SPIPA Tribal Consultation

Economic Advancement Grants for Local Empowerment (EAGLE)

Revised concept: Five Tribes Native Youth Entrepreneurship Pathway

This document replaces the July 30, 2026 consultation draft and is subject to change. Refer to the SPIPA Planning site for updates: https://spipa.org/pd/

The ANA EAGLE program supports Native communities in developing sustainable economic opportunities, workforce pathways, community capacity, and locally designed solutions that strengthen self-sufficiency and economic prosperity.

SPIPA is preparing an application under EAGLE Project Area 5. The concept has been refined since the July 30 consultation draft was circulated. SPIPA is now proposing a new, youth-specific entrepreneurship pathway for Native youth ages 14 through 18, developed out of the Entrepreneur Program's work and SPIPA's $pending Frenzy youth financial education activity.

What Changed Since July 30

The July 30 draft described a combined youth and adult certificate model. Continued work with Tribal partners, a review of comparable Native youth entrepreneurship programs, and a closer read of the funding announcement pointed toward a narrower and stronger project. The revised concept is youth only.

Item	July 30 Draft	Current Concept
Target population	Youth and adults	Native youth ages 14 through 18
Concept	Certificate-based pathways for youth and adults	One developmental youth pathway: camps, formal cohort, walk-in youth business lab, mentors, markets, launch support
Relationship to existing services	Continue and expand Entrepreneur Program	New and separate. No EAGLE funds pay for existing adult Entrepreneurial Program services
Request	Up to $1,000,000	$900,000, the PA 5 ceiling
Match	$225,000 budgeted	$225,000 budgeted

Two corrections also apply to the July 30 draft. The award range shown was the EAGLE program-wide range. Project Area 5 has a floor of $400,000 and a ceiling of $900,000. SPIPA's planned request is $900,000, not $1,000,000.

Opportunity Summary

Category	Details
Agency Program	U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Administration for Native Americans (ANA) EAGLE: Economic Advancement Grants for Local Empowerment
Funding Opportunity #	HHS-2026-ACF-ANA-NEG-0120
Project Area	PA 5: Indigenous Designs to Empower and Advance Self-Determination (IDEAS)
Funding Type	Competitive discretionary grant program supporting Native community economic development, workforce development, entrepreneurship, and community-designed solutions.
Estimated Awards	Approximately 12 awards under PA 5; approximately 31 awards and $24 million across all EAGLE project areas.
Award Range (PA 5)	$400,000 floor to $900,000 ceiling for the full three-year project period.
Planned SPIPA Request	$900,000 over a 36-month project period.
Application Deadline	August 27, 2026, 11:59 p.m. Eastern Time.
Estimated Award Date	September 30, 2026.
Period of Performance	36 months: September 30, 2026 through September 29, 2029. ANA will award all federal funds at the start of the project period as one budget period.
Cost Sharing / Match	ANA requires a non-federal cost share of at least 20 percent of total project cost. Member Tribes are not being asked to provide match.
SPIPA Project Lead	Shawn McElhinney, Entrepreneurial Program
Proposed Project Concept	Five Tribes Native Youth Entrepreneurship Pathway: a new, youth-specific entrepreneurship pathway moving Native youth from financial capability and business exploration through product development, market testing, venture launch, and transition into adult entrepreneurship, education, or workforce systems.
Target Population	Native youth ages 14 through 18 from SPIPA's five Consortium Tribes.

Proposed Project Concept

Over the past several years, SPIPA has built the Entrepreneur Program through the Indigenous Business Incubator Program (IBIP), entrepreneur training, technical assistance, and workforce development partnerships. Alongside that work, the $pending Frenzy financial education activity has reached Tribal youth with the help of Tribal community volunteers. That activity demonstrates youth and family interest, but it is not a complete pathway.

Native youth ages 14 through 18 face barriers that adult entrepreneurship services are not designed to address. Youth balance school, family responsibilities, and transportation limits. Minors often need a parent or guardian involved to enter a contract, open an account, obtain a license, carry insurance, use certain equipment, or formalize a business. Rural and reservation geography limits access to business education, mentors, production technology, customers, and business networks.

SPIPA proposes to create a new youth entrepreneurship pathway that does not exist today. EAGLE funds would establish a new Youth Entrepreneurship Coordinator position, youth-specific curriculum and policies, financial literacy camps, a formal annual cohort, a walk-in Youth Business Lab, a Native mentor network, production and digital commerce resources, youth markets, work-based learning, a Youth Advisory Circle, and stage-gated launch support.

This project would not fund or continue existing adult Entrepreneurial Program services. Existing adult expertise, equipment, partnerships, and referrals would be leveraged without charging EAGLE for services that already exist.

How Youth Move Through the Pathway

The project operates as one connected pathway rather than a series of unrelated workshops. Each youth enters through outreach, a camp, or the Youth Business Lab, receives an assessment, and is placed at the level of service that fits their goals. Cohort participants complete an Individualized Youth Enterprise Plan. Youth not selected for the cohort remain eligible for walk-in coaching, workshops, referrals, and preparation for a future cohort.

Stage	Core Activities
1. Discover and Enroll	Eligibility, guardian consent, strengths and interest assessment, technology and transportation screening, orientation.
2. Financial Foundations	$pending Frenzy Youth Enterprise Edition: household decisions, budgeting, banking, savings, credit, taxes, risk, startup costs, revenue, profit, reinvestment.
3. Individualized Youth Enterprise Plan	Youth goal, track, business concept, education and family considerations, service priorities, milestones, and expected outcomes.
4. Validate the Business	Customer problem, market research, competition, value proposition, community benefit, and a minimum viable product or service.
5. Build and Produce	Cost of goods, pricing, break-even, product development, quality control, equipment training, packaging, and protection of cultural knowledge.
6. Market and Sell	Branding, customer service, product photography, website or sales page, online safety, social media, point of sale, and market participation.
7. Launch and Manage	Recordkeeping, cash flow, banking, taxes, licensing, insurance, guardian and legal structure, sales tracking, and mentor review.
8. Graduate and Transition	Final milestone review, youth business portfolio, six- and twelve-month goals, and transition to adult EP, 477, education, or workforce supports.
9. Sustain and Advance	Quarterly alumni check-ins, mentor office hours, market opportunities, business-status follow-up, and near-peer leadership.

Curriculum Modules

Each module carries a required product or milestone. Attendance alone does not constitute completion.

1. Native strengths, leadership, and opportunity
2. $pending Frenzy Youth Enterprise Edition: budgeting, banking, savings, credit, taxes, risk, startup costs, revenue, profit, reinvestment
3. Customer and market: value proposition, market research, competition, customer interviews
4. Business model and planning
5. Cost, price, and cash flow
6. Legal, tax, banking, and guardian roles, including minor legal capacity

7. Product or service development, production, safety, quality, packaging
8. Brand, story, and intellectual property, including protection of cultural knowledge
9. Digital commerce and online safety
10. Sales and customer service
11. Capital and launch readiness
12. Market, graduation, and transition to adult EP, 477, education, or employment

Expected Reach Over Three Years

Measure	Three-Year Target
Unique youth served	150
Youth enrolled in a formal cohort (15 / 20 / 25 by year)	60
Cohort completions	48 or more
Market-ready prototypes or service packages	60 or more
Youth ventures launched, formalized, or expanded	30 or more
Digital sales channels established	30 or more
Youth markets or showcases	6
Native entrepreneur mentors recruited and trained	30 or more
Documented aggregate youth-enterprise sales	$50,000 or more

Outcomes are measured as socioeconomic results, not attendance. