicle Tax	$ 23,575,309	$ 18,907,857	$ 20,306,100
General Fund	13,071,475	12,363,158	12,329,764
Grand Total	**$ 36,646,784**	**$ 31,271,015**	**$ 32,635,864**

Figure 123 Tax Commission Funding by Funding Source

The table on the following page (see figure 124) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 3,219	$ 2,500	$ 2,500
BUILDING LEASE	67,188	153,600	92,000
CAPITAL ACQ <5K	22,423	90,000	35,000
CAPITAL ACQUISITIONS	226,760	117,001	320,000
CONTRACTS	11,538,567	11,455,809	11,786,396
FOOD COST	392	1,900	1,900
INDIRECT COST	619,701	1,004,291	1,093,593
INSURANCE	14,336	13,100	14,750
INTERNET	75,932	80,200	85,000
LEASE EQUIPMENT	54,643	81,500	81,500
MAILING COST	266,269	252,000	252,000
OTHER EXPENSES	392,647	359,000	361,500
PRINTING/COPYING	439,024	372,000	362,000
RECRUITMENT	230	6,850	6,100
REPAIRS/MAINT	3,508	8,500	6,000
RESERVED BY APPROPRIATION	-	11,213,130	11,933,721
SALARIES/FRINGE	4,257,887	5,126,710	5,232,598
SPACE COST	357,800	300,000	364,000
STAFF DEVELOPMENT	5,725	4,000	4,000
SUPPLIES	86,377	146,000	121,000
TELEPHONE	31,462	73,500	91,500
TRANSFERS	18,141,254	333,874	309,206
TRANSPORTATION	20,898	39,500	37,100
TRAVEL	10,319	17,500	22,500
UTILITIES	10,224	18,550	20,000
Grand Total	**$ 36,646,784**	**$ 31,271,015**	**$ 32,635,864**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
TAX COMMISSION	86	86	86
TAX COMMISSION TOTAL	**86**	**86**	**86**

Figure 124 Summary Budget Data – Tax Commission

Election Commission

Department Overview

The Election Commission is an autonomous and permanent entity, pursuant to Article IX. 'Election,' of the Cherokee Nation Constitution that has the sole responsibility and explicit authority for the conduct of all Cherokee Nation Elections. The Election Commission shall be composed of five (5) Members, two (2) appointed by Tribal Council, two (2) appointed by the Principal Chief and one (1) selected by those four appointees, and this fifth member shall be confirmed by the Principal Chief and the Council.

Primary Services

Article IX. Section 1 of the Constitution of the Cherokee Nation calls for the creation of the Cherokee Nation Election Commission. The Commission shall be an autonomous and permanent entity charged with the administration of all Cherokee Nation elections, in accordance with election laws. The primary services of the Election Commission are to prepare for future elections, conduct elections, register Cherokee Citizens to vote, and educate Cherokee citizens about the processes and procedures of Cherokee Nation Elections.

Major Financial and Programmatic Changes Occurring During This Budget

FY2026 is a non-election year and does reflect a budget decrease from FY2025 which was a mid-term election year for Cherokee Nation. Though there is a decrease, it is not a substantial decrease due to budgeting for more voting machines outlined below and system upgrades that may only happen during a non-election year.

Key Trends and Challenges Impacting the Department

Due to the redistricting that happened in 2024, the Commission put in place what they believed to be the best use of polling locations for the 2025 Election Cycle. After the completion of the 2025 Election Cycle, and through careful consideration, this FY2026 the Election Commission will be reviewing all Precinct locations within each District to better serve our Cherokee voters. We believe to best serve the voters of the Cherokee Nation, more Precinct locations are needed. This means that adding locations and purchasing more voting equipment to meet industry standards for the number of locations has been factored into this year's budget.

Goals and Objectives

The objective of the Election Commission is to maintain the highest level of integrity in carrying out CNCA Title 26 Elections, for the purpose of conducting all Cherokee Nation elections. The CNEC is committed to maintaining a current and accurate voter registration database, maximizing voter registration & education and provide our Cherokee Citizens with the best services possible while conducting fair, honest and impartial elections.

Key Performance Measures

Election Commission			
	2024 Actual	2025 Budget	2026 Budget
Registered voters	79,625	82,500	79,500
Total Votes Cast	1,247	10,000	0

Figure 125 Election Commission Performance Measures

Election Commission Organizational Chart

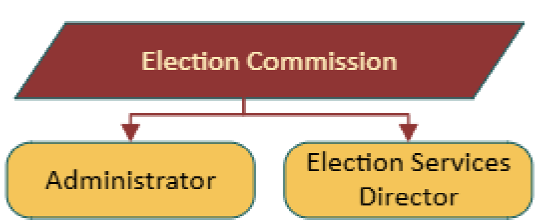

Figure 126 Election Commission Org Chart

Expenditures and Authorized Positions

The Election Commission's funding is shown in the table (see figure 127 below) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
General Fund	$ 1,046,439	$ 1,381,222	$ 1,199,923
Grand Total	$ 1,046,439	$ 1,381,222	$ 1,199,923

Figure 127 Election Commission Funding by Funding Source

The table below (see figure 128) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ -	$ 1,000	$ 1,000
BUILDING LEASE	-	-	3,600
CAPITAL ACQ <5K	10,946	10,000	10,000
CAPITAL ACQUISITIONS	23,615	-	40,666
CONTRACTS	433,519	700,000	552,000
FOOD COST	2,869	2,500	1,000
INDIRECT COST	66,890	107,811	89,070
INSURANCE	3,749	4,000	5,000
INTERNET	53	-	-
MAILING COST	43,268	61,500	21,500
OTHER EXPENSES	8,981	5,000	2,500
RECRUITMENT	96	4,400	600
REPAIRS/MAINT	1,131	-	-
SALARIES/FRINGE	353,451	390,011	364,487
SPACE COST	49,404	51,000	52,000
STAFF DEVELOPMENT	-	500	500
SUPPLIES	29,810	26,000	35,000
TELEPHONE	13,033	11,000	14,000
TRANSPORTATION	5,623	6,000	6,500
TRAVEL	-	500	500
Grand Total	$ 1,046,439	$ 1,381,222	$ 1,199,923
Authorized Positions	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ELECTION COMMISSION	5	6	5
ELECTION COMMISSION TOTAL	5	6	5

Figure 128 Summary Budget Data – Election Commission

Cherokee Publications

Department Overview

Cherokee Publications is responsible for the production and distribution of the Cherokee Phoenix, which includes:

- Bi-monthly print editions of the Cherokee Phoenix newspaper
- Weekly digital newsletters delivered via email
- Ongoing maintenance of the official website: cherokeephoenix.org
- Management of social media platforms to ensure timely and accurate dissemination of information

The Cherokee Phoenix plays a vital role within the Cherokee Nation. It serves as the primary source of news and information for a majority of tribal citizens. Through its continued and expanded circulation, the publication supports all departments, programs, and strategic initiatives of the Cherokee Nation by promoting transparency, engagement, and cultural preservation.

Primary Services

The Cherokee Publications Department is responsible for producing and managing platforms that report on the Cherokee Nation's government, current events, culture, people, and history. The department's core services include:

- Publishing and distributing a twice-monthly print edition of the Cherokee Phoenix
- Publishing daily news content to the official website: cherokeephoenix.org
- Delivering a daily e-newsletter to subscribers
- Publishing daily updates across multiple social media platforms

These services ensure that Cherokee Nation citizens have consistent, timely, and culturally relevant access to news and information.

Key Trends and Challenges Impacting the Department

Like many in the media industry, the Cherokee Phoenix faces ongoing challenges related to declining print readership and reduced print advertising revenue. At the same time, there is a growing demand for multimedia and mobile-friendly content, reflecting evolving reader preferences.
These shifts necessitate a diversification of revenue streams and the development of new strategies for subscriber engagement and retention. To remain competitive and relevant, the department is actively exploring innovative content delivery methods and alternative advertising models.
Additionally, the department faces challenges in recruiting and retaining qualified personnel, particularly indigenous reporters, who remain underrepresented in the journalism field. Addressing this gap is critical to maintaining culturally informed and community-centered reporting.

Goals and Objectives

For Fiscal Year 2026, the department will continue to build on the progress made under the business plan approved by the Editorial Board. Key goals include:

- Expanding and enhancing the Cherokee Phoenix and the methods by which news and information are delivered to Cherokee Nation citizens
- Developing new revenue opportunities to support long-term financial sustainability

❖ Maintaining momentum in digital transformation and audience engagement

In terms of personnel, the department is committed to remaining competitive in the current job market by focusing on the recruitment and retention of high-quality news writing and sales professionals. These efforts are essential to sustaining the publication's growth and journalistic excellence.

Key Performance Measures

Cherokee Publications			
	2024 Actual	2025 Budget	2026 Budget
Newspaper Subscriptions	73,000	137,000	100,000
Newspaper Distribution	6,600	6,600	6,845
Monthly Website Visitors	48,130	50,000	55,000
E-Newsletter Subscribers	22,200	23,400	35,000
Social Media Followers	58,500	60,000	85,000

Figure 129 Cherokee Publications Performance Measures

Cherokee Publications Organizational Chart

Figure 130 Cherokee Publications Org Chart

Expenditures and Authorized Positions

The Cherokee Publications' funding is shown below(see figure 131) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Indirect Cost	$ 523,296	$ 540,424	$ 1,917,086
Private	10,124	24,500	-
General Fund	755,200	760,634	2,728,188
Grand Total	$ 1,288,620	$ 1,325,558	$ 4,645,274

Figure 131 Cherokee Publications Funding by Funding Source

The table on the following page (see figure 132) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
CAPITAL ACQ <5K	$ 14,494	$ 19,423	$ 1,500
CONTRACTS	47,499	56,080	76,980
FOOD COST	81	-	-
INDIRECT COST	69,655	97,114	368,939
INSURANCE	1,681	2,100	2,100
INTERNET	794	435	435
LEASE EQUIPMENT	4,283	-	-
MAILING COST	55,730	61,603	3,061,603
OTHER EXPENSES	19,086	7,505	17,505
PRINTING/COPYING	-	3,100	3,100
RECRUITMENT	29	-	-
SALARIES/FRINGE	915,509	953,205	991,556
SPACE COST	40,215	68,276	68,276
STAFF DEVELOPMENT	12,091	7,718	6,000
SUPPLIES	25,136	1,600	1,600
TELEPHONE	17,565	14,180	14,180
TRANSFERS	25,000	-	-
TRANSPORTATION	18,576	11,500	11,500
TRAVEL	21,197	21,719	20,000
Grand Total	**$ 1,288,620**	**$ 1,325,558**	**$ 4,645,274**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
CHEROKEE PUBLICATIONS	15	13	13
CHEROKEE PUBLICATIONS TOTAL	**15**	**13**	**13**

Figure 132 Summary Budget Data – Cherokee Publications

Secretary of Natural Resources

Department Overview / Primary Services

The Office of the Secretary of Natural Resources (NR) is comprised of the following departments: Wildlife Conservation, Land Management & Agriculture, Grants and Compliance, Administrative Support, Ethnobiology, Tribal Historic Preservation Office, GeoData Center, Solid Waste Management, and Environmental Programs.
These departments and their respective programs serve functions associated with natural resources. A brief description of each follows:

- Wildlife Conservation is responsible for management of hunting and fishing activities within the reservation, including management of the fish and game harvest reporting system in the Gadugi Portal; management of designated lands for hunting, fishing, and harvesting; outreach programs such as draw hunts and fishing derbies; and development and oversight of Cherokee Nation's Fish and Game Code.
- Land Management and Agriculture is responsible for maintenance of tribal lands as well as livestock operations, including activities such as brush hogging, fencing construction and maintenance,

pesticides application, management of cow/calf cattle operations, management of a bison herd, collection of wood for distribution to programs, etc.

- Grants and Compliance is responsible for managing both pre- and post-award grant activities for the Natural Resources group, including development of projects and applications, management of post-award programmatic reporting and compliance, and maintenance of central documentation related to all NR grant-funded programs. This department operates special project grant programs in addition to performing administrative duties, including some grant programs associated with clean energy initiatives and citizen services.
- Administrative Support is responsible for managing all budget activities of NR's component departments, including activities related to developing budgets and budget modifications; initiating journal entries; processing payments to vendors and all associated paperwork; and assessing budget burn rates, payroll expenditures, etc. of ongoing NR departments and programs.
- Ethnobiology is responsible for maintenance of the Heirloom Garden and Seed Bank programs, including managing garden sites for harvesting and demonstration. These programs maintain genetically pure cultural and heirloom seeds for distribution to Cherokee citizens and provide outreach and education regarding cultural importance of plants and animals.
- The Tribal Historic Preservation Office is responsible for government-to-government consultations state and federal agencies to ensure that cultural resources and sites are not adversely affected by projects. The THPO promotes inclusion of sites on the National Register of Historic Places, is involved in consultation with various agencies to ensure compliance with the National Historic Preservation Act (NHPA), and implements activities under the Native American Graves Protection and Repatriation Act (NAGPRA).
- Solid Waste Management operates the Cherokee Nation Landfill, which is located in Adair County and receives private and municipal waste. The Landfill is operated in compliance with an overarching Master Plan and applicable regulations to provide a service to Adair County and surrounding communities.
- Environmental Programs operates numerous programs associated with environmental topics, including monitoring of air quality and water quality, assessment of sites for environmental hazards and mitigation needs, brownfields remediation projects, Superfund site projects, provision of technical assistance to other tribes within US EPA Region 6 related to environmental programs, and community based programs such as e-waste and hazardous waste collection events and educational programming for local schools.
- Wildland Fire Management is responsible for activities related to mitigation of wildfire risk, such as reduction of hazardous fuels through prescribed burning and provision of prevention outreach and education, as well as for responding to wildfire outbreaks within the reservation. Through partnership with the Bureau of Indian Affairs, the Wildland Fire team may also be deployed to assist other tribes experiencing wildfire outbreaks across the country.

Major Financial and Programmatic Changes Occurring During This Budget

Wildland Fire Management - This program was transferred to Natural Resources from Career Services. This transition brought new budgets under the management of Natural Resources, including several new grants and projects.

The new general fund for Volkswagen (VW) - The Volkswagen (VW) Settlement began in FY19 for funds distributed to the Cherokee Nation as part of the Volkswagen Diesel Emissions Environmental Mitigation Trust for Indian Tribe Beneficiaries ("Indian Tribe Trust"). The purpose of this VW "diesel-gate" settlement agreement funded Accounting Unit was to administer the Cherokee Nation (CN's) award therefrom. The funding's main purpose was to REPLACE vehicles with high diesel emissions and construct viable infrastructure that supports said replacement vehicles. Vehicle electrification is one of the fund's main priorities (but not the sole priority). All (5) cycle funding rounds of the VW Settlement were

combined and put into this general fund for the purpose of continued operation and maintenance per the establishing Council resolution.
Landfill – The landfill cell 6 construction is scheduled to be completed by the end of December 2025.

Ethnobiology – The Ethnobiology department will continue to develop the new garden sites for harvesting of cultural seeds and also for educational/demonstration purposes. This will involve hiring of additional staff and the purchasing of new supplies and equipment for development of the garden sites once they are complete.

Key Trends and Challenges Impacting the Department

The expansion of responsibilities under the Intertribal Hunting and Fishing Reciprocal Agreement, which allows for citizens of the Five Tribes to hunt on each respective Tribe's reservation under treaty rights, has increased need for Wildlife Conservation staff to perform outreach, develop FAQs, police wildlife related activities across the reservation, and generate various reports. Since the dissolution of the Hunting & Fishing Compact with the state, this department's responsibilities have increased drastically.

As NR departments and programs expand and needed staff is hired, space has become a scarce resource, and staff in NR departments may be housed at different locations. Lack of a singular office space for NR departments is a challenge to efficient operations of programs.

Goals and Objectives

Promoting environmental quality and sustainable land practices to ensure the protection of the tribe's cultural and natural resources for the next seven generations of Cherokee citizens

- Land Management & Conservation
  - Land Management & Agriculture: To provide maintenance and upkeep of tribal lands, a cattle herd, and a bison herd.
  - Wildlife Conservation: To conduct wildlife conservation efforts on tribal lands, including the operation of fishing and hunting programming, conservation activities, outreach and education, and management of hunting and fishing resources across the reservation.
- Ethnobiology: To operate the Seed Bank and Native Plant Site/Heirloom Garden, including upkeep and harvesting of culturally significant seeds, performance of outreach and education activities, and distribution of seeds to citizens.
- Administrative Support: To provide for operational support including management of financial processes and Human Resources functions for the Natural Resources group.
- Environmental Programs: To administer programs that address Cherokee Nation's environmental concerns associated with the current and future quality of our land, water, and air, including monitoring, assessment, and mitigation activities under various programs.
- Waste Management: To operate the Cherokee Nation landfill in Adair County in compliance with industry standards and regulations for Cherokee Nation citizens, various municipalities, and the public.
- Tribal Historic Preservation Office: To engage in government-to-government and other formal consultations for the purpose of ensuring the continued protection of cultural and historical resources located throughout Cherokee Nation's area of interest, including those resources and sites located in our ancestral homelands, along the Trail of Tears, and within and around our present-day Reservation.
- Grants and Compliance: To manage both pre- and post-award processes associated with applying for and managing grant-funded and other special projects, including reporting and compliance processes.
- Wildland Fire Management: To prevent and respond to wildland fires both within and outside of the reservation boundaries to ensure preservation of habitat health, property, and life.

Key Performance Measures

Secretary of Natural Resources			
	2024 Actual	2025 Budget	2026 Budget
CNEP Environmental Reviews	1,304	1,198	1,110
Lead Based Paint Inspections	165	193	149
Historic Cherokee Plant Seed Packets	10,000	9,447	9,626
Landfill In Tons Processed	27,416	35,415	25,267
Fires Assisted	347	257	341
Controlled Hunt Applications	3,452	4,600	4,026

Figure 133 Secretary of Natural Resources Performance Measures

Secretary of Natural Resources Organizational Chart

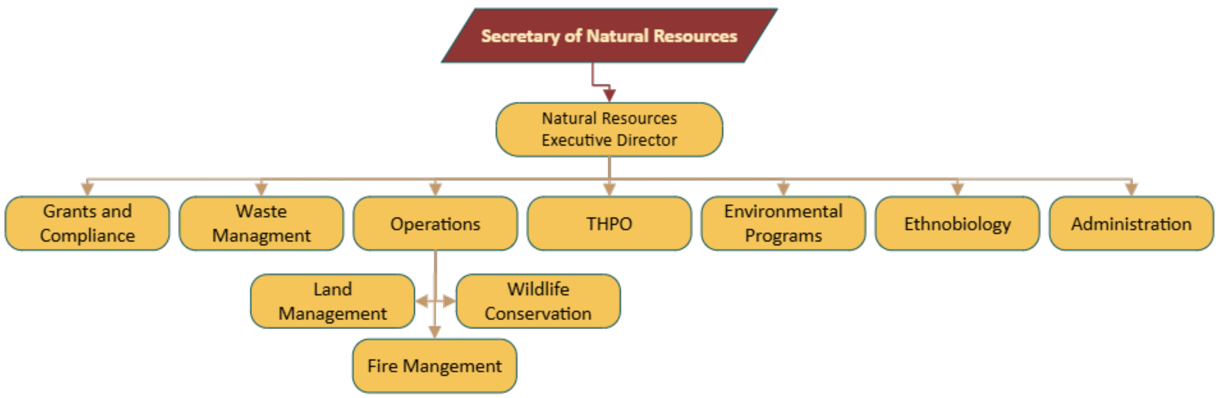

Figure 134 Secretary of Natural Resources Org Chart

Expenditures and Authorized Positions

The Secretary of Natural Resources' funding is shown below (see figure 135) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Transportation Compact	$ 9,018	$ 76,000	$ 76,000
DOI General	2,245,425	3,324,698	3,298,892
DOI Self Governance	1,300,413	2,748,710	2,634,644
Enterprise	1,941,585	7,419,311	5,430,612
EPA	1,833,358	4,408,186	4,284,878
Fed Other	-	3,527,583	3,527,583
HUD	887,474	1,017,255	1,017,255
IHS Self Governance TEH	83,289	293,000	293,000
Indirect Cost	644,291	763,104	763,104
Motor Vehicle Tax	288,117	485,682	-
Private	2,504,651	1,081,203	28,341
USDA	2,730,868	53,718,753	10,522,738
General Fund	2,654,440	6,493,673	6,740,013
Grand Total	**$ 17,122,930**	**$ 85,357,158**	**$ 38,617,060**

Figure 135 Secretary of Natural Resources Funding by Funding Source

The table on the following page (see figure 136) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
ADVERTISING	$ 1,183	$ 2,725	$ 2,700
BUILDING LEASE	48,643	63,800	64,377
CAPITAL ACQ <5K	121,965	138,949	59,668
CAPITAL ACQUISITIONS	3,553,471	5,584,353	5,304,356
CLIENT SERVICES	2,089,358	37,304,842	-
CONTRACTS	425,914	17,218,885	14,467,851
CONTRIBUTIONS	-	479,675	462,350
DEPRECIATION	578,668	675,100	1,015,100
FOOD COST	34,354	37,385	36,385
INDIRECT COST	1,001,781	7,283,178	1,887,974
INSURANCE	100,492	101,127	107,965
INTEREST/DEBT SERVICE	8,305	21,500	-
INTERNET	26,567	31,110	23,178
LEASE EQUIPMENT	8,342	623,028	623,028
MAILING COST	33,486	36,455	37,870
OTHER EXPENSES	57,664	273,341	84,267
PRINTING/COPYING	7,179	21,456	21,157
PROPERTY TAXES	18,216	33,285	21,180
RECRUITMENT	1,345	-	-
REPAIRS/MAINT	328,828	705,275	693,145
RESERVED BY APPROPRIATION	-	401,557	401,557
SALARIES/FRINGE	6,695,761	8,488,822	8,472,556
SPACE COST	151,277	231,295	224,695
STAFF DEVELOPMENT	71,776	114,557	94,348
SUPPLIES	593,621	2,215,400	2,006,638
TELEPHONE	106,832	136,839	110,089
TRANSFERS	358,718	1,059,440	382,484
TRANSPORTATION	409,767	1,214,034	1,190,275
TRAVEL	231,119	760,544	739,053
UTILITIES	58,297	99,201	82,814
Grand Total	**$ 17,122,930**	**$ 85,357,158**	**$ 38,617,060**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
ENVIROMENTAL RESOURCES	24	25	14
ENVIR PROGRAMS	30	29	29
LANDFILL	9	10	12
NATURAL RESOURCES	22	19	19
TRIBAL HISTORIC PRESERVATION	-	-	3
WILDLIFE PROGRAM	5	8	8
WILDLAND FIRE	-	-	22
SONR TOTAL	**90**	**91**	**107**

Figure 136 Summary Budget Data – Secretary of Natural Resources

Language

Department Overview

The Cherokee Nation Language Department leads the preservation, revitalization, and expansion of the Cherokee language across all age groups and communities. Its functions include overseeing immersion schools, adult and childcare language programs, digital language technology, translation services, and teacher certification initiatives. The department also supports housing, health, and wellness programs for First Language Cherokee Speakers to ensure their well-being and engagement in intergenerational language transmission.

Primary Services

- Language immersion programs for early childhood, school-age, and adult learners;
- Cherokee Language Teacher Certification and professional development;
- Community-based and online language learning opportunities;
- Digital resource development, including mobile apps and software integration;
- Family-based and intergenerational learning initiatives;
- Speaker housing and wellness programs for First Language Speakers; and
- Translation and media production services supporting Cherokee language visibility

Major Financial and Programmatic Changes Occurring During This Budget

For FY 2026, supports significant expansions in education, childcare, and digital innovation. Major adjustments include:

- Expansion of the Cherokee Immersion School for additional classrooms, staff, and facilities in Tahlequah and Greasy campuses, including a new middle school building and additional early childhood spaces.
- Growth of the Adult Language Program to increase Master Apprentice cohorts and teacher apprenticeships in Greasy and Kenwood. Additionally, a third-year language internship option for students graduating from the two-year CLMAP program.
- Substantial investment in DF Infant Immersion Child Care to add an additional classroom for certified childcare for language-based early childhood education.
- Greasy Immersion School expansion to add a Kindergarten classroom and additional staff needed to operate the school.
- Increased support for Cherokee education programs to enhance translation, media production, and accessibility efforts.
- 2nd round of USDA RUS Distance Learning funding will conclude in FY 2026, and 3rd round of funding pending for FY 2026.
- Two new Administration for Native American programs were funding for FY 2026-FY 2028.

Key Trends and Challenges Impacting the Department

The Cherokee Language Department key challenges continue to include the rapid loss of First Language Speakers and the critical need to train new generations of fluent educators. Demand for early childhood immersion and digital learning resources is at an all-time high, requiring ongoing expansion of childcare programs and modern technological tools. The department also faces competitive pressures in teacher recruitment and retention. To meet these challenges, FY 2026 initiatives prioritize teacher training pipelines, app-based language instruction, and long-term housing and health support programs for our elder speakers.

Goals and Objectives

Goal 1: Increase the number of fluent Cherokee speakers.

❖ Objective: Expand immersion programs and support community-based learning initiatives.

Goal 2: Strengthen the pipeline of qualified Cherokee language educators.

❖ Objective: Continue collaboration with educational institutions and providing programs for certification and professional development to support new certified teachers.

Goal 3: Integrate Cherokee language in daily life across Cherokee Nation communities.

❖ Objective: Continue developing partnerships with public schools, higher education, and technology companies to embed Cherokee in digital, educational, and community settings.

Key Performance Measures

Language			
	2024 Actual	2025 Budget	2026 Budget
Special Education	26	27	35
Master Apprentice Program	28	36	48
Cherokee Charter School enrollment	135	135	145
Speaker Housing Services	255	200	250
Cherokee language event participants	60,000	60,000	62,500
Word Translations (English to Cherokee)	300,000	135,000	250,000

Figure 137 Key Performance Measures – Language

Language Organizational Chart

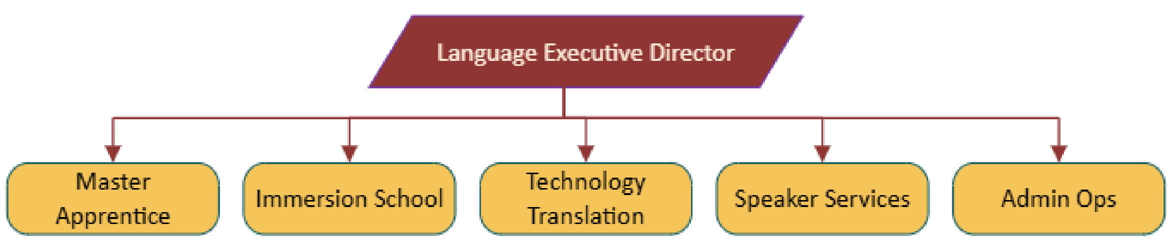

Figure 138 Language Org Chart

Expenditures and Authorized Positions

The Language's funding is shown in the following table (see figure 139 on the following page) by funding source.

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
Department of Education	$ 471,657	$ 1,197,671	$ 1,015,101
DHHS General	446,383	-	-
DOI General	184,852	896,494	896,494
DOI PL 102-477	830,330	4,535,710	5,914,535
DOI Self Governance	354,446	706,690	706,690
HUD	(31,763)	475,000	475,000
Indirect Cost	465,180	874,108	798,348
Motor Vehicle Tax	105,494	132,802	132,802
Other	-	20,000	-
Private	-	60,682	34,770
State of Oklahoma	554,420	992,701	810,930
USDA	1,149,884	2,297,634	1,147,634
General Fund	8,173,118	11,081,264	13,020,112
Grand Total	**$ 12,704,002**	**$ 23,270,756**	**$ 24,952,416**

Figure 139 Language Funding by Funding Source

The table below (see figure 140, on the following page) shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

ADVERTISING	$ 16	$ -	$ -
BUILDING LEASE	6,771	1,200	1,200
CAPITAL ACQ <5K	161,643	207,666	144,500
CAPITAL ACQUISITIONS	84,740	186,000	140,000
CLIENT SERVICES	908,200	2,444,834	2,003,898
CONTRACTS	1,497,391	3,099,781	2,906,075
CONTRIBUTIONS	152,548	-	-
FOOD COST	111,739	138,278	253,528
INDIRECT COST	972,727	2,228,054	2,676,123
INSURANCE	139,785	81,200	121,500
INTERNET	6,411	16,850	20,500
LEASE EQUIPMENT	30,662	57,687	58,233
MAILING COST	2,158	5,705	7,025
OTHER EXPENSES	7,718	23,650	24,513
PRINTING/COPYING	534	22,147	23,897
RECRUITMENT	57,140	8,500	13,500
REPAIRS/MAINT	38,786	48,899	44,853
SALARIES/FRINGE	6,242,492	12,281,505	14,057,108
SCHOLARSHIPS	136,914	79,000	79,000
SPACE COST	612,169	750,250	1,025,599
STAFF DEVELOPMENT	37,899	226,644	189,854
SUPPLIES	731,109	679,662	530,022
TELEPHONE	239,744	157,316	161,398
TRANSFERS	-	20,130	20,130
TRANSPORTATION	67,847	83,986	82,746
TRAVEL	272,083	220,109	148,500
UTILITIES	184,776	201,703	218,714
Grand Total	**$ 12,704,002**	**$ 23,270,756**	**$ 24,952,416**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
CULTURE	23	31	24
IMMERSION SCHOOL	109	117	132
MASTER APPRENTICE LANGUAGE	39	47	52
LANGUAGE TOTAL	**171**	**195**	**208**

Figure 140 Summary Budget Data – Language

Public Health

Department Overview

The following departments function within Cherokee Nation Public Health:
- Performance Management and Clinical Linkage
- Monitoring, Surveillance, and Evaluation
- Administrative Operations
- Community Health Promotion/Education
- Public Health and Wellness

Cherokee Nation Public Health utilizes the 10 essential public health services which serve as a guide the strategies within the division. This framework helps to promote, prevent, protect, and improve population health and wellness for the Cherokee Nation.

The 10 essential public health services include:

- Assess and monitor population health status, factors that influence health, and community needs and assets.
- Investigate, diagnose, and address health problems and hazards affecting the population.
- Communicate effectively to inform and educate people about health, factors that influence it, and how to improve it.
- Strengthen, support, and mobilize communities and partnerships to improve health.
- Create, champion, and implement policies, plans, and laws that impact health.
- Utilize legal and regulatory actions designed to improve and protect the public's health.
- Assure an effective system that enables equitable access to the individual services and care needed to be healthy.
- Build and support a diverse and skilled public health workforce.
- Improve and innovate public health functions through ongoing evaluation, research, and continuous quality improvement.
- Build and maintain a strong organizational infrastructure for public health.

Key Trends and Challenges Impacting the Department

- Strategic key trends are public health governance, public health data and information systems, public health workforce, community engagement, and public health financing.
- Challenges impacting the department: Ageing populations, environmental concerns and resources for food and shelter, tobacco and vaping, cancer, diabetes.
- Improving healthy equity Cherokee Nation citizens by building skills among staff, developing partnerships, fully engaging stakeholders and policy makers, empowering workforce.
- Expand and enhance Cherokee Nation Public Health communication and messaging development by identifying messaging framework and translating evidence into easily understandable relatable stories.
- Data modernization for Cherokee Nation Public Health.

Goals and Objectives

Strengthen engagement in the communities with the development of a more robust Public Health Nursing presence to provide vaccinations to "meet people where they are" by providing education and resources in remote areas. Increase an overall wellness presence with the opening of two new Wellness spaces, one in Catoosa JW Sam, and one in Tahlequah. This allows for access to safe spaces to work out and be involved in wellness initiatives while engagement with community members. These spaces lend themselves to be an area for education, connection, outreach, engagement. Strengthen workforce and continue efforts to work cross divisionally for the good of the citizens and the community.

Primary Services

- Women, Infant and Children (WIC)
- WIC Farmers Market
- Summer Nutrition
- Breast feeding and lactation
- Nutritional Services
- Breast and Cervical Cancer Prevention Program
- Comprehensive Cancer Control Prevention
- Tobacco Prevention and Cessation Program
- WINGS/Walking Groups Physical Activity Programs
- School Health and Wellness
- Community Health Workers
- Public Health Nursing/Point of care testing
- Community Health Promotion Outreach
- Monitoring
- Surveillance and Evaluation
- Wellness Centers and Wellness Spaces
- Healthy Native Diabetes Prevention
- Cherokee cultural practices
- Performance Management
- Quality Improvement
- Workforce Development
- Public Health Education
- Grants Management.

Key Performance Measures

Public Health			
	2024 Actual	2025 Budget	2026 Budget
Recreation Center participants	85,852	100,124	263,000
Summer food benefits for children served	106,030	49,861	50,000
Woman, Infants, Children (WIC)	75,993	75,993	72,000
Woman, Infants, Children (WIC) Farmers Market	5,966	6,500	6,000
Smoking Cessation	83	91	170

Figure 141 Public Health Performance Measures

Public Health Organizational Chart

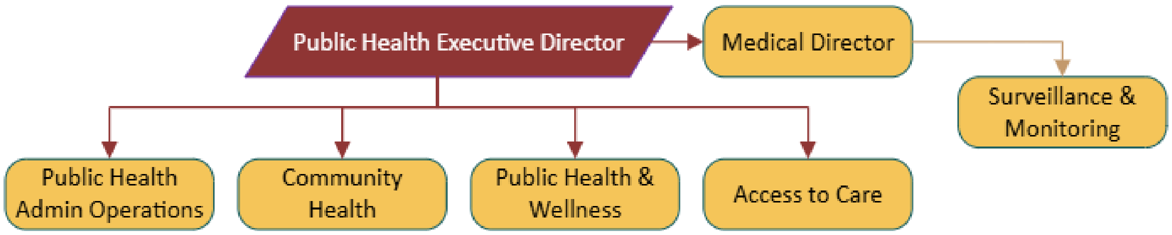

Figure 142 Public Health Org Chart

Expenditures and Authorized Positions

Funding Source	2024 ACTUAL	2025 BUDGET	2026 BUDGET
DHHS General	$ 5,966,544	$ 9,330,262	$ 4,063,871
DOI PL 102-477	-	915,500	563,000
DOI Self Governance	-	100,000	-
IHS Self Governance Health	4,432,585	17,892,580	14,860,460
Private	21,875	236,758	216,758
State of Oklahoma	204,926	166,503	300,000
USDA	18,059,969	19,457,386	13,869,162
General Fund	14,721,744	51,087,069	31,497,316
Grand Total	**$ 43,407,643**	**$ 99,186,058**	**$ 65,370,567**

Figure 143 Public Health Funding by Funding Source

The table on the following page (see figure 144 shows summary budget data by management account category for all expenditure/expense accounts and authorized positions by division for the previous year actual, current year budget and approved next year budget.

Expenditures	2024 ACTUAL	2025 BUDGET	2026 BUDGET
BUILDING LEASE	$ 90,431	$ 136,380	$ 149,600
CAPITAL ACQ <5K	234,119	22,000	158,000
CAPITAL ACQUISITIONS	126,430	472,300	185,000
CLIENT SERVICES	10,598,983	9,885,675	5,419,379
CONTRACTS	6,395,548	13,293,972	15,278,012
CONTRIBUTIONS	48,182	278,706	278,706
FOOD COST	43,752	90,500	60,500
INDIRECT COST	1,490,778	3,974,178	3,682,294
INSURANCE	13,914	7,176	74,176
INTERNET	30,310	21,605	15,850
LEASE EQUIPMENT	11,116	23,456	23,456
MAILING COST	168,478	66,570	68,769
OTHER EXPENSES	2,253	1,000	31,000
PRINTING/COPYING	39,402	47,620	22,409
PROPERTY TAXES	-	-	2,500
RECRUITMENT	6,812	2,400	3,100
REPAIRS/MAINT	8,059	-	20,000
RESERVED BY APPROPRIATION	-	44,364,992	17,856,015
SALARIES/FRINGE	10,414,889	17,122,726	18,195,410
SCHOLARSHIPS	69,769	-	-
SPACE COST	242,737	274,746	260,000
STAFF DEVELOPMENT	120,627	86,855	143,215
SUPPLIES	1,514,458	8,317,498	2,670,154
TELEPHONE	140,399	142,580	126,010
TRANSFERS	11,200,000	-	-
TRANSPORTATION	103,542	203,139	148,365
TRAVEL	246,789	343,184	355,207
UTILITIES	45,868	6,800	143,440
Grand Total	**$ 43,407,643**	**$ 99,186,058**	**$ 65,370,567**
Authorized Positions	**2024 ACTUAL**	**2025 BUDGET**	**2026 BUDGET**
PUBLIC HEALTH	172	191	241
PUBLIC HEALTH TOTAL	**172**	**191**	**241**

Figure 144 Summary Budget Data – Public Health

Document-wide Criteria

Statistical/supplemental section

The Cherokee Nation is the federally-recognized government of the Cherokee people and has inherent sovereign status recognized by treaty and law. Cherokee Nation is the largest tribal nation in the United States. Within the reservation, resides the seat of tribal government; the W.W. Keeler Complex near Tahlequah, Oklahoma, Cherokee Nation Reservation, the capital of the Cherokee Nation.

With more than 477,000 citizens, over 15,000 employees, about 45,000 acres of conservation lands, and a variety of tribal enterprises ranging from aerospace and defense contracts to entertainment venues, Cherokee Nation's economic impact in Oklahoma and surrounding areas is more than $3 billion annually. The Cherokee Nation's largest subsidiary enterprises operate under Cherokee Nation Businesses. Cherokee Nation is one of the largest employers in northeastern Oklahoma.

Tribal Citizenship - Cherokee Nation citizenship does not require a specific blood quantum. It does require that you have at least one direct Cherokee ancestor listed on the Dawes Final Rolls, a federal census of those living in the Cherokee Nation that was used to allot Cherokee land to individual citizens in preparation for Oklahoma statehood.

To be eligible for a federal Certificate Degree of Indian Blood and Cherokee Nation tribal citizenship, you must be able to provide documents that connect you to a direct ancestor listed on the Dawes Final Rolls of Citizens of the Cherokee Nation. This roll was taken between 1899-1906 of Citizens and Freedmen residing in Indian Territory (now Northeastern Oklahoma) prior to Oklahoma statehood in 1907. The Nation has approximately 477,000 citizens estimated for 2026 as shown in the following chart below (see figure 145).

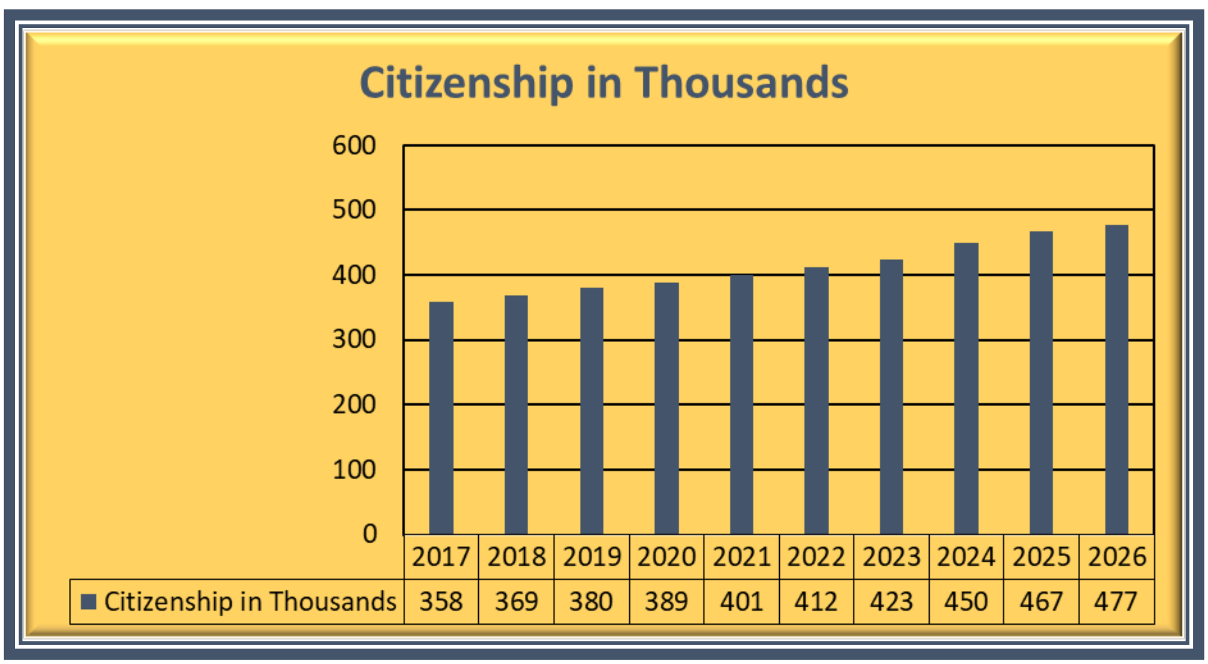

Figure 145 Tribal Citizenship

Cherokee Nation Citizens are located throughout the United States and abroad. The next two maps indicate Tribal Citizenship information both within the reservation and its contiguous counties as well as the United States (see figures 146 and 147).

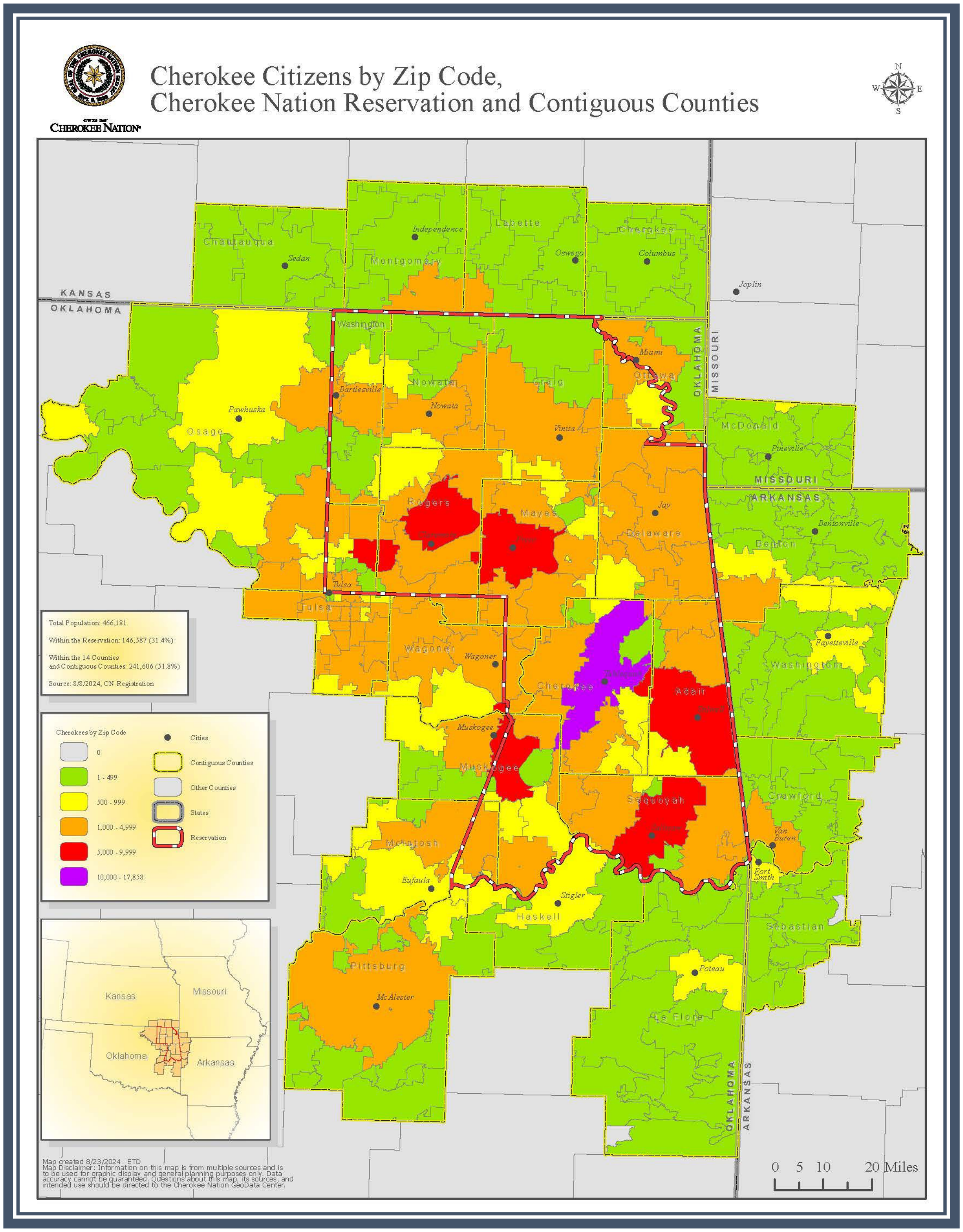

Figure 146 Tribal Citizenship by Zip Code Reservation and Contiguous Counties

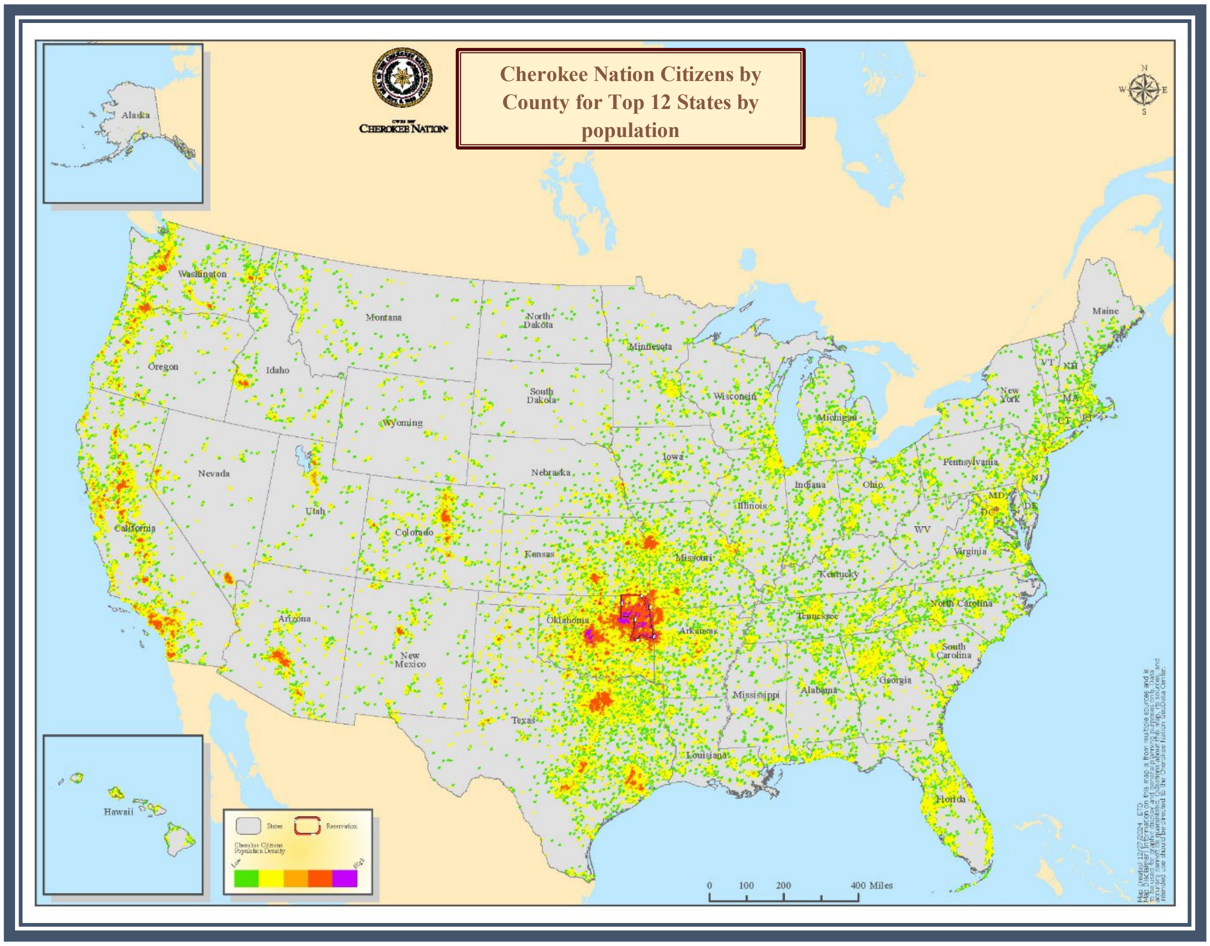

Figure 147 Tribal Citizenship Population Density, 2024

<u>Cherokee Nation Reservation</u> – In 1835 the United States of America and the Cherokee Nation ratified the Treaty of New Echota. In that Treaty, the Cherokee Nation and its Citizens were granted a Tribal Reservation Area in what is now Northeast Oklahoma. The U.S. Supreme Court reaffirmed these treaty rights in July 2020 in McGirt v. Oklahoma and the subsequent Hogner decision.

In May of 2024 the Tribal Council of the Cherokee Nation approved an updated Council District Map. This updated map redistributed the existing 15 districts within the Cherokee Nation Reservation. The Cherokee Nation Reservation District Map is on the following page (see figure 148).

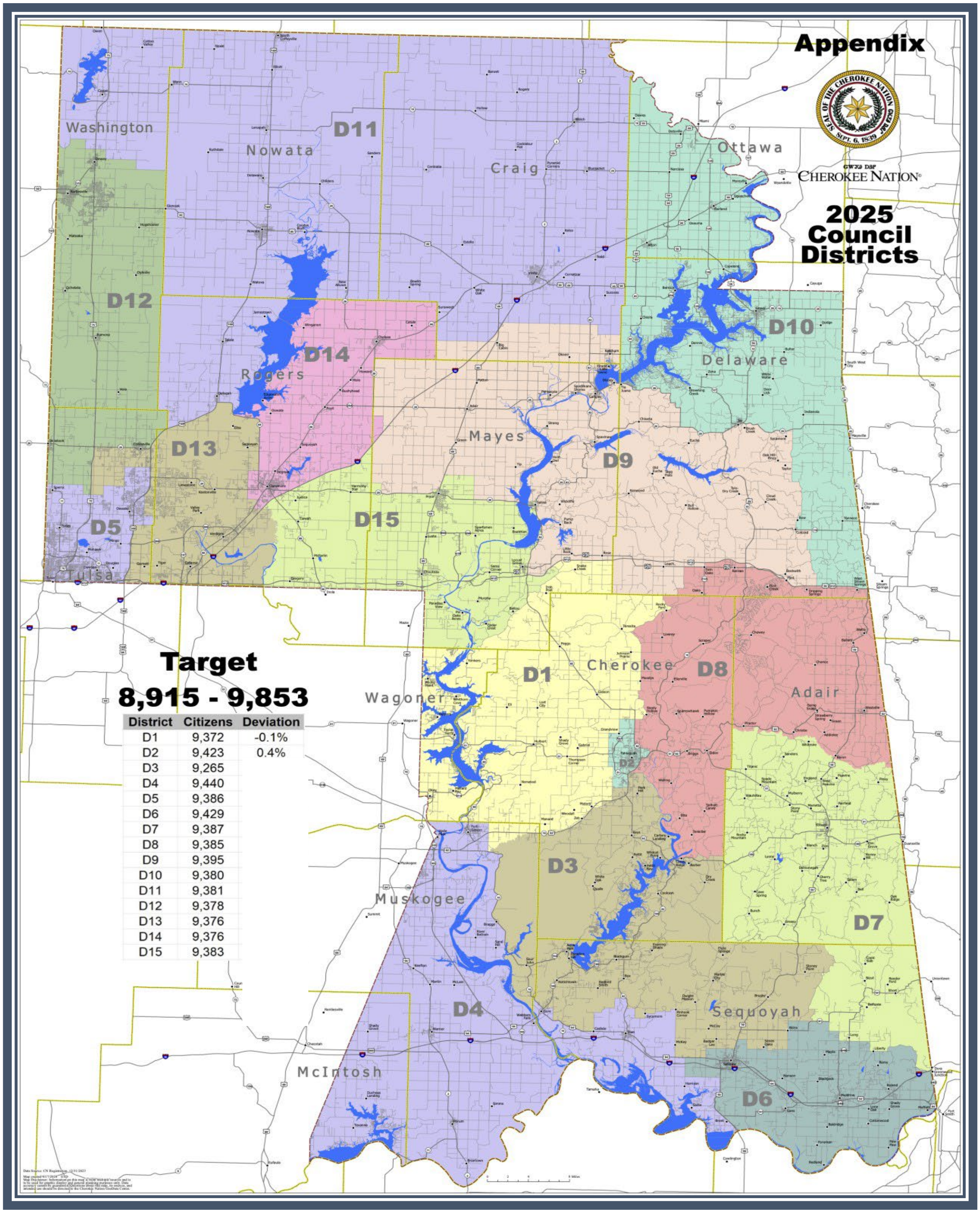

Figure 148 Cherokee Nation Reservation District Map 2025

In recent years, programs have been introduced to benefit all Cherokee Nation Citizens. Most services are available exclusively to citizens residing within the Cherokee Nation Reservation. However, there are exceptions. Healthcare facilities provide services to all individuals, with limitations, regardless of their citizenship or Native status. Similarly, the Roads and Sanitation Department operates under funding that supports roadwork and sanitation services available to all Oklahoma residents in the area. Since some of these programs impact both Native and non-Native residents, it is essential to have a comprehensive understanding of life within the reservation. The chart below provides demographic and other relevant information about the Cherokee Nation Reservation. (see figure 149-152).

Demographic Information	
Total population within the Cherokee Nation Reservation (Cherokee Citizen and Non-citizen)	513,178
Median Age (years) within the Cherokee Nation Reservation (Cherokee Citizen and Non-citizen)	38.8
Percent of the population 75 years and over within the Cherokee Nation Reservation (Cherokee Citizen and Non-	7.80%
Cherokee Nation Citizens living on the Reservation	150,452
Total Cherokee Nation Citizens	477,320
Median Home Price within the Cherokee Nation Reservation (Cherokee Citizen and Non-citizen)	$200,000 to $299,999

Figure 149 Demographic Info Data Source:U.S. Census Bureau https://data.census.gov/profile/Cherokee_OTSA,_OK?g=2500000US5550

Median Income by type of family within the Cherokee Nation Reservation (Cherokee Citizen and Noncitizen)	
Families	$72,955
Married-couple families	$88,971
Nonfamily households	$36,075

Figur 150 Income by type Data Source: U.S. Census Bureau https://data.census.gov/profile/Cherokee_OTSA,_OK?g=2500000US5550

Civilian labor force within the Cherokee Nation Reservation (Cherokee Citizen and Noncitizen)	
Employed	54.8%
Unemployed	3.4%
Armed Forces	0.01%
Not in labor force	41.7%

Figure 151 labor force Data Source: U.S. Census Bureau https://data.census.gov/profile/Cherokee_OTSA,_OK?g=2500000US5550

Average Weather Patterns Within the Cherokee Nation Reservation	
Annual number of days max temp is >100 F	9.21
Annual number of days min temp is <32	82.79
Total number of tornadoes (1951-2021)	774.00
Annual length of growing season	208.29
Annual percentage of sunshine (2006-2020)	63%
Record High	118
Record Low	-31

Figure 152 Weather Patterns Data Source: Oklahoma Climatological Survey, County Climate Summaries https://www.ou.edu/ocs/oklahoma-climate/county-climatologies

Glossary

Account – An entity that holds detail information and is attached to an accounting unit for the purpose of posting.

Accounting Unit – An accounting unit represents a program in a general ledger company.

Accrual Basis – The method of accounting under which revenues are recorded when they are earned (whether cash is received at the time) and expenditures are recorded when goods and services are received (whether cash disbursements are made at the time).

ACFR – The Annual Comprehensive Financial Report is a thorough and detailed presentation of the Nation's financial condition. It reports on the Nation's activities and balances for each fiscal year.

ADA – Americans with Disabilities Act prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities.

AFA – Annual Funding Agreement are legally binding and mutually enforceable written agreements negotiated and entered into annually between a self-governance Tribe/Consortium and BIA.

Anticipated Turnover – The percentage of employees that a company must replace within a given time period regardless of the reason they leave employment.

Appropriation -- The act of setting aside money for a specific purpose.

ARPA – American Recovery Plan Act of 2021.

Asset – Resources owned or held by a government which has monetary value.

Audit - A systematic and independent examination of books, accounts, statutory records, documents and vouchers of an organization to ascertain how far the financial statements as well as non-financial disclosures present a true and fair view of the concern.

Balanced Budget - A budget with total expenditures not exceeding total revenues and monies available in the fund balance within an individual fund.

Budget – A plan of financial activity for a fiscal year indicating all planned revenues and expenses for the budget period. The Nation's fiscal year is October 1 through September 30.

Budgetary Basis – This refers to the basis of accounting used to estimate financing sources and uses in the budget.

BIA – Bureau of Indian Affairs provides services directly or through contracts, grants, or compacts to 574 federally recognized tribes.

Carryover Funds – This is defined as estimated prior year funds that are unexpended at the end of the fiscal year. The only sources of funds to which a program is entitled to carry over are: earmarked Self Governance funds and grants where approval has been obtained from the funding agency and Motor Fuels Tax funds. All other requests to budget carry over will be evaluated on a case-by-case basis by the Treasurer.

Cash Matching Funds – This is actual cash paid by the Nation for a service or product. This includes any funds that were donated to the agency to off-set the costs of a specific item.

CCDBG – Child Care and Development Block Grant helps low-income families, families receiving public assistance and those families transitioning from public assistance in obtaining child care.

CDC – This is the Childhood Development Care Teacher for the Early Childhood Center.

CDIB – Certificate of Degree of Indian Blood is an official U. S. document that certifies an individual possesses a specific degree of Native American blood of a federally recognized Indian tribe, band, nation, pueblo, village, or community.

CLEET – Council on Law Enforcement Education and Training is a government law enforcement agency of the state of Oklahoma, which supports Oklahoma's state, county, and local law enforcement agencies by providing education and training, which promotes professionalism and enhances competency within the ranks of Oklahoma law enforcement.

CNB – Cherokee Nation Businesses, LLC

CNE – Cherokee Nation Entertainment, LLC

CNMS – Cherokee Nation Marshal Service

DARE – Drug Abuse Resistance Education is an international substance abuse prevention education program that seeks to prevent use of controlled drugs, membership in gangs, and violent behavior.

Debt Service – The cost of paying principal and interest on borrowed money according to a predetermined payment schedule.

Deficit – The excess of an entity's liabilities over its assets or the excess of expenses over revenues during a single accounting period.

Depreciation – Expiration in the service life of capital assets, attributable to wear and tear, deterioration, action of the physical elements, inadequacy or obsolescence.

