

TRANSPORTATION DECISIONMAKING

Information Tools for Tribal Governments

# Financial Planning



U.S. Department  
of Transportation  
**Federal Highway  
Administration**

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TRANSPORTATION DECISIONMAKING

Information Tools for Tribal Governments

# Financial Planning

**Prepared by:**

FHWA Office of Planning, Environment, and Realty

**In coordination with:**

FHWA Federal Lands Highway

FHWA Resource Center



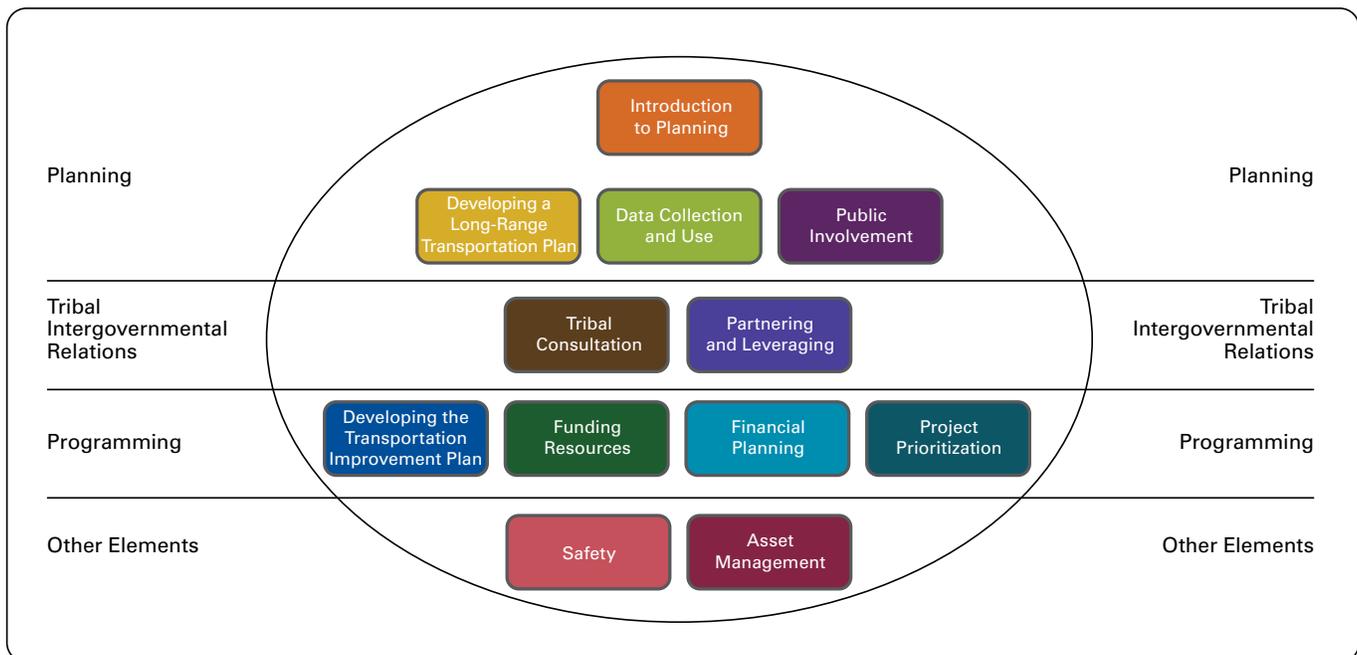
U.S. Department  
of Transportation  
**Federal Highway  
Administration**

## OVERVIEW

You are participating in a training session sponsored by the U.S. Department of Transportation Federal Highway Administration (FHWA). It is part of a continuing educational series designed for tribal governments entitled *Transportation Decisionmaking: Information Tools for Tribal Governments*. The series offers modules in transportation planning, transportation programming, intergovernmental relations, and safety and asset management. This is shown in Figure 1.

This module topic is **Financial Planning**, where you will learn how to obtain information on funding streams and match that funding to projects needed by your tribe.

**Figure 1: Transportation Decisionmaking: Information Tools for Tribal Governments<sup>2</sup>**



This module topic is **Financial Planning**. Let's begin!

<sup>2</sup> The *Transportation Decisionmaking Series* modules are available on the FHWA Tribal Planning web site at [http://www.tribalplanning.fhwa.dot.gov/training\\_series.aspx](http://www.tribalplanning.fhwa.dot.gov/training_series.aspx)

## I. INTRODUCTION

### What is Financial Planning?

Financial planning is a way to estimate how much money your tribe has to pay for needed transportation improvements on tribal lands. Since transportation funding is limited, you must spend strategically. Financial planning involves identifying funding streams available to the tribe, estimating how much money those streams will generate, and matching the available funding to projects. This module will introduce tribal transportation funding sources, financing concepts, and methods for estimating revenues.



#### This module has six parts:

I. Introduction. Topic description and *Practice While You Learn!*

II. What Is Financial Planning, and How Does It Work?  
Overview.

III. Step-by-Step Financial Planning. Four basic steps.

IV. Financial Planning Checklist.  
Key points.

V. From Indian Country.  
Financial planning example.

Appendices. For further reading.  
Blank worksheets.

**Why is this important?** Financial planning ensures that your tribe is spending its limited transportation dollars on the most important projects. It also helps you start working with your partners to secure funding for the tribe.

**Who should participate in this training?** This module is intended for use by tribal transportation planners, tribal governing body members.

**How will I benefit?** This module will teach you how to answer the questions “How much money do I have to work with?” and “How can I spend my available money?” Further, you will understand “How does financial planning fit into the broader planning process?”

**How does this module relate to other modules in the training series?** This module describes how to identify, estimate, and prioritize funding. The availability and handling of funds impacts many other modules in this series.



This module uses information from the **Funding Resources** module, because that module discusses in depth the sources of funding available to tribes. Financial planning is also closely related to the modules **Developing the Transportation Improvement Plan** and **Developing a Long-Range Transportation Plan**.

**What can you expect from this module?** This module will introduce you to concepts related to paying for transportation facilities, how to estimate available revenue, and develop a section of the tribe’s transportation plan related to funding. A helpful example will show you how to practice what you learn. Several text boxes and sidebars explain terminology or answer frequently asked questions.

## ***Practice While You Learn!***

The scenario below is referenced throughout the module to help you “Practice While You Learn” financial planning.

While developing the hypothetical tribal long-range transportation plan, five needed projects were identified. The projects are listed below (costs are shown in parentheses):

1. Build a new 4-lane road to connect a major highway that runs through the reservation to another major highway (\$45,000,000).
2. Pave 20 miles of gravel roads on the reservation, built in 1-mile increments at a cost of \$1 million per mile (\$20,000,000).
3. Begin offering bus service on a single route on the reservation (\$150,000 per year).
4. Make safety improvements to three intersections on tribal roads (\$400,000 each).
5. Build sidewalks to allow safer access to the tribal school (\$50,000).
6. Add vehicle parking areas and safety improvements to a scenic roadway (\$1,500,000).

As the tribal transportation planner, your task is to identify sources of funding and pay for as many of these improvements as possible.

The purpose of *Practice While You Learn!* is to apply your learning to a hypothetical problem as you study the contents of this module. You will find useful information and tools in your reading. At certain points, you will be asked if the lesson you have just learned will help solve the problem described here.

Blank worksheets to help you follow along are included in [Appendix B](#).

## Background on Transportation Funding Sources

This section will discuss funding sources that may be available to your tribe, and how they can be used to pay for needed projects. All funding sources are considered simultaneously. The tribal planner should view transportation funding as a whole, regardless of where the funding originated or who supplied it. Often a single transportation project will be paid for using a blend of transportation funding sources.

Each year, the Federal government makes hundreds of millions of dollars available to tribes to improve their infrastructure. Hundreds of millions more are made available by States, local governments, and tribal governments. As a tribal transportation planner, your role is to identify funding sources, estimate the value from those streams over time, and match the resulting money to projects important to the tribe. In order to access Federal transportation funds, you must follow a long- and short-range planning process. Your tribe identifies which projects are important during the development of the Long-Range Transportation Plan (LRTP) and the shorter range Tribal Transportation Improvement Program (TTIP).

Federal transportation funding is generated from a tax of 18.4 cents on each gallon of gasoline sold in the United States. Gas taxes are deposited into a special account called the Highway Trust Fund. Over 120 programs are funded by the Highway Trust Fund (note, some non-highway programs are also funded by the Trust Fund). Each program is intended to fund different types of projects. For example, the Congestion Mitigation and Air Quality Improvement Program funds projects that improve the quality of our air. The National Scenic Byways Program funds repairs and safety improvements on a specified set of picturesque and historic roads. For more information, please see the **Funding Resources** module.

### Gas Taxes on Tribal Lands

Gasoline sold on tribal lands is taxed by the Federal government and contributes to the Highway Trust Fund. If your tribe has an agreement with a State government, the State gas taxes might be collected too. Tribal governments can also charge their own taxes on gasoline sales on the reservation. Money raised through a tribal government gas tax is under the total control of the tribe. This can be a major source of revenue for transportation projects on tribal lands.

Traditionally, Federal funds were administered only through the Bureau of Indian Affairs (BIA). However, rule changes in 2004 allowed tribes to enter directly into an agreement with FHWA to receive transportation funding. Even when tribes enter into a compact with FHWA, BIA remains an important partner for identifying project needs and funding.

**Federal funding specifically for tribal nations.** Two programs funded by the Highway Trust Fund are specifically intended for use only by tribal nations: the Indian Reservation Roads (IRR) Program and the Tribal Transit Program. Tribes receive funding for these programs directly from the Federal government. IRR funding is awarded through BIA or through FHWA's Office of Federal Lands Highway (FLH). The Tribal Transit Program is awarded by the Federal Transit Administration (FTA). The amount of money your tribe will receive will be different from the amount given to another tribe.

The *Indian Reservation Roads Program* is the most significant program for tribal transportation planners. It makes several hundred million dollars per year available to recognized tribes to make roadway improvements that support travel on or near tribal lands. IRR funds can also be used to maintain roads in a state of good repair, or fund improvements along the roadway such as sidewalks, bike lanes, rest areas, and safety features. IRR funds can be spent on any eligible project that the tribe chooses.

The *Tribal Transit Program* provides support for public transit on tribal lands. Public transit can include trains, buses that run on a set schedule, or unscheduled service in shared vans or taxis (sometimes called paratransit). Transit is an important part of the transportation system, particularly for people without access to a car. You must apply for Tribal Transit funding through the FTA, and your application will compete against those from other tribes for available funding.

## How is FHWA Structured?

FHWA has several thousand employees that work in offices around the country. FHWA maintains a headquarters in Washington, DC with staff that are organized into fourteen subject area *Offices*. The FHWA Offices oversee the programs and grants of the Federal Aid Highway Program. FHWA also maintains employees in each State capital, which are known as *Divisions*. Each Division is set up to mirror the fourteen Offices found at the headquarters. The purpose of the Division Office is to provide information, technical assistance, and oversight of transportation programs in that State, including the State DOT, MPOs, local governments, and tribes.

The Office of Federal Lands Highway (FLH) is part of FHWA but does not have the same structure. The purpose of FLH is to plan, build, and maintain roads on lands owned by or held in trust by the Federal government. FLH administers the IRR program. Federal Lands Highway is organized into three Divisions located in Sterling, VA (Eastern Division), Lakewood, CO (Central Division), and Vancouver, WA (Western Division).

In general, your main points of contact should be the Federal Lands Highway Division for your area or the FHWA Division in your State capital.

**FHWA Federal Lands Highway (FLH) funding.** If your tribal lands lie adjacent to or near land owned by the United States Government, you may be able to fund road projects under a special set of programs. FLH has three pools of money reserved for roads to access parks, wildlife refuges, and other federally-owned lands. FLH also administers the IRR Program, so be sure to discuss these possibilities with your contacts at that office.

**Other Federal transportation funding.** Tribes are eligible to receive funding for most of the other Federal funding streams supported by the Highway Trust Fund. However, the process for obtaining these funds is different from the IRR Program—funds do not flow automatically to the tribe. In order to access these other funding streams, the tribe will need to either enter into partnership with another government agency or apply for a grant:

- *Partner with another government agency.* The largest Federal highway program funds are distributed to State departments of transportation (DOTs). Every State receives at least some of these formula funds, meaning the national amount is distributed proportionately to States based on factors like population, miles of roads, or other considerations. In rural areas, the State DOT selects the projects to be built with *formula funds*. In urban areas, projects are selected by the Metropolitan Planning Organization (MPO). Rural Planning Organizations (RPOs) play an important project selection role in certain States. Tribal nations are sovereign entities, and as such they are under no obligation to interact with the DOT, RPO, or the MPO. However, working with the DOT, RPO, or MPO in your area may be

to your benefit. Projects important to the State, RPO, or MPO may be near or on tribal lands. By communicating the tribe's wants and needs to the DOT, RPO, or MPO, you may find that there are projects of mutual interest. If such projects are selected by the MPO, RPO, or DOT, substantial amounts of money could be available to build road projects. Projects cannot be built on tribal lands without your express consent, so there is no risk in opening lines of communication with MPO, RPO, and DOT staff.

## Regional Transportation Agencies

You might need to work with a regional transportation agency while doing financial planning. Some types of transportation are best planned and administered at the regional level, meaning an area larger than one city or county but smaller than the State.

**What is a Metropolitan Planning Organization?** In all urban areas with more than 50,000 people, the Federal government requires a metropolitan planning organization (MPO) to plan for transportation on a regional basis. These organizations are governed by a board of elected officials and employ professional staff. The MPO decides which projects will be built in urban areas. Important documents from the MPO are the 20-year *Metropolitan Transportation Plan* and the 5-year *Transportation Improvement Program*. MPOs are required to consult with tribes during development of their planning documents and other decisionmaking. Some MPOs may provide a seat on their governing board to tribal governments. Through a good working relationship, tribes may be able to encourage MPOs to select projects on or near tribal land.

**What is a Rural Transportation Planning Organization?** Many States have created agencies to plan transportation infrastructure in rural areas. These agencies often adopt similar documents to MPOs, but their planning process is not required by the Federal government.

**What is a transit authority?** Transit authorities are regional government agencies that own and operate public transit vehicles such as buses and trolley cars. Transit agencies are often governed by an independent board of directors and employ their own staff. The transit authority usually has authority to make decisions on how to spend transit funding through its *Transit Development Plan*. If your tribe has a nearby transit authority, you may be able to work with them to enhance transit service on tribal lands. Tribes can also create their own transit authority.

- *Apply for a grant.* Another way for the tribe to access Federal funds is to apply for a grant. Every year, billions of dollars are distributed competitively by the US Department of Transportation. Applications for grants describe the merits of a specific project. If you submit an application, your project will be considered for funding alongside projects submitted by States, transit agencies, local governments, and other tribes. Road projects can range from large freeways to small rural roads. Other projects can include safety and aesthetic improvements, rail transit projects, and even rehabilitation of historic structures. FHWA and FTA staff can help you understand the types of grant programs open at any given time. As sovereign entities, tribes have equal standing with States to apply for these funds. However, the process for applying can be long and expensive, so you should carefully weigh the likelihood of the application being successful before dedicating your time toward a grant application.

Also, for competitive grants, the tribe may be expected to contribute a fraction of the cost of the project (called the “match”). Funds received through the IRR Program can be committed for use as the tribe’s match. For more information, please see the **Funding Resources** module.

**Local transportation sources.** Locally-raised revenues are an important source of transportation funding. There are a variety of ways to raise revenue ranging from rents collected from businesses using tribal facilities to contributions from private sector developers and to many different types of taxes and fees. Taxes used for transportation frequently include a percentage of retail sales or a per-gallon tax on gasoline sales. Examples of fees include vehicle registration fees, licensing of large trucks entering tribal lands, or parking fees. The tribal governing body can also decide to spend part of its annual budget on transportation. Money from the annual budget is often called *general funds*.

**Innovative funding sources.** As government transportation funding becomes scarcer, many transportation agencies have begun experimenting with ways to attract private sector funding to the transportation system. *Innovative financing* may be very useful for tribal governments to build badly needed infrastructure that cannot be paid for using traditional sources of income.

Private sector money can flow into transportation projects in two distinct ways: tolls and bonds. A *toll* is a fee paid by a driver to use a roadway. A *bond* is a financial tool where the government borrows money from private sector investors and repays the debt over time. In some strategies, tolls and bonds can be used together. Borrowing money can have lasting impacts on the tribe’s future finances, so making decisions to use innovative financing requires careful study. To date, the number of tribes who have used innovative financing programs is limited.

The Federal government has set up several programs to assist and regulate the flow of private money into the transportation system. Even though the Federal government is involved in these programs, it is not the lender. Private sector investors loan money (termed ‘buying a bond’) while the Federal government assists with this process or guarantees that the loan will be repaid.

## Non-Transportation Federal Funding Sources

Federal funding for transportation projects doesn’t have to come from the Department of Transportation. Other parts of the Federal government have funding streams that can be spent on transportation, and many have a strong history of working with tribal governments. The Department of Housing and Urban Development (HUD), the Environmental Protection Agency (EPA), the Department of Agriculture, and the Department of Health and Human Services all have certain programs that are eligible to support transportation.

One such program is the Partnership for Sustainable Communities, which was formed in 2009 as a joint effort between DOT, HUD, and EPA. The goal of the Partnership is to coordinate Federal efforts that support sustainability and livability.

The Partnership for Sustainable Communities offers grants each year. The emphasis and application methods vary, but tribal governments have been eligible to apply for most of the grants.

Many of the Partnership’s efforts target councils of government and metropolitan planning organizations. Tribes that work closely with MPOs will be in a better position to win grants through the Partnership.

The major innovative finance programs available to tribes are discussed below, and are illustrated with examples from the fictional “Crystal River Tribe.”

*Grant Anticipation Revenue Vehicles (GARVEE)* bonds are a way for tribes to build large projects right away and use future Federal money to pay off the bond for the project. The main benefit of GARVEE bonds is that large projects can be built with little or no “out of pocket” money. You must apply to the Federal government to receive a GARVEE bond, and you are not guaranteed to receive one.

**SUPPOSE** the fictional Crystal River Tribe wants to build a \$50 million roadway to a new shopping center that could spur new job opportunities on the reservation. The tribe could borrow \$50 million through the GARVEE program to be repaid over ten years. The tribe receives all \$50 million immediately and the road can be built quickly. However, the bond must be repaid. For the next ten years, most of the tribe’s IRR money will be diverted to repay the bond. It is unlikely that the tribe will be able to build any substantial projects during the repayment period. Even though future finances will be severely limited, the tribe was able to build a major new road that created new jobs and economic opportunity on the reservation. Tribal transportation planners and tribal governing body members must carefully weigh the benefits and costs of using GARVEE bonds.

If a private sector corporation wants to participate, a tribe and the Federal government can support *Private Activity Bonds (PABs)*. In most ways, a PAB is similar to any other type of corporate bond—a private sector developer borrows a lump sum of money and repays it over time. However, unlike corporate bonds, interest paid on PABs is exempt from Federal income taxes. This makes the bond more attractive to investors, who are therefore willing to accept a lower interest rate.

**SUPPOSE** a real estate developer wants to build a casino on the reservation of the Crystal River Tribe. The tribe might sponsor a PAB to help the developer raise money to build roads to the casino. There is no cost to the tribe, since the developer is making all repayments. However, the developer is able to secure an interest rate of 4% instead of the usual 6% because the interest is not taxed.

Tribes are also eligible to borrow money through the *Tax Infrastructure Finance and Innovation Act (TIFIA)* program. Through TIFIA, the tribe borrows a portion of the money needed to build a project from the private sector. The tribe is responsible for repaying the loan. However, the Federal government guarantees the loan will be repaid. The Federal government’s guarantee is very attractive to investors (the US government has never failed to make a payment), so they are willing to accept much lower interest rates. Lower interest rates on the bond means the tribe pays less in interest. TIFIA loans are reserved for projects of national and regional significance, and the tribe must submit an application to receive a loan.

**SUPPOSE** the Crystal River Tribe wants to implement a \$150 million program to pave gravel roads on the reservation. Under TIFIA, the tribe would be able to borrow up to \$50 million at an interest rate of 3%. Without the Federal government’s guarantee under TIFIA, the tribe would have to pay an interest rate of 7%. By using TIFIA, the tribe saved over \$2,000,000 in interest payments. A key difference between TIFIA and GARVEE is that TIFIA bonds can be repaid only using money from non-Federal sources, such as sales taxes paid on the reservation.

Tribes can choose *to charge tolls* on new roadways; however, tolls are possible only on specific types of high-traffic roads, such as bridges or major highways. Money collected from tolls can be used to repay a bond.

**SUPPOSE** the Crystal River Tribe wants to build a bridge to improve access to a beach area. The bridge would increase tourism and attract investment but will cost \$100 million to build. The tribe can sell a bond, and use the tolls collected by drivers on the bridge to repay the bond. Building a toll bridge requires a fraction of the up-front investment compared to building the road using money on hand. The downside is that if the toll bridge does not collect enough tolls, the tribe will need to make payments on the bond using general fund money. Estimates for the number of vehicles expected to pay the toll must be conservative in order for tolled roads to make financial sense.

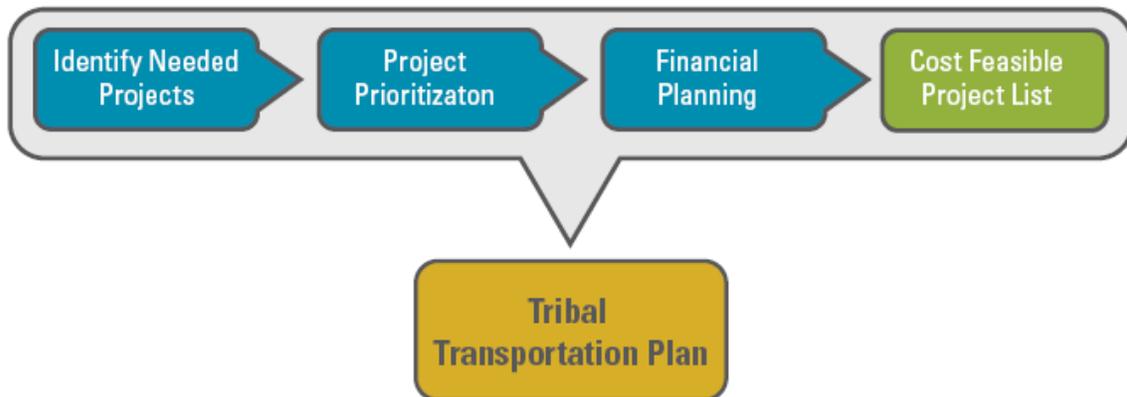
## II. WHAT IS FINANCIAL PLANNING, AND HOW DOES IT WORK?

**F**inancial planning describes the methods and strategies used by tribes to estimate the availability of funding to pay for needed transportation improvements on tribal lands. Since transportation funding is limited, spending must be done in a strategic fashion. In order to make the best decisions, tribal transportation planners need full and accurate financial information.

### When to perform financial planning

Information from financial planning is critical to the success of a tribal long-range transportation plan's development and implementation. Financial planning should occur at a specific point in the planning process. Figure 2 shows the phases of the transportation planning process. Financial planning should take place after the planner has established a list of all transportation needs, and then prioritized them (please see the **Project Prioritization** module for more information). Financial planning is the third step in the process. Information on funding is gathered and allocated to projects during this step.

Once financial planning is complete, the funded projects form the Cost Feasible Project List. The Cost Feasible Project List shows the projects—including descriptions and cost—that the tribe intends to build over the life of the long-range plan (usually 20 years). The list must be *cost feasible*, meaning all projects shown should be able to be funded with reasonably expected revenue through the final year of the plan.



**Figure 2. Phases of the Tribal Transportation Planning Process**

Much of the information in the financial plan is dependent on information about the expected cost of projects. The cost of a project is evaluated earlier on in the planning process, usually during the identification of needed projects phase. A preliminary cost estimate can be calculated using information like facility type, length of the roadway, and the presence of supporting infrastructure such as sidewalks and street lighting. The BIA offers helpful formulas to estimate project costs in an appendix to the Federal regulations defining the IRR Program funding.<sup>2</sup> Several national groups publish regularly-updated

<sup>2</sup> 25 CFR §170(c) Appendix D, available at: [http://edocket.access.gpo.gov/cfr\\_2011/aprqr/25cfr170CAAppD.htm](http://edocket.access.gpo.gov/cfr_2011/aprqr/25cfr170CAAppD.htm).

handbooks and bulletins on the cost to construct transportation infrastructure, including the American Road and Transportation Builders Association ([www.artba.org](http://www.artba.org)), the Institute of Transportation Engineers ([www.ite.org](http://www.ite.org)), the American Public Transportation Association ([www.apta.com](http://www.apta.com)) and the American Association of State Highway and Transportation Officials ([www.transportation.org](http://www.transportation.org)). Your State DOT may also be able to help estimate the cost of projects. Even though estimates can be calculated, the true cost will be different for each project. This variation in costs can be due to:

- The cost to purchase land the road will be built on (termed *right of way acquisition*).
- Environmental, social justice or cultural remediation. For example, if a road will travel through a wetland, it may cost more to build a raised roadway that allows water and wildlife to pass underneath.
- The cost to purchase raw materials like concrete, steel, and gravel.
- The availability of companies capable and willing to do the work.
- Labor issues such as unions and hiring mandates.
- The terrain where the facility will be built. Elevation changes and certain types of soil can require more raw materials and engineering.

## Steps in financial planning

There are four steps to the financial planning phase of the tribal transportation planning process. Each one is discussed in depth below:

1. [Identify funding streams.](#)
2. [Estimate future revenue.](#)
3. [Match funding to projects.](#)
4. [Write the financial plan.](#)

### Step 1: Identify Funding Streams

Funding for transportation projects can come from several different sources. The first step in financial planning is to assemble a comprehensive list of funding streams of interest to the tribe. You can count on funding from the IRR Program, but a more time-intensive process is needed to search for other Federal, State, local, and internal tribal sources of funding. A truly complete inventory of funding streams should include coordination with representatives from agencies outside the tribe's borders, including FHWA, FTA, the State DOT, the MPO, and transit agencies. You should also discuss funding streams with your tribe's treasury, as well as major landowners or tenants on tribal lands.

### Step 2: Estimate Future Revenue

Transportation planning documents look five to twenty years into the future. In order to have accurate financial information for these future years, you must take available information and make predictions. There are two tasks to estimating future levels of transportation funding:

- *Consistency of funding.* You must make educated guesses about whether levels of funding will increase, decrease, or remain about the same. You should look to the state of the economy, funding levels in Federal law, the advice of tribal contacts at FHWA, and neighboring State and local governments. The goal is to adjust the funding estimates up or down based on available information.

- *Projection over time.* You will project the amount of funding available through each funding stream using the baseline inventory, estimates of funding consistency, and inflation. It is important that funding estimates be shown for each year for the next twenty years.

### Step 3: Match Funding to Projects

In the first two steps, you inventoried available funding streams and estimated the future value of those funding streams. The next step of financial planning is pairing available funding to needed projects.

You must have a list of projects from a long-range transportation plan and the results from the first two steps of financial planning. The process can be time-intensive, since you must manually match funding streams to eligible projects and make strategic decisions.

In this step, you line up projects in order of priority and assign a cost to construct along with a brief description of the project. Similarly, you list the funding streams, the amount you expect to receive from them, and types of projects on which that funding stream can be spent. Once your lists are created, you take the highest priority project and match it to a funding stream (or in some cases, multiple funding streams). The price to construct the project will be subtracted from available funding. Then you match the second-highest priority project to funding, and continue until funding is exhausted.

There is no requirement that the highest priority project be funded first—it is simply a commonly-accepted practice. You are free to fund projects in any order, and in any combination.

Sometimes a small amount of funding will be left over, because the amount is not large enough to pay for another project. You might choose to place this amount in “reserve” and save it for later. Another option could be to commit the leftover amount toward low-cost improvements like road signs, road markings (stripes), or landscaping.

All of the needed projects that you were unable to pay for should be placed on the *tribal priority list*. You will refer to the tribal priority list if additional funding becomes available. You should also supply the tribal priority list to the DOT and MPO for their consideration for funding under their control. The actual steps for pairing funding to projects are discussed in Section III (Step-by-Step).

### Step 4: Write the Financial Plan

The outputs of the financial planning effort are a series of tables for inclusion in the tribal long-range transportation plan. In the plan itself, these tables should be supported by text that explains the tables to the reader. The tables that comprise a financial plan include:

- a. Funding sources and their expected amounts over the life of the plan.
- b. The list of projects and which funding streams are supporting each project.
- c. List of needed but unfunded projects and discussion on why the projects were not funded.
- d. A discussion of what will be done with any leftover, unused funding.

### III. STEP-BY-STEP FINANCIAL PLANNING

As the tribal transportation planner, your role is to draft a financial plan that: 1) identifies funding streams, 2) estimates the value from those streams over time, and 3) matches projects to funding streams for which they are eligible. To help, you will fill out two worksheets during this process:

#### A. Funding Inventory Worksheet

#### B. Project Matching Worksheet

The worksheets will help you produce the tables and text that will form the financial plan component of the tribal long-range plan.

This section will give step-by-step instructions for creating a financial plan. In each step, we will work through the *Practice While You Learn!* example described in the introduction. This section will describe the process and show you how to calculate your financial plan using a word processor program and a calculator. You may also find a spreadsheet program useful.

### Step 1—Identify Funding Streams

**Part A. Identify funding streams.** The first step in financial planning is to gather information on which funding streams are available to the tribe. Funding can come from many different places, so it is important to inventory which pots of money the tribe might be able to obtain. As you move through the process, you can use the “Funding Inventory Worksheet” to help you organize the information you collect. Create a table in a word processing document with five columns. Label the columns “Funding Stream,” “Program Officer,” “Eligible Project Types,” “Year 1 Revenue,” and “20-year Total.” You will fill in most of the table in this step. However, you will save the “20-year Total” column for later.

**Table 1. Funding Inventory Worksheet**

| Funding Stream | Program Officer | Eligible Project Types | Year 1 Revenue | 20-year Total |
|----------------|-----------------|------------------------|----------------|---------------|
|                |                 |                        |                |               |
|                |                 |                        |                |               |
|                |                 |                        |                |               |
|                |                 |                        |                |               |

Your objective at this point is to determine the possibility of funding, not to obtain the actual dollar figure that might be available. You will likely find between two and fifteen streams of funding. Table 1 shows the agency responsible for administering specific funding programs. Each funding stream has a *program officer* that oversees all aspects of the funding stream. The program officer works in the office shown in the second column from the left. You should contact the program officer and explain that you are performing a financial plan for the tribe’s long-range transportation plan.

**Table 2. Where to Find Financial Information**

| Funding Stream                                   | Decision-Maker           | Contact for Revenue Estimates |
|--|--------------------------|-------------------------------|
| Indian Reservation Roads                         | Tribal Government        | FLH Division                  |
| Park Roads, Public Lands Roads, Refuge Roads     | FHWA Headquarters        | FLH Division                  |
| FHWA Formula Programs                            | State DOT                | FHWA State Division           |
| FHWA Grant Programs                              | FHWA Headquarters        | FHWA State Division           |
| Tribal Transit Program                           | Tribal Government        | FTA Region                    |
| Other FTA Programs                               | State DOT/Transit Agency | FTA Region                    |
| State or Regional Funding                        | State DOT                | State DOT, MPO, RPO           |
| Tribal General Funds                             | Tribal Government        | Tribal Treasury               |
| Fees (i.e. vehicle fees, parking, transit fares) | Tribal Government        | Tribal Treasury               |

There are a number of places where you can learn about funding streams available to you:

1. **Reference old documents.** You should check the following sources for information about funding streams that have been used in the past. If a funding stream has been used in the past, it is likely available again:
  - Previous tribal long-range transportation plans.
  - Previous tribal transportation improvement programs.
  - Public transportation agency transit development plans.
  - State DOT transportation improvement program.
  - Neighboring local government plans.
2. **Understand the Bureau of Indian Affairs Department of Transportation (BIA-DOT) process.** Be sure you fully understand the BIA-DOT funding and project prioritization process. Many tribes obtain their IRR funds through BIA-DOT, while others sign compacts with the Federal Highway Administration’s Federal Lands Highway Division. You should work with BIA-DOT Region representatives to obtain information about the IRR Program.
3. **Check with the tribal treasury.** Every tribe has a person responsible for collecting and disbursing revenue collected by the tribal government (this person’s title will vary). Some types of revenue collected by the tribe may be reserved for transportation uses or be given preference for use on transportation projects. Fares collected on buses are a good example of revenue that is reserved for spending on transportation—in this case to operate the bus. Another example of revenue that might give preference to transportation projects could be money collected from parking meters or decals.
4. **Inquire with the MPO, RPO, and State DOT.** Although you are not required to do so, the State DOT and MPO, or RPO (if applicable) in your area may have useful information for you. Those agencies may be aware of State and local funding streams that could be used by the tribe. Further, they may have an interest in using funding streams under their control for projects on or near tribal lands. By building a long-term partnership, your tribe will be positioned to maximize its share of transportation funding.
5. **Learn about programs offered by FHWA, FLH, and FTA.** To understand Federal funding streams, you should inquire with a number of different offices. Be sure to ask about both formula-based programs and discretionary grants. You should work with the FHWA Division in your State and the FLH Division in your region to understand the availability of grant programs.

6. **Make decisions about applying for grants.** Before proceeding, you should have a serious discussion about the feasibility of applying for discretionary grants. You should carefully weigh a number of factors to help decide if making an application is worth the time and effort. Some factors include:
- Does the project fit closely with the purpose of the grant program?
  - Does the project have a compelling reason for being selected for funding?
  - Is the expected cost of the project in line with the size of awards from the grant program?
  - Does the tribe have personnel with available time and skills to prepare a grant application? Could a consultant be used to support this effort?
  - Will the grant cover the full cost of the project? If not, does the tribe have available funds for the match?
7. **Investigate innovative financing streams.** As discussed earlier in this module, there are potentially a number of ways that tribes can borrow money to build needed infrastructure. However, the decision to borrow money should not be taken lightly. Some important considerations are:
- The tribe's credit rating and credit history.
  - The tribe's ability to repay loans.
  - The interest rate that the tribe will be able to obtain.
  - Whether borrowing will require the tribe to forego future grants.

## Practice While You Learn!

### Step 1-A

Now we will begin filling in the Funding Inventory Worksheet. Let's say you located six streams of funding available to the tribe. In the first column, enter the name of the programs you have identified in this section. In the second column, fill in the program officer for that funding stream.

### Funding Inventory Worksheet

| Funding Stream                 | Program Officer    | Eligible Project Types | Year 1 Revenue | 20-year Total |
|--------------------------------|--------------------|------------------------|----------------|---------------|
| Indian Reservation Roads       | FHWA Federal Lands |                        |                |               |
| Tribal Transit Program         | FTA                |                        |                |               |
| Surface Transportation Program | State DOT          |                        |                |               |
| National Scenic Byways Program | FHWA HQ            |                        |                |               |
| Safe Routes to School          | State DOT          |                        |                |               |
| Tribe General Fund             | Tribe              |                        |                |               |

**Indian Reservation Roads**—All recognized tribes receive IRR funding. The program officer at the FHWA Federal Lands Highway Division gave you information on this program.

**Tribal Transit Program**—All tribes are eligible to receive funding through the tribal transit program, although the tribe must meet certain criteria and make a competitive application to receive it. You learned about this program when talking with the program officer at the FTA Regional Office.

**Surface Transportation Program**—The Surface Transportation Program (STP) is one of the largest and most flexible pools of funding available in the United States. It is under the control of the State DOT (and in urban areas, the MPO). You have been in contact with the State DOT tribal liaison, who told you about the program. You have also seen a State DOT corridor plan that intends to improve a highway near your reservation using STP funds. The State has indicated an interest in building a connection to the highway on tribal lands.

**National Scenic Byways Program**—This program provides one-time grants for roads that are deemed scenic or culturally important. A road on your tribal lands is designated as scenic, so you are eligible to apply for funding.

**Safe Routes to School**—This program makes small grants that improve intersections, sidewalks, and bike paths near schools. The State DOT administers the funds, but allows the State Safe Routes to School Partnership (a nonprofit organization) to recommend projects for funding each year. You have spoken to the State DOT tribal liaison and the Safe Routes to School Partnership.

**Tribe General Fund**—The tribal government collects taxes and fees, and has decided to spend some of that money on transportation improvements. Your tribe's treasury office gave you information about this funding stream.

**Part B. Fill in funding eligibility.** For each funding stream, write down the eligible project types for that funding stream. Funding eligibility can vary substantially. If you are unclear on eligibility, ask the program officer for more information. It is important that you understand the types of projects each funding stream can be used for, so that you can match funding to projects later in the process. Some common types of eligible projects are shown below:

*Roadways*—Building roads for the first time or upgrading the roadway.

*Bridge*—Building roads that are raised above ground level. Bridges cross bodies of water, but also can cross over other roads (an overpass), environmentally sensitive land, or culturally important land.

*Maintenance*—Funds used to keep roads and bridges in a state of good repair.

*Safety*—Money used to redesign, upgrade, or add signals on a road that is a safety hazard.

*Transit*—Purchasing vehicles and operating them on a set route and schedule.

*Paratransit*—Purchasing vehicles and operating them upon request of the passenger. Generally this service is reserved for disabled people, those needing transportation to medical appointments, or people living in sparsely populated areas.

*Bicycle/Pedestrian*—Infrastructure for bicyclists and pedestrians, such as bike paths and sidewalks. This project type can often include trails and equestrian facilities.

### **Practice While You Learn!**

#### **Step 1-B**

Fill in the third column with eligible project types. You can obtain this information from the program officer shown in column 2 or from written resources. Be sure to write down all eligible uses.

#### **Funding Inventory Worksheet**

| <b>Funding</b>                 | <b>Program Officer</b> | <b>Eligible Project Types</b>                           | <b>Year 1 Revenue</b> | <b>20-year Total</b> |
|--------------------------------|------------------------|---|-----------------------|----------------------|
| Indian Reservation Roads       | FHWA Federal Lands     | Roadways, Bridge, Maintenance, Safety                   |                       |                      |
| Tribal Transit Program         | FTA                    | Transit, Paratransit                                    |                       |                      |
| Surface Transportation Program | State DOT              | Roads, Safety, Transit, Maintenance, Bicycle/Pedestrian |                       |                      |
| National Scenic Byways Program | FHWA HQ                | Roadways, Safety  |                       |                      |
| Safe Routes to School          | State DOT              | Safety, Bicycle/ Pedestrian                             |                       |                      |
| Tribe General Fund             | Tribe                  | Any   |                       |                      |

**Part C. Obtain financial information.** For each of the funding streams in your worksheet, you will now look deeper into the amount of money each will produce. Each funding stream has a program officer who can help you understand how much funding you can expect over the next year.

**Inquire with responsible agencies for next year's expected funding.** Talk with program officers at agencies that distribute transportation funding to learn about funding for the next fiscal year. Be sure you understand the steps required to obtain the funds—some programs require you to apply or meet certain criteria. It is critical that you obtain a dollar figure for funding available through each program.

**Inquire about funding trends.** Program officers may be able to counsel you on how much funding will be available in future fiscal years. If possible, ask the program officer how much money will be available in two, five, and ten years from now.

## Practice While You Learn!

### Step 1-C

In column four (Year 1) enter the revenue expected during the next upcoming year. Sometimes the figure will be zero dollars.

In some cases, you will be applying for grant funding. If you know that you have won the grant, enter the amount won into the worksheet. If you don't win, enter zero dollars into the worksheet. If you do not know if you won the grant, you should consider winning the grant a reasonable expectation and enter it into the worksheet.

### Funding Inventory Worksheet

| Funding Stream                 | Program Officer    | Eligible Project Types                     | Year 1 Revenue | 20-year Total |
|--------------------------------|--------------------|--|----------------|---------------|
| Indian Reservation Roads       | FHWA Federal Lands | Roadways, Bridge, Maintenance, Safety      | \$920,000      |               |
| Tribal Transit Program         | FTA                | Transit, Paratransit                       | \$150,000      |               |
| Surface Transportation Program | State DOT          | Roads, Safety, Transit, Bicycle/Pedestrian | \$15,000,000   |               |
| National Scenic Byways Program | FHWA HQ            | Roadways, Safety                           | \$0            |               |
| Safe Routes to School          | State DOT          | Safety, Bicycle/Pedestrian                 | \$100,000      |               |
| Tribe General Fund             | Tribe              | Any  | \$250,000      |               |

Let's discuss the figures entered in the worksheet above.

**Indian Reservation Roads**—The program officer told you to expect \$920,000 in year 1. He also indicated that funding from this program will go up over the next four years, but he cannot make predictions more than four years away.

**Tribal Transit**—You have been notified that you will receive a grant next year. The grant will provide six years of transit funding at \$150,000 per year.

**Surface Transportation Program**—The State DOT expects \$15,000,000 will be available over the next two years. They will also supply \$8 million during a third year.

**National Scenic Byways Program**—You applied for funding under this program, but were not awarded the grant. Feedback from the program officer and other sources suggests that your project is unlikely to ever be selected unless the roadway is paved.

**Safe Routes to School**—You were awarded a \$100,000 grant! Your contact at the Safe Routes to School Partnership has told you that since funding is tight and there are many needs in this category, you are unlikely to be awarded another grant.

**Tribe General Fund**—The tribal treasury has indicated \$250,000 will be available in year 1. The tribe is expecting tax revenue to decline slightly over time.

## What is a Fiscal Year?

A fiscal year describes a 365 day period where a budget is in effect. Unlike a calendar year, a fiscal year does not need to begin on January 1st. For example, the Federal fiscal year begins on October 1st. Many State fiscal years begin on July 1st. A fiscal year is named for the year in which it ends. Your tribe's treasury can provide you information on the tribal fiscal year. Many grants are offered once per fiscal year. The State fiscal year affects the optimal time for you to coordinate with the DOT and MPO.

## Step 2—Estimate Future Revenue

In Step 1, you identified revenue sources and collected information about the level of funding you can expect in the immediate future. In Step 2, you will use the information collected to project how much money will be available to your tribe over the next twenty years. Since tribal long-range transportation plans must be at least twenty years in duration, we need financial information that looks at least that far into the future.

It is impossible to predict future revenue with 100% accuracy. Your goal is to use the best available information to make an educated guess about the amount of funding the tribe will have to spend on transportation. There are essentially four types of funding:

- **One-time grants**—Some programs are awarded in a lump sum for only one year. This type of grant is usually in response to an application you make. Calculating the expected 20-year revenue is very simple, because the money is made available only one time. Therefore, enter the amount of your grant in the worksheet.
- **Partner funds**—Some funding streams are under the control of a partner. In general your partner will provide you with information on the amount of funding and the years when it will be available. For partner funding streams, enter the total amount you will receive from your partner.
- **Annual funds**—Annual funding programs are those that make available funding each year to the tribe. This is the most common type of funding stream. To estimate funding over a 20-year timeframe, simply multiply the figure shown for Year 1 by twenty. If your program officer has indicated the funding stream will

**Table 3. Example of Annual Projection of IRR Funding**

| Year  | Funding      | Increase |
|-------|--------------|----------|
| 1     | \$920,000    | —        |
| 2     | \$947,600    | 3%       |
| 3     | \$976,028    | 3%       |
| 4     | \$1,005,309  | 3%       |
| 5     | \$1,035,468  | 3%       |
| 6     | \$1,035,468  | 0%       |
| 7     | \$1,035,468  | 0%       |
| 8     | \$1,035,468  | 0%       |
| 9     | \$1,035,468  | 0%       |
| 10    | \$1,035,468  | 0%       |
| 11    | \$1,035,468  | 0%       |
| 12    | \$1,035,468  | 0%       |
| 13    | \$1,035,468  | 0%       |
| 14    | \$1,035,468  | 0%       |
| 15    | \$1,035,468  | 0%       |
| 16    | \$1,035,468  | 0%       |
| 17    | \$1,035,468  | 0%       |
| 18    | \$1,035,468  | 0%       |
| 19    | \$1,035,468  | 0%       |
| 20    | \$1,035,468  | 0%       |
| Total | \$20,416,425 |          |

increase over time, you can use a spreadsheet to gradually increase the level of funding (the same spreadsheet can be used to decrease the funding stream over time too). In the example shown in Table 3, the base amount is \$100,000. You expect a 3% increase in funding over the next four years. Beyond that, you do not have any information about rates of increase/decrease, so you assume the revenue stream will be flat (0% change).

- **Annual funds with an end date**—Sometimes an annual program will have a termination date. For example, your program officer may tell you that an annual funding stream will cease in four years. To account for this type of program, simply multiply the figure shown for Year 1 by the number of years that you expect the program to continue.

Using the Funding Inventory Worksheet, enter the amount of funding you expect to receive from each program in column 5.

## Practice While You Learn!

### Step 2

Using information gained from conversations with program officers, we will complete the Funding Inventory worksheet.

### Funding Inventory Worksheet

| Funding Stream                 | Program Officer    | Eligible Project Types                      | Year 1 Revenue | 20-year Revenue |
|--------------------------------|--------------------|---|----------------|-----------------|
| Indian Reservation Roads       | FHWA Federal Lands | Roadways, Bridge, Maintenance, Safety       | \$920,000      | \$20,416,000    |
| Tribal Transit Program         | FTA                | Transit, Paratransit                        | \$150,000      | \$900,000       |
| Surface Transportation Program | State DOT          | Roads, Safety, Transit, Bicycle/ Pedestrian | \$15,000,000   | \$38,000,000    |
| National Scenic Byways Program | FHWA HQ            | Roadways, Safety                            | \$0            | \$0             |
| Safe Routes to School          | State DOT          | Safety, Bicycle/ Pedestrian                 | \$100,000      | \$100,000       |
| Tribe General Fund             | Tribe              | Any   | \$250,000      | \$4,552,000     |

Let's discuss each funding stream shown in the worksheet:

**Indian Reservation Roads**—The program officer told you that the program will continue indefinitely, and that the tribe has control over the program. This makes the IRR Program an annual funding stream. The program officer also said he expects IRR funding to increase for the next four years. When calculating the 20-year projection, you will use a rate of increase (in the example, it is 3%) for the period of time that your program officer suggests (four years). Then the program continues for the remaining sixteen years with no increase or decrease.

**Tribal Transit Program**—This funding stream will deliver \$150,000 per year over six years. Simply multiply \$150,000 by six.

**Surface Transportation Program**—This is a partner funding stream. Upon communicating with the State DOT and the BIA-DOT, you learn about the years when you will receive funding, and the amount of funding each year. The tribe will receive \$15,000,000 in Year 1, \$15,000,000 in Year 2, and \$8,000,000 in Year 3.

**National Scenic Byways Program**—This is a one-time grant. You will not receive any funding under this program, so enter a zero for the 20-year estimate.

**Safe Routes to School Program**—This is a one-time grant. You will receive a one-time grant of \$100,000. Since this is a one-time grant, an amount appears only once over the 20-year estimation period.

**Tribal General Revenue**—This is an annual funding stream. The tribal treasury indicated that this revenue stream is likely to decrease slightly over time. You reduce the income by 1% per year to arrive at the total for the 20-year program.

### Step 3—Match Funding to Projects

During Steps 1 and 2, you inventoried funding streams and estimated their value over the next twenty years. In Step 3, you will use this information to match projects to funding. You will need access to your completed Funding Inventory Worksheet (completed in step 2) and the Prioritized Project List (please see the **Project Prioritization** module).

The Project Matching Worksheet is shown below. From the Prioritized Project List, enter the project name, project type, and total cost (columns A through D). Next, copy all of the eligible funding streams from the Funding Inventory Worksheet into column E.

Now it is time to actually match funding to the project. Here is the general sequence of how to make decisions on matching:

- Apply any partner funds reserved for this project.
- Apply any one-time grants that are reserved for this project.
- Apply any one-time grants that are eligible uses (eligible uses are found on the Funding Inventory Worksheet) under that program.
- Deplete the largest eligible funding stream.
- Move on to the second-largest eligible funding stream.

Once you have made a decision on how to fund the project, enter the amount of money applied to the project in column F, “Funding Allocation from this Stream.”

Next, subtract the total value of the funding stream (found on the Funding Inventory Worksheet) from the amount of money shown in Column F. The result is the remaining budget for that funding stream. Show the remaining amount in Column G.

You will repeat the process for the second highest priority project. When you are done allocating funds, you can view your remaining funding in the far right column for project #1. Keep subtracting allocated funding from the remaining balance.

**Table 4. Project Matching Worksheet**

| A        | B            | C            | D    | E              | F                                   | G                                |
|----------|--------------|--------------|------|----------------|-------------------------------------|----------------------------------|
| Priority | Project Name | Project Type | Cost | Funding Stream | Funding Allocation from this Stream | Remaining Funding in This Stream |
| 1        | Project #1   |              | \$   | Stream #1      |                                     |                                  |
|          |              |              |      | Stream #2      |                                     |                                  |
|          |              |              |      | Stream #3      |                                     |                                  |
|          |              |              |      | Stream #4      |                                     |                                  |
|          |              |              |      | Stream #5      |                                     |                                  |
| 2        | Project #2   |              | \$   | Stream #1      |                                     |                                  |
|          |              |              |      | Stream #2      |                                     |                                  |
|          |              |              |      | Stream #3      |                                     |                                  |
|          |              |              |      | Stream #4      |                                     |                                  |
|          |              |              |      | Stream #5      |                                     |                                  |

## Practice While You Learn!

### Step 3

To reiterate, our goal is to build the following projects from the Project Prioritization List:

1. Build a new 4-lane road to connect a major highway that runs through the reservation to another major highway (\$45,000,000)
2. Pave 20 miles of gravel roads on the reservation, built in 1-mile increments at a cost of \$1 million (\$20,000,000)
3. Begin offering bus service on a single route on the reservation (\$150,000 per year)
4. Make safety improvements to three intersections on tribal roads (\$400,000 each)
5. Build sidewalks to allow safer access to the tribal school (\$50,000)
6. Add vehicle parking areas and safety improvements to a scenic roadway (\$1,500,000)

You will place each of these projects into the Project Matching Worksheet. First, you need a copy of the Funding Inventory Worksheet to refer to:

| Funding Stream                 | Program Officer    | Eligible Project Types                      | Year 1 Revenue | 20-year Revenue |
|--------------------------------|--------------------|---|----------------|-----------------|
| Indian Reservation Roads       | FHWA Federal Lands | Roadways, Bridge, Maintenance, Safety       | \$920,000      | \$20,416,000    |
| Tribal Transit Program         | FTA                | Transit, Paratransit                        | \$150,000      | \$900,000       |
| Surface Transportation Program | State DOT          | Roads, Safety, Transit, Bicycle/ Pedestrian | \$15,000,000   | \$38,000,000    |
| National Scenic Byways Program | FHWA HQ            | Roadways, Safety                            | \$0            | \$0             |
| Safe Routes to School          | State DOT          | Safety, Bicycle/ Pedestrian                 | \$100,000      | \$100,000       |
| Tribe General Fund             | Tribe              | Any   | \$250,000      | \$4,552,000     |

In this example, we used the following steps to complete the Project Matching Worksheet:

1. Copy the Spreadsheet six times, because we have six projects on our prioritization list.
2. Enter the Priority Number, Project Name, Project Type, and Cost in columns A through D.
3. Copy the names of all six funding streams into the Project Matching Worksheet and place them in column E. Do this for all six projects.
4. For the first project, locate funding:
  - a. See if there are any one-time grants intended for the project (there are none).
  - b. See if there are any partner funds intended for the project. There is \$38 million in Surface Transportation Funds from the State DOT that are reserved for this project. In column F, enter "\$38,000,000."

**Practice While You Learn!**

**Step 3, continued**

c. The full \$45,000,000 cost is not yet paid for. We must make strategic decisions on which funding streams to use to make up the difference. Tribal Transit, National Scenic Byways, and Safe Routes to School are funding streams that are not eligible for road building—so we can exclude those from consideration. The Tribe General Fund would be depleted if it was applied to this project, so instead we choose to commit \$7 million from the IRR Program.

5. Calculate the balance for each funding program. To do this, subtract the value in column F from the value in the far right column of the Funding Inventory. The Surface Transportation Program now has a zero balance. The IRR program now has a balance of \$13,416,000.

| A        | B                  | C            | D            | E                              | F                                    | G                                 |
|----------|--------------------|--------------|--------------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name       | Project Type | Cost         | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 1        | New 4-Lane Highway | Road         | \$45,000,000 | Indian Reservation Roads       | \$7,000,000                          | \$13,416,000                      |
|          |                    |              |              | Tribal Transit Program         | —                                    | \$900,000                         |
|          |                    |              |              | Surface Transportation Program | \$38,000,000                         | \$0                               |
|          |                    |              |              | National Scenic Byways Program | —                                    | \$0                               |
|          |                    |              |              | Safe Routes to School          | —                                    | \$100,000                         |
|          |                    |              |              | Tribe General Fund             | \$0                                  | \$4,552,000                       |

## Practice While You Learn!

### Step 3, continued

6. Continue on to the second highest priority project, the paving of 20 miles of gravel roads. Again, follow the order:
- There are no one-time grants available for this project.
  - There are no partner funds available for this project.
  - Paving roads is an ineligible expense under the Tribal Transit, National Scenic Byways, and the Safe Routes to School programs.
  - Apply \$13,000,000 from the IRR Program. Since the gravel roads must be built in \$1 million increments, the left over \$416,000 is not spent on paving these roads. There is still \$416,000 remaining in the IRR Program.
  - Apply \$4,000,000 from the Tribe General Fund. Since the gravel roads must be built in \$1 million increments, the left over \$552,000 is not spent paving roads. There is \$552,000 remaining in the Tribe General Fund funding stream.
  - Examine combinations of funding. It is possible to combine funding streams. Unfortunately, \$416,000 plus \$552,000 does not reach the \$1 million threshold needed to build one more mile of paved roadway.
  - Three miles of gravel roads cannot be paved under this financial plan. Use data, your judgment, and public involvement to select which road segments should not be paved.

| A        | B                             | C            | D            | E                              | F                                    | G                                 |
|----------|-------------------------------|--------------|--------------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name                  | Project Type | Cost         | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 2        | Pave 20 miles of gravel roads | Road         | \$20,000,000 | Indian Reservation Roads       | \$13,000,000                         | \$416,000                         |
|          |                               |              |              | Tribal Transit Program         | —                                    | \$900,000                         |
|          |                               |              |              | Surface Transportation Program | \$0                                  | \$0                               |
|          |                               |              |              | National Scenic Byways Program | \$0                                  | \$0                               |
|          |                               |              |              | Safe Routes to School          | —                                    | \$100,000                         |
|          |                               |              |              | Tribe General Fund             | \$4,000,000                          | \$552,000                         |

**Practice While You Learn!**

**Step 3, continued**

7. Continue on to the third highest priority, which is establishing a bus service that will cost \$150,000 per year. Again, follow the order of analysis:
  - a. There are no one-time grants.
  - b. There are no partner funds.
  - c. Transit service is an ineligible expense under all programs except Tribal Transit, Surface Transportation Program, National Scenic Byways program, and Tribe General Fund. The Surface Transportation Program is depleted, and the General Fund nearly so.
  - d. Apply all of the Tribal Transit Program funding to this project. The available funding will pay for six years of transit service.

| A        | B            | C            | D           | E                              | F                                    | G                                 |
|----------|--------------|--------------|-------------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name | Project Type | Cost        | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 3        | Bus Service  | Transit      | \$3,000,000 | Indian Reservation Roads       | —                                    | \$416,000                         |
|          |              |              |             | Tribal Transit Program         | \$900,000                            | \$0                               |
|          |              |              |             | Surface Transportation Program | \$0                                  | \$0                               |
|          |              |              |             | National Scenic Byways Program | —                                    | \$0                               |
|          |              |              |             | Safe Routes to School          | —                                    | \$100,000                         |
|          |              |              |             | Tribe General Fund             | \$0                                  | \$552,000                         |

**Practice While You Learn!**

**Step 3, continued**

8. Continue to the fourth highest priority, which is performing safety upgrades at three intersections. Each upgrade costs \$400,000.
  - a. There are no one-time grants.
  - b. There are no partner funds.
  - c. Safety is an eligible expense under the IRR, Surface Transportation Program, Tribe General Fund, and Safe Routes to School.
  - d. The IRR Program has \$416,000 remaining in it. You decide to pay for one safety improvement using IRR funds. The IRR Program now has \$16,000 remaining in it.
  - e. The Tribe General Fund has \$552,000 remaining in it. Decide to pay for one safety improvement using the Tribe General Fund. The General Fund now has \$152,000 remaining in it.
  - f. One safety improvement cannot be funded. You must use your judgment and public input to decide which one has the lowest priority.

| A        | B                   | C            | D           | E                              | F                                    | G                                 |
|----------|---------------------|--------------|-------------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name        | Project Type | Cost        | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 4        | Safety Improvements | Safety       | \$1,200,000 | Indian Reservation Roads       | \$400,000                            | \$16,000                          |
|          |                     |              |             | Tribal Transit Program         | —                                    | \$0                               |
|          |                     |              |             | Surface Transportation Program | \$0                                  | \$0                               |
|          |                     |              |             | National Scenic Byways Program | —                                    | \$0                               |
|          |                     |              |             | Safe Routes to School          | —                                    | \$100,000                         |
|          |                     |              |             | Tribe General Fund             | \$400,000                            | \$152,000                         |

**Practice While You Learn!**

**Step 3, continued**

9. Move on to the next project on your list, which is to build sidewalks to the tribal school at a cost of \$50,000.
- a. There is a one-time grant available for this project. Allocate the entire \$50,000 cost to the grant.
  - b. Note that the project could have also been paid for using the IRR Program. However, it is in the tribe’s best interest to pay for this project using the one-time grant and retain the IRR funds for later.

| A        | B                         | C            | D        | E                              | F                                    | G                                 |
|----------|---------------------------|--------------|----------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name              | Project Type | Cost     | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 5        | Sidewalk to Tribal School | Safety       | \$50,000 | Indian Reservation Roads       | —                                    | \$16,000                          |
|          |                           |              |          | Tribal Transit Program         | —                                    | \$0                               |
|          |                           |              |          | Surface Transportation Program | \$0                                  | \$0                               |
|          |                           |              |          | National Scenic Byways Program | —                                    | \$0                               |
|          |                           |              |          | Safe Routes to School          | \$50,000                             | \$50,000                          |
|          |                           |              |          | Tribe General Fund             | \$0                                  | \$152,000                         |

## Practice While You Learn!

### Step 3, continued

10. The lowest priority project on your list is to add parking areas and other safety improvements to a designated scenic roadway on your tribal lands. You submitted an application to the National Scenic Byways Program, but your application was not accepted. Therefore, there is no money available to build this improvement. It is still important to show this project in your long-range plan and explain that no funding is available. By doing so, you indicate that this project remains important to your tribe. Your partners, BIA-DOT, and FHWA will look to your Unfunded Projects List if money becomes available.

| A        | B                                    | C            | D           | E                              | F                                    | G                                 |
|----------|--------------------------------------|--------------|-------------|--------------------------------|--------------------------------------|-----------------------------------|
| Priority | Project Name                         | Project Type | Cost        | Funding Stream                 | Funding Allocation from this Program | Remaining Funding in This Program |
| 6        | Parking and Safety on Scenic Roadway | Road         | \$1,500,000 | Indian Reservation Roads       | —                                    | \$16,000                          |
|          |                                      |              |             | Tribal Transit Program         | —                                    | \$0                               |
|          |                                      |              |             | Surface Transportation Program | —                                    | \$0                               |
|          |                                      |              |             | National Scenic Byways Program | \$0                                  | \$0                               |
|          |                                      |              |             | Safe Routes to School          | —                                    | \$50,000                          |
|          |                                      |              |             | Tribe General Fund             | \$0                                  | \$152,000                         |

## ***Practice While You Learn!***

### **Answer**

Using information collected during this hypothetical example, you were able to pay for most of the projects identified during earlier phases of the planning process.

#### **You were able to fund:**

1. The major 4-lane highway using \$38 million from the Surface Transportation Program (in partnership with the State DOT) and \$7 million from the IRR Program.
2. Paving 20 miles of gravel roads using \$13 million from the IRR Program and \$4 million from the Tribe General Fund. Three miles of gravel roads could not be paved.
3. Bus service for six years using a \$900,000 grant from the Tribal Transit program. Transit service after the sixth year is currently not funded.
4. Two intersection redesigns using \$400,000 from the IRR Program and \$400,000 from the Tribe General Fund. One needed intersection redesign went unfunded.
5. Sidewalks near the tribal school using \$50,000 from the Safe Routes to School Program.

#### **You were unable to fund:**

1. Three miles of road paving.
2. Transit funding in years seven through twenty.
3. One intersection improvement.

It is important to note that the results of this exercise are influenced by choices made during the planning process. For example, if intersection improvements were made the highest priority, all three would be funded.

## **Step 4—Write the Financial Plan**

It is time to write up a summary of the decisions you have made. You don't need to replicate all of the worksheets used in the process—although that would be perfectly acceptable. Your plan should generate tables and text discussion on:

- Funding sources and their expected amounts over the life of the plan. Be sure to discuss how you will receive the funding and what each program is eligible to support.
- The list of projects and which funding streams are supporting each project.
- A list of unfunded projects and discussion on why the projects were not funded. You may also want to discuss future possibilities for funding and potential partners.  
(discussed below)
- A discussion of what will be done with any leftover, unused funding. Not every dollar available to you will be allocated to a project. You should discuss how much money is left over, and what you will do with it.  
(discussed below)

## Unfunded Projects List

Not all of the tribe's needed projects will be able to be funded using available revenue. The projects that could not be paid for should be placed on an "Unfunded Needs List." The Needs List serves three purposes. First, it places projects in line to receive any unexpected funding that comes in to the tribe. Second, the List should be shared with partners at local governments, the State DOT, and the MPO. Third, the List should be filed with the BIA for consideration under other funding streams.

### ***Practice While You Learn!***

#### **Unfunded Projects**

In our hypothetical example, three projects went unfunded or partially funded. The first is paving of three miles of gravel road. The second is funding for transit service in years seven through twenty of the plan. The third is an intersection improvement. We could discuss possible partnering opportunities with the State DOT to fund intersection improvements. Also, we could discuss the possibility of applying for grants.

#### **Unfunded Project List**

| <b>Project Name</b>            | <b>Cost</b> |
|--------------------------------|-------------|
| Pave 3 miles of gravel roads   | \$3,000,000 |
| Transit service for years 7-20 | \$2,100,000 |
| One intersection improvement   | \$400,000   |

## Remaining Funds

An important component of the financial plan is to discuss what you will do with funds that could not be committed to projects. There will always be remaining money, the value of funding streams available and the price of projects you prioritize are different. Projects should not be partially funded.

## Practice While You Learn!

### Reserve

In our example, there was remaining revenue from four funding streams. None of the funding streams is large enough to pay for one of the needed projects. However, there is a substantial amount of money remaining. Remaining funds will be disposed in one of two ways. The reserve is a pool of money that is essentially a “rainy day fund.” The reserve is used to pay for cost overruns or emergency projects. The IRR Program remainder will be in a reserve fund to pay for road projects.

The Tribe General Funds and Safe Routes to School funds will be deposited into a boxed funds account. A *boxed funds account* commits to spending the money, but defers decisionmaking on which projects to a later time. Often, boxed funds are used for quick response to projects of important need, or to make low-cost improvements. In this case, the Safety Boxed Fund could pay for low-cost safety improvements like road signs or striping.

### Reserve

| Funding Stream           | Amount    | Disposition        |
|--------------------------|-----------|--------------------|
| Indian Reservation Roads | \$16,000  | Reserve            |
| Tribe General Funds      | \$152,000 | Safety Boxed Funds |
| Safe Routes to School    | \$50,000  | Safety Boxed Funds |

## IV. FINANCIAL PLANNING CHECKLIST

| ✓  | Financial Planning Checklist  | Date Done |
|--|---|-----------|
|  | Understand transportation funding options   |           |
| <b>Step 1: Identify Funding Streams</b>  |   |           |
|  | Check old documents   |           |
|  | Understand the BIA-DOT process  |           |
|  | Check with the Tribal Treasury  |           |
|  | Coordinate with State DOT and MPO for available funds from those sources  |           |
|  | Investigate other programs with FHWA  |           |
|  | Make decisions about applying for grants  |           |
|  | Investigate innovative financing  |           |
| <b>Step 2: Estimate Future Revenues</b>  |   |           |
|  | Create a table showing 20-year funding estimates from each program  |           |
|  | For one-time grants, place reasonably expected funding into the table   |           |
|  | For annual programs, multiply the upcoming year by twenty   |           |
| <b>Step 3: Match Funding to Projects</b> |   |           |
|  | Complete the Project Matching Worksheet   |           |
|  | Apply dedicated funds to the appropriate project  |           |
|  | Compare eligibility and commit funds to projects in order of priority   |           |
|  | Place unfunded projects on a "wish list" or "unfunded needs list" and communicate about this list with the State DOT and MPO  |           |
| <b>Step 4: Write the Financial Plan</b>  |   |           |
|  | List the funding sources and their expected revenues over the life of the plan, then discuss how you will receive the funding and what types of projects each funding program is eligible to support. |           |
|  | List the funded projects and which funding streams are supporting each project  |           |
|  | List the unfunded projects and discuss why the projects were not funded   |           |
|  | Place unfunded projects on a "wish list" or "unfunded needs list" and communicate about this list with the State DOT and MPO  |           |
|  | Discuss where leftover, unused funds will go  |           |

## V. FROM INDIAN COUNTRY

### White Earth Nation

The White Earth Nation is a federally recognized tribe located in northwestern Minnesota. The tribe's reservation is the largest in the State, encompassing all of one county and portions of two others. The White Earth Nation's transportation and public works director is Burny Tibbetts, who oversees the tribe's transportation planning activities, the tribe's Transportation Improvement Program (TIP), and individual project budgets. Mr. Tibbetts also oversees the tribe's transit system, White Earth Transit.

This section describes how the White Earth Nation goes from project identification to the creation of a TIP, and the tools the tribe uses to help with that process.

