

Journal #5288 from sdc 9.15.22

"Land really is the best art."

Calendar

16th annual Heyday Harvest

2022 EJ Thriving Communities Technical Assistance Centers RFA has been Amended

SBA Nevada District Office Seeks Nominations for the National Small Business Week

Borrowers in 7 states may be taxed on their student loan cancellation

3rd Annual Launch Nevada



"Land really is the best art." — Andy Warhol

Calendar

October 1 - NATIVE HEALTH's Traditional Children's Pageant. For more information or to register click [here](#).

October 1 - Veterans Stand Down, Guadalupe Mercado, 9201 S. Avenida del Yaqui, Guadalupe. 9:00 a.m.-noon. For information call Ralph at (602) 615-1555 or email [him](#).

October 1-3 - Sumi'nungwa Hopi Festival at Polacca, Arizona.

October 6-8 - Association of American Indian Physician's 2022 Pre-Admission Workshop. For more information please click [here](#).

October 6-8 - 2022 AISES National Conference, Palm Spring, California. Travel scholarships available. For more information click [here](#).

October 6-9 - Western Navajo Fair. For more information click [here](#).

October 8 - NATIVE HEALTH's Annual Open House and Health Fair. For more information click [here](#).

October 8 - Phoenix Indian Center's "Celebrating Our History, Honoring the People" Social Pow Wow and Gourd Dance. Steele Indian School Park. For more information call (602) 264-6768.

October 8 - Native American Connections NARD Parade. 9:00 a.m. down third street from Virginia to Indian School. For more information check their [website](#).

October 8 - Native American Bar Association of Arizona's 13th Annual Seven Generations Award Dinner and Silent Auction. For more information click [here](#).

October 8 - Miss Indian Arizona Scholarship Program. Chandler Center for the Arts. 6:30 p.m. For more information click [here](#).

October 10 - Indigenous People's Day Phoenix Fest. Cahokia PHX. First Street and Garfield in downtown Phoenix. For more information click [here](#).

October 10 - Changing the Narrative: K-12 Indigenous Literacy and Literature Symposium. Office of Indian Education, Arizona Humanities and ASU Labriola Native American Data Center has a free in-person professional learning symposium. For more information click [here](#).

October 10-12 - Promoting Indigenous Research Leadership in Grand Forks, North Dakota. For those selected, little or no cost to participate, and the workshop pays for all travel, lodging, and meal expenses. For more information click [here](#).

October 12-14 - 5th Annual Utteaka Naau Naawak ICWA Conference. Free. Casino del Sol, Tucson. For more information or to register click [here](#).

October 19-20 - Banner Alzheimer's Institute's Native American Outreach Program's 2022 Preconference and Conference: "Keeping it Simple" and "Walk with Me" for professionals working with Tribal communities. Fee. For more information call Chase at (602) 839-6918 or register on the [website](#).

October 21 - Phoenix Indian Center's Silver and Turquoise Ball. Sheraton Phoenix Downtown. For more information click [here](#).

October 22-23 - Red Canyon Pow Wow, Moab Utah. For more information email [them](#).

October 27-30 - Native Women Lead's 2022 Native Women's Business Retreat. Hyatt Tamaya Resort and Spa, Santa Ana Pueblo, New Mexico. For more information click [here](#).

October 28-30 - Annual Roy Track Pow Wow. Mesa Riverview Park. For more information For more information click [here](#).



**October 6, 2022
6:00 p.m. – 7:00 p.m. PDT**

Online event. Link will be emailed when you register.

**REGISTER HERE
You're Invited!**

Join us for the 16th annual Heyday Harvest, honoring David Harris for Lifetime Achievement and Rebecca Solnit with the Heyday History Award.

We will celebrate the collective effort of the Heyday community that brings our mission to life on a daily basis. You can expect to hear from Heyday authors and readers, publisher Steve Wasserman, board and staff members, and our honorees.

If you can't make the broadcast on October 6, a replay will be available.

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**The 2022 EJ Thriving Communities Technical Assistance Centers RFA has been Amended!**

The Environmental Justice Thriving Communities Technical Assistance Centers' request for applications (RFA) will now provide up to \$100 million in funding for establishing 5 – 10 technical assistance centers across the nation. These centers will serve communities with environmental justice concerns and their partners. Funds per award have increased and will now total approximately \$10 million. The Application deadline is extended to **November 1**.

## SBA Nevada District Office Seeks Nominations for the National Small Business Week 2023

**Las Vegas, Nevada** – Do you or someone you know have what it takes to become America’s “Small Business Person of the Year” for 2023? If so, the U.S. Small Business Administration (SBA) wants to hear from you.

The SBA is proud to announce that its **Nevada District Office** is ready to accept nominations for the 2023 National and District Small Business Week Awards, including the annual Small Business Person of the Year Award. The awards will be presented during the National Small Business Week at a ceremony in Las Vegas during the first week of May 2023.

“Small Business Week is an excellent opportunity to honor small businesses and lenders that helped our nation recover, adapt, and innovate”, said Saul Ramos, Nevada District Director. “They are what make our state thrive and such a great place to live and work. These awards allow us to shine a light on the terrific success stories taking place in all parts of the state. The Nevada business community successes need to be shared, so I encourage everyone to nominate a small business or individual.”

Visit the SBA’s dedicated website at [www.sba.gov/nsbw](http://www.sba.gov/nsbw) to download forms, criteria, and guidelines for submitting a nomination. The nomination guidelines and district awards categories can also be found at : [Nevada District NSBW](#)

The SBA Awards given in celebration of National Small Business Week include the following awards:

### **Nevada District Small Business Week Categories:**

- **Small Business Person of the Year (*National and District*):** Individual or partners who own a small business, which has increased sales, profits and employees, and have been in business for at least three years. Business must have received Small Business Administration assistance.
- **Exporting Small Business of the Year (*National and District*):** Small business which has increased sales, profits and/or employees due to exporting and has been in business for at least three years. Business must have received Small Business Administration assistance.
- **Minority Small Business of the Year:** Any small business at least 51% owned and operated by one or more ethnic minority, that have received SBA assistance and been in business for at least three years may be nominated.
- **Family-Owned Small Business of the Year:** Any small business that is family-owned and operated that has received SBA assistance and been in business for at least three years may be nominated.
- **Veteran Owned Small Business of the Year:** Any small business at least 51% owned by a veteran(s) of the U.S. armed forces which has received SBA assistance and has been in business for at least three years may be nominated.
- **Woman Owned Small Business of the Year:** Any small business at least 51% owned and operated by one or more woman which has received SBA assistance and has been in business for at least three years may be nominated.

- **Rural Owned Small Business of the Year:** Any small rural business that has received SBA assistance and has been in business for at least three years may be nominated.
- **Micro Enterprise Business of the Year:** Any microenterprise business with five or less employees that has received SBA assistance and has been in business for three years may be nominated.
- **Young Entrepreneur of the Year:** Any small business, at least 51% owned and operated by one or more individuals that are 30 or who will not have reached the age of 30 by June 1, 2023, that has received SBA assistance and has been in business for at least three years may be nominated
- **Entrepreneurial Spirit of the Year:** Any individual or company in Nevada who best demonstrates a pattern of promotional support to entrepreneurial activities and small businesses in the state. Nominees may or may not be small business owners may be nominated.
- **Legacy Small Business of the Year:** Any individual or partners who own a small business, which has increased sales, profits, and employees, and has been in business for at least twenty-five years. Business must have received Small Business Administration assistance.

The Nevada District Office must receive all nominations by **electronic submission ONLY** to the District's BOX account no later **3:00 p.m. Eastern Time on December 8, 2022.**

[Click Here to Submit Complete Nomination Package](#)

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The Environmental Justice Thriving Communities Technical Assistance Centers' request for applications (RFA) will now provide up to \$100 million in funding for establishing 5 – 10 technical assistance centers across the nation. These centers will serve communities with environmental justice concerns and their partners. Funds per award have increased and will now total approximately \$10 million. The Application deadline is extended to **November 1.**

**Borrowers in 7 states may be taxed on their student loan cancellation**

Updated September 9, 2022

Heard on [All Things Considered](#)

When federal student loan borrowers take a breath from celebrating the cancellation of some or all of their federal student loans, millions of them could be in for a nasty surprise:

While President Biden's [sweeping student debt relief](#) won't be subject to federal income tax, in seven states borrowers may have to pay *state* income tax on all those canceled loans.

Before 2021, student debt cancelation was generally considered a form of income, and therefore taxable both at the federal and usually state level. But in March of 2021, the American Rescue Plan changed that, at least temporarily: Until the end of 2025, Congress said, the U.S. government will *not* consider canceled student loan debts to be taxable income.

Now that the Biden administration has unveiled its sweeping new debt cancellation plan, this federal exemption is a really big deal. That's because most places follow the federal government's lead when it comes to income tax.

"The majority of states that have an income tax essentially say, 'Whatever the federal government says is gross income, we say the same thing,' " explains John Brooks, a Fordham University professor who studies both tax policy and student loan law.

**[Biden is canceling up to \\$10K in student loans, \\$20K for Pell Grant recipients](#)** But seven states are out of step with federal tax policy and have either said they *will* tax debt relief or still have policies that could require it, barring a change in state law.

### **States where borrowers may be taxed for loan cancellation**

#### **1. North Carolina**

Like most states, North Carolina conforms to federal tax law. What's interesting here is that the state decided, in spite of Congress, to tax student debt relief.

In a statement, the North Carolina Department of Revenue tells NPR the state's General Assembly chose not to adopt the federal student debt tax exemption. "The Department is monitoring any further enactments by the General Assembly that could change the taxability of student loan forgiveness in North Carolina," a spokesperson says.

But for now, it's taxable. And the Assembly has given no indication it will change that.

#### **2. Indiana**

Like North Carolina, Indiana tends to follow federal tax policy, but has similarly chosen to break with Congress on this. Tax officials there have confirmed (to the AP) that residents will be expected to list any debt relief they receive under taxable income.

#### **3. Mississippi**

Now things get more complicated. Unlike most states, Mississippi doesn't follow federal tax policy, so the changes in the American Rescue Plan don't mean much there. That's no guarantee they will ultimately tax debt relief; it just means that, right now, there's nothing on the state's books to exempt canceled loans.

As such, Mississippi's Department of Revenue [has reportedly confirmed](#) that under current state law, student debt relief is taxable.

#### **4. Arkansas**

Like Mississippi, Arkansas' tax policies don't follow federal policy, so, again, there's no obvious exemption on the books there to protect debt relief from being taxed. But... Arkansas has not yet said it will tax these canceled loans.

In an email to NPR, a spokesperson for the Arkansas Department of Finance and Administration says, "Our Department is currently reviewing whether debt forgiveness in this scenario is subject to state income tax in Arkansas. If we determine this is indeed subject to state income tax,

legislative action would be required to change/exempt it. The next session of the Arkansas General Assembly is scheduled to begin in early 2023."

## **5. Minnesota**

Now the murky gets even murkier. While most states mirror federal tax policy, some are simply out-of-date, like Minnesota. It conforms to federal policy that pre-dates the American Rescue Plan, going back to 2018, when debt relief was still considered taxable.

The fact that Minnesota could technically tax debt relief is not an *intentional* response to the news, says Jared Walczak of the Tax Foundation. Walczak advises state leaders on tax policy and [has been paying close attention to this income tax conundrum](#).

"They did not go through with this saying, 'Well, if President Biden makes this policy enactment, we are going to tax this.' This is just the continuation of existing law. It's where pretty much every state would have been a year ago."

But most states have updated their policies, Walczak says. Minnesota and a handful of other states, "because of the quirks of their tax codes, have not. That is something they could potentially fix."

Minnesota's Democratic governor tried to fix it, introducing a tax bill during the last legislative session that would have brought the state up-to-date, "however, that legislation was not passed so Minnesota is currently out of conformity with federal law in that area," a spokesperson for the Minnesota Department of Revenue writes in an email to NPR.