DOI – The Department of the Interior is a Cabinet-level agency that manages American's vast natural and cultural resources. The DOI protects America's natural resources and heritage, honors our cultures and tribal communities, and supplies the energy to power our future.

Enterprise Fund – A fund that provides goods or services to the public for a fee that makes the entity self-supporting.

EPA – Environmental Protection Agency is an agency of the U. S. federal government which was created for the purpose of protecting human health and the environment by writing and enforcing regulations based on laws passed by Congress.

EPC – Environmental Protection Commission is an established board to oversee environmental programs.

ESA – Environmental Site Assessment is a report prepared for a real estate holding that identifies potential or existing environmental contamination liabilities.

Expenditures – The payment of cash on the transfer of property or services for the purpose of acquiring an asset, service or settling a loss. Where accounts are kept on the accrual or modified accrual basis of accounting, the cost of goods received, or services rendered whether cash payments have been made.

Expenses – Charges incurred whether paid immediately or unpaid for operations, maintenance, interest or other charges.

FEMA – Federal Emergency Management Agency is an agency of the United States Department of Homeland Security to coordinate the response to a disaster that has occurred in the United States and that overwhelms the resources of local and state authorities.

FHWA – Federal Highway Administration is a division of the United States Department of Transportation that specializes in highway transportation.

FT— Full Time

FTE – Full-time equivalent is a unit that indicates the workload of an employed person in a way that makes workloads comparable across various contexts. An FTE of 1.0 means that the person is equivalent to a full-time worker while an FTE of 0.5 signals that the worker is only half-time.

FRF– Fiscal Recovery Fund is funding from the Department of the Treasury issued as a result of the American Recovery Plan Act.

FUND – An independent accounting entity with a self-balancing set of accounts for recording all revenues and all related liabilities and residual equities or balances, along with any changes to the above. In other words, each fund is separate from every other fund and maintains records of all income and expenditures for the fund.

Fund Balance – This is the excess of the assets of a fund over its liabilities, reserves and carryover.

FVPSA – Family Violence Prevention and Services Act is the primary federal funding stream dedicated to the support of emergency shelter and related assistance for victims of domestic violence and their children.

GAAP – Generally accepted accounting principles is a common set of accounting principles, standards and procedures that companies use to compile their financial statements. GAAP are a combination of authoritative standards (issued by GASB) and simply the commonly accepted ways of recording and reporting accounting information.

GASB – The Governmental Accounting Standards Board that is the source of (GAAP) used by State and Local governments in the United States. The mission of GASB is to establish and improve standards of state and local governmental accounting and financial reporting that will result in useful information for users of financial reports and guide and educate the public, including issuers, auditors, and users of those financial reports.

GC – Gaming Commission

GED – A General Education Development that is the actual process of earning the equivalent of your high school diploma, which is called a GED certificate or credential, if you pass the GED Test offered by a testing service. Most commonly it is incorrectly referred to as a General Educational Diploma or a General Equivalency Diploma.

General Fund – A fund used to record all resource inflows and outflows that are not associated with special-purpose funds.

GIS – Geographic Information System is a system designed to capture, store, manipulate, analyze, manage, and present all types of spatial or geographical data.

Governmental Fund – A fund through which most governmental functions of an entity are financed.

Grants – A contribution by a government or other organization to support a particular function. Grants may be classified as either operational or capital depending upon the grantee.

HACN – Housing Authority of the Cherokee Nation

HUD – The US Department of Housing and Urban Development is a Cabinet-level agency whose mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.

ICW – Indian Child Welfare works on behalf of our Cherokee children and their families to insure safe and healthy homes for the children.

ICWA – Indian Child Welfare Act offers protections to Indian children, parents, guardians and tribes in cases in which a child has been removed from its home.

IDC – Indirect costs represent the expenses of doing business that are not readily identified with a particular grant, contract, project function or activity, but are necessary for the general operation of the organization and the conduct of activities it performs.

IHS – Indian Health Service is an agency within the Department of Health and Human Services that is responsible for providing federal health services to American Indians and Alaska Natives. The provision of health services to members of federally recognized tribes grew out of the special government-to-government relations between the federal government and Indian tribes.

IIM – Individual Indian Monies; the Bureau of Indian Affairs (BIA) approves the management of trust property that generates income, as well as non-income producing property. OST manages the income that is generated from the use of trust assets and ensures that the funds are disbursed or invested and held in accounts for IIM beneficiaries. IIM accounts are established for individual trust beneficiaries. These accounts can be created for a number of different reasons.

Interest Income – This is interest earned on cash and investments held in the bank. Interest income projections are to be confirmed through the Accounting Department.

IT – Information Technology

JOM – Johnson O'Malley program; a federal program whose main objective is to ensure Indian children receive educational opportunities that would not otherwise be provided through the public school system. JOM is a supplemental program providing special services to Indian students based on the needs of individual communities.

Liabilities – Obligations of a company or organization. Amounts owed to lenders and suppliers.

Major Fund - Funds whose revenues, expenditures/expenses, assets, or liabilities (excluding extraordinary items) are at least 10 percent of corresponding totals for all governmental or enterprise funds and at least 5 percent of the aggregate amount for all governmental and enterprise funds.

Matching In-kind Funds – This is actual services or goods that are donated to the Nation by a third party.

MICS – Minimum Internal Control Standards

Modified Accrual Basis of Accounting – The method of accounting under which expenditures other than accrued interest on general long-term debt are recorded at the time liabilities are incurred and revenues are recorded when received in cash except for material and/or available revenues. These should be accrued to reflect properly the taxes levied and revenue earned.

NEPA – National Environmental Policy Act is a United States environmental law that promotes the enhancement and established the President's Council on Environmental Quality.

MOA/IPA – Memorandum of Agreement/Independent Practice Association

NAHASDA – Native American Housing Assistance and Self Determination Act of 1996 to simplify and reorganize the system of providing housing assistance to Native American communities to help improve the unsatisfactory conditions of infrastructure in Indian country.

Nonmajor Fund – Funds not meeting the criteria of Major Fund designation.

Non-recurring Funds – Non-recurring funds are funds provided for a single project on a one-time basis, carryover funds or interest proceeds. Non-recurring funds shall not be budgeted for recurring costs, i.e. full time permanent employees, capital costs that will require continuing overhead costs or maintenance, etc.

OSG – Office of Self-Governance is responsible for implementation of the Tribal Self-Governance Act of 1994, including development and implementation of regulations, policies, and guidance in support of self-governance initiatives.

Permanent Fund – A fund to preserve a sum of money as capital, and use it to generate interest income to provide payments for a specific obligation or benefit.

Proprietary Fund - Also known as enterprise funds and internal revenue funds, provide goods or services for a fee.

PT—Part Time

RAD – Rape Aggression Defense is dedicated to teaching women defense concepts and techniques against various types of assaults by utilizing easy, effective and proven self-defense tactics.

Recurring Funds – Funds available on an annual budget basis from recurring funding sources.

Resolution – A formal expression of opinion will, or intention voted by an official body (as a legislature) or assembled group.

Revenues – The yield from sources of income, such as taxes, licenses, fines, etc., that the Nation collects and receives. Revenue increases the assets of a fund, while not increasing a liability or representing a repayment of expenditure, a cancellation of a liability or an increase in contributed capital.

SLFRF—State & Local Fiscal Recovery Fund

SBAC – Small Business Assistance Center

SG – Self-Governance

SMART – Sex Offender Sentencing, Monitoring, Apprehending, Registering, and Tracking is designed to protect children from sexual exploitation and violent crime, prevent child abuse and child pornography, promote internet safety, and honor the memory of child crime victims.

SOT – Special Operations Team is responsible for handling situations involving hostages, armed and barricaded suspects, and suicidal subjects.

STEM – Science, Technology, Engineering, and Math is an education grouping used in the United States, and elsewhere.

Surplus – The excess of an entity's assets over its liabilities or the excess of revenues over expenses during a single accounting period.

SWAT – Special Weapons and Tactics is a paramilitary unit of law-enforcement agencies.

TERO – Tribal Employment Rights Office is to protect and assert Indian employment and contracting rights for the economic, social, and cultural prosperity.

THIRA – Threat and Hazard Identification and Risk Assessment

Third Party Funds – These are funds received from outside parties for medical expense reimbursements. Estimates for third party income should normally be based upon prior year experience. Other estimates should be identified with notes attached to the budget forms and in consultation with the Treasurer.

THPO – Tribal Historic Preservation Office

TICS – Tribal Internal Controls Standards

Transfers – This is where an organization moves money from one fund to another to fund specific activities.

UST – Under-ground Storage Tank

VA – Veterans Administration

WIC – Women, Infants, and Children provides supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.

Wado – “Thank you” in Cherokee