#### Identifying Projects and Funding

The first step for financial planning at the White Earth Nation is project identification. Mr. Tibbetts and his staff identify projects through the transportation planning process. Many of the identified projects are either roadway issues or serve new developments. The tribe is currently finishing its first long-range transportation plan, which will help to identify longer-term needs for the reservation. After projects are identified, the Tribal Council prioritizes the list of projects and passes a resolution showing the tribe's Priority List.



The White Earth Nation also has a Tribal Transportation Advisory Committee that includes representatives from MnDOT, the county engineers for the three counties with tribal land in them, and the township road boards. The committee holds an annual meeting to discuss the needs and priorities for all these groups. By discussing their various plans for the upcoming year(s), the committee tries to integrate their respective projects into one another's TIP and priority lists. According to Mr. Tibbetts, "the group is helpful for planning future projects that we might want to cooperate on."

Mr. Tibbetts then estimates future IRR funding. As is the case for many tribes, IRR funds are the primary source of transportation funding for the White Earth Nation. When projects are funded from other sources, such as grants or through a partnership with another agency, the portion of the project paid for by funds the tribe receives are added to the TIP.

#### Estimating Costs

Once projects have been prioritized, Mr. Tibbetts estimates project costs. The cost estimate can often be based on how much similar projects have cost.

All estimates include a standard percentage for planning, engineering, surveying, other preparatory work, and construction monitoring. For projects that are not comparable to past ones, there are tools available from the American Association of State Highway and Transportation Officials (AASHTO) and the Institute of Transportation Engineers (ITE) to help with estimating construction engineering and design

costs. However, a more general percentage can often be used instead. As an example, for a roadway reconstruction project, Mr. Tibbetts has found that design is usually 10-15% of total project costs, while construction monitoring can be up to 20% of total project costs. Planning and administration costs are matched to what is needed to cover salaries for the appropriate staff.

### Matching Funding to Projects

Looking at the tribe's priorities, the cost for each of those projects, and available funding, Mr. Tibbetts matches projects to funding so that as many priorities as possible can be built over the next four years. When prioritizing projects, the Tribal Council focuses on the tribe's transportation needs, with less attention to the likely cost of a project. Mr. Tibbetts' challenge is to find a way to meet the greatest needs over the next four years given the amount of funding the tribe expects to have. The resulting list of projects then becomes the TIP. The TIP identifies how much funding each project gets and what work will be done each year. The TIP is then sent to the Tribal Council for approval.

During the matching process, the information on project costs is entered into a tribal project control schedule. The tribal control schedule is "an accounting and project management tool that...contains detailed project and tasks information for all projects identified in the tribal TIP."<sup>3</sup> The White Earth Nation has a four-year control schedule. After the TIP is approved, Mr. Tibbetts is able to use the TIP and control schedule information to send an annual budget for transportation projects to the budget office.

### Identifying Funding Through Other Agencies

The White Earth Nation has identified funding streams in conjunction with MnDOT to share costs on three projects. In one project, MnDOT was completely reconstructing a road between two reservation communities. The tribe paid the costs for the project to include a bike land and lighting. Another project was the renovation of a historic train depot to serve as a hub for tribal transit, regional bus service, and Amtrak, including a park-and-ride lot.

The tribe has also partnered with other agencies by working with the townships to take over the maintenance of roads serving tribal members. The tribe only takes responsibility for roads that are a priority for them, and since the townships often have insufficient budgets for road maintenance, they welcome the tribe taking responsibility for the road. On other roads that are not tribal priorities, White Earth Nation has also partnered with the townships to help with snowplowing and other important maintenance activities.



**A funding partnership between MnDOT, Becker County, and the White Earth Nation was used to fund the combined roadway reconstruction and water main construction under the road.**

<sup>3</sup> U.S. Department of Transportation, Federal Highway Administration, "Tribal Control Schedule," Planning Glossary. Available at: <http://www.fhwa.dot.gov/planning/glossary/> (last accessed January 6, 2012).

## Financial Planning Tools and Techniques

At the heart of the White Earth Nation’s financial planning is a master spreadsheet workbook that combines the TIP, the project control schedule with details for each project, and summary budget information into one document that tracks projects from planning to completion. Each project is on a separate tab, with costs broken out by cost category.

**Table 5. Example of Workbook Layout: An individual project**

| Project              | Blueberry Lake Extension |              |                      |          |                    |
|----------------------|--------------------------|--------------|----------------------|----------|--------------------|
| Cost Category        | Construction Engineering | Construction | Planning Engineering | Admin    | Total              |
| Personnel            | \$65,000                 |              |                      | \$8,500  | <b>\$73,500</b>    |
| Purchased Services   |                          | \$930,000    | \$5,000              |          | <b>\$935,000</b>   |
| Supplies & Materials | \$5,000                  |              |                      |          | <b>\$5,000</b>     |
| Capital Expenses     |                          |              |                      | \$4,250  | <b>\$4,250</b>     |
| Other Expenses       | \$15,000                 |              |                      | \$2,250  | <b>\$17,250</b>    |
| Total                | \$85,000                 | \$930,000    | \$5,000              | \$15,000 | <b>\$1,035,000</b> |

A summary tab at the start contains the control schedule for each year. The summary of costs for each project is shown by phase. The summary shows only the funding coming through the IRR program or transportation grants the tribe received. In the case of White Earth Transit, the tribe funds the program partly through IRR funding and partly through general tribal funds, which mostly come from the tribe’s casino.

**Table 6. Example of Workbook Layout: Control schedule for one year**

| 2010 White Earth Band of Chippewa Indians Project Control Schedule (TIP) |                       |                |                          |           |               |             |
|--|-----------------------|----------------|--------------------------|-----------|---------------|-------------|
| Project Name   | Transfer Station Road | Wild Rice Loop | Blueberry Lake Extension | Transit   | Bicycle lanes | Total       |
| Route No.  | 34                    | 78             | 133                      | —         | 77            |             |
| Project Code   | 1                     | 2              | 3                        | 4         | 5             |             |
| Construction Engineering   | —                     | —              | \$85,000                 | \$350,000 | —             | \$435,000   |
| Construction   | —                     | —              | \$930,000                | —         | —             | \$930,000   |
| Planning Engineering   | \$5,000               | \$75,000       | \$5,000                  | —         | \$65,000      | \$150,000   |
| Administration   | \$5,000               | \$5,000        | \$15,000                 | —         | \$5,000       | \$30,000    |
| TOTAL  | \$10,000              | \$80,000       | \$1,035,000              | \$350,000 | \$70,000      | \$1,545,000 |

The workbook also has a table that summarizes each year's information and is formatted to match the budget system structure. Condensing the information into a simple table makes it easy for the accountants to put it into the budget.

As projects move forward, Mr. Tibbetts tracks actual expenditures against his estimates and projections. Over time, the spreadsheet comes to contain both projected funding information as well as data on projects that have been completed. The information on past projects can help to forecast future project costs if similar work is done in later years.

The spreadsheet tool is also helpful for financial reviews. Because the transportation program is one of the largest programs on the reservation, it automatically gets audited every year, and the spreadsheet serves as a very useful tool in that process. Thanks to simplified tables and spreadsheets, and his regular tracking of projects, Mr. Tibbetts is very well prepared for the auditing process.

Mr. Tibbetts has shared this technique with quite a few reservations, including Leech Lake, Bois Forte, and Turtle Mountain bands of Chippewa/Ojibwe, and the Cheyenne. The Shoshone Arapaho have also spoken to him about coming to share his expertise in the near future.

## APPENDICES

Appendix A  
For Further Reading

Appendix B  
Blank Worksheets

### For Further Reading

The following resources may be helpful to you when performing financial planning for your tribe:

- A Briefing Book for Transportation Officials, Decision-Makers, and Staff. Published by the FHWA/FTA Transportation Planning Capacity Building Program.  
<http://www.planning.dot.gov/documents/BriefingBook/BBook.htm>
- Leveraging the Partnership: HUD, DOT, and EPA Programs for Sustainable Communities.  
<http://www.sustainablecommunities.gov/pdf/leveragingPartnership.pdf>
- Federal Highway Administration Program Listing. <http://www.fhwa.dot.gov/whatwedo/topics/>
- Federal Lands Highway Indian Reservation Roads Program. <http://flh.fhwa.dot.gov/programs/irr/>
- Federal Transit Administration Tribal Transportation Program FAQs.  
[www.fta.dot.gov/documents/FAQ\\_Tribal\\_Transit\\_Program.doc](http://www.fta.dot.gov/documents/FAQ_Tribal_Transit_Program.doc)
- FHWA Guidance on Cost Estimation for Major Project.  
[http://www.fhwa.dot.gov/ipd/project\\_delivery/tools\\_programs/cost\\_estimating/guidance.htm](http://www.fhwa.dot.gov/ipd/project_delivery/tools_programs/cost_estimating/guidance.htm)
- National Cooperative Highway Research Program (NCHRP) Report #574 Guidance for Cost Estimation and Management for Highway Projects During Planning, Programming, and Preconstruction. [http://onlinepubs.trb.org/onlinepubs/nchrp/nchrp\\_rpt\\_574.pdf](http://onlinepubs.trb.org/onlinepubs/nchrp/nchrp_rpt_574.pdf)
- Tribal Financial Manager Certificate Program (Arizona State University).  
<http://aipi.clas.asu.edu/tfmc>



**Table B-2. Project Matching Worksheet**

This table is set up to match the Practice While You Learn! example. You may need to adjust the table to match your tribe’s number of projects and funding streams.

| Priority | Project Name | Project Type | Cost | Funding Stream | Funding Allocation from This Stream | Remaining Funding in This Stream |
|----------|--------------|--------------|------|----------------|-------------------------------------|----------------------------------|
| 1        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
| 2        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
| 3        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
| 4        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
| 5        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
| 6        |              |              | \$   |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |
|          |              |              |      |                | \$                                  | \$                               |



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