"If the state does not conform to this federal law, then Minnesota taxpayers who have their student debt discharged will have to add back this amount for Minnesota income tax purposes."

## **6. Wisconsin**

Like Minnesota, Wisconsin also conforms to outdated federal tax policy, in this case from 2020, just a few months before the ARPA exempted student debt relief.

"It hasn't updated it since then," says Brooks at Fordham University, "which is not to say that they don't want to. It just doesn't seem to be an immediate priority right now in their legislative calendar." Brooks says that's in part because the federal debt relief action is still brand new.

Both Minnesota and Wisconsin could still update their state tax policies and choose to exempt student debt relief. Though any changes would need to happen by early 2023, before tax season, or last-minute tweaks could lead to widespread confusion.

## **7. California**

Believe it or not, it's possible this Democratic stronghold could find itself having to tax millions of Californians who qualify for Biden's debt relief plan – because the state conforms to federal tax policy from 2015, according to the Tax Foundation. It does have tax exclusions on the books for some specific kinds of debt relief, like loans canceled through an income-based repayment plan, but, depending on whom you ask, it's either unclear or unlikely that those can be applied to Biden's recent announcement.

In an email to NPR, a spokesperson for the California Franchise Tax Board says they can't yet say if debt relief in California will be taxable because they need more information from the U.S. Department of Education. "We are saying the loan forgiveness (i.e., cancellation of indebtedness) would be taxable in California UNLESS this federal student loan debt is repaid or canceled pursuant to 1098e of Title 20 of the United States Code."

Secret decoder ring: That section of the tax code refers to debts discharged through income-based repayment plans. And, says Walczak, "I can't imagine any scenario in which [debt under the Biden plan] would be forgiven under those sections."

In other words, California leaders will likely need to take some additional action if they don't want the state taxing millions of student loan borrowers there. And action seems highly likely, with leaders of the state legislature [tweeting on Friday](#), "Rest assured, one way or another, California will not tax the federal student debt relief."

### **How much income tax borrowers may have to pay**

President Biden's loan forgiveness plan would cancel up to \$10,000 in debt for individuals who earn less than \$125,000 a year, or less than \$250,000 a year for couples; and it would cancel up to \$20,000 for borrowers who received a Pell Grant in college and meet those income requirements.

Assuming a hypothetical state income tax rate of 5%, a borrower who receives \$10,000 in debt cancellation would be on the hook for \$500 in state income tax, and a borrower who receives the Pell-eligible \$20,000 in relief could have to pay as much as \$1,000 to the state.

### **[Borrowers have questions about student loan forgiveness. We have answers](#)**

That may be a high bar for some borrowers. After all, this relief is a debt reset; it's not a windfall of dollars that can then be used to pay off an unexpected tax liability.

"A lot of people anticipate some amount of return and really depend on that at the end of the year to get that money back. So if that gets wiped out, I could see that really disrupting people's financial planning," says Colin Stroud, who lives in Madison, Wisc., and says he qualifies for \$10,000 in debt cancellation.

Stroud says, while he can afford the added tax bill if it comes to that, "I just don't understand why you would want to spring this on people. I don't know what is gained by it."

Also, while we're talking about only a handful of states, this is *not* only a handful of borrowers.

[According to federal data from March 2022](#), almost 8 million federal student loan borrowers live in just these seven states, and the vast majority likely qualify for debt relief.

### **What borrowers should know about filing their taxes**

There's one more reason this muddle could cause yet more confusion come tax time:

The U.S. government has instructed student loan servicing companies [not to mail a federal 1099-C form](#) to the millions of borrowers who receive debt relief. This matters, a lot.



In the past, [the 1099-C form](#) has been sent not only to borrowers who receive debt relief, notifying them of their tax burden, but also to *state* tax authorities.

This year, though, because debt relief is not considered taxable income at the federal level, the U.S. government won't be sending out 1099-C forms. That's because if 40 million borrowers receive a form suggesting they owe federal income tax on their debt relief, when they don't, "that would confuse the heck out of a lot of taxpayers," Brooks says.

But without this 1099-C form, it's state tax authorities who'll be confused.

### **[Americans support student loan forgiveness, but would rather rein in college costs](#)**

States that want to collect income tax on these canceled student debts won't have a clear way of knowing who got help and who didn't. Tax preparers and tax preparation software can ask borrowers if they received debt relief, and borrowers will have a legal responsibility to answer truthfully, but, without that 1099-C, states will have to rely on the word of borrowers.

Brooks and Walczak both say many borrowers might not report their debt relief as income – not because they're trying to commit fraud but because it simply wouldn't occur to them that it would be taxable, since they're not being asked to pay *federal* income taxes.

"This is difficult. This is new. People aren't necessarily expecting it, and especially if you don't have documentation being sent to you like you would with just about any other form of debt discharge. It's putting people at a disadvantage," Walczak says.

"If borrowers don't report it," Brooks says, "the state tax agencies don't know that there was cancellation. Everybody just moves on, and it doesn't actually get taxed at the state level in a practical sense, even if the state law says that it should be."

Brooks and Walczak recommend borrowers in these states stay tuned.

It's possible, perhaps even likely, that, given these complications, one or more of these states will



EDUCATION, PITCH & NETWORKING EVENT

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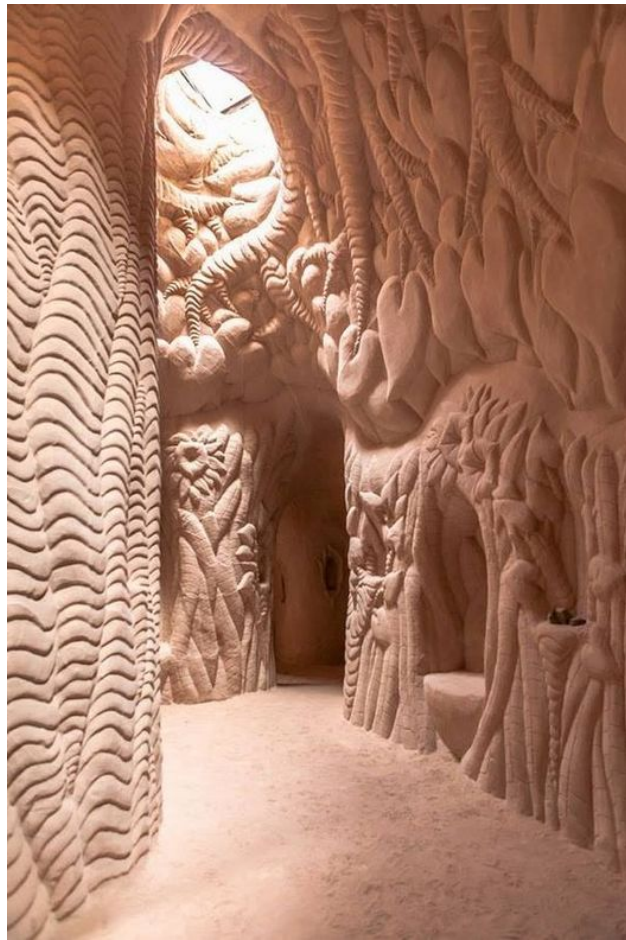


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If you would simply like to watch and observe on the day of the event in order to gain insights and prepare for next year, go to the website below and click on "REGISTER."

 [www.launchruralnevada.com](http://www.launchruralnevada.com)  **November 4, 2022**  **775-738-2100**  
[Ruralnevadapitchday@gmail.com](mailto:Ruralnevadapitchday@gmail.com)

**Students attending the University of Nevada, Reno will now have free access to the Nevada Museum of Art.** The free admission extends to the singers/songwriters of First Friday, Art Bite, and every exhibition. The program's funding is made possible through the Free Student Admission Endowment fund. ([URN.edu](http://URN.edu))

Are you searching for a new job or considering a career change? **Washoe County is currently hiring.** Click the link to view open positions. ([Washoe County](#))



[Mind Bending Nature](#)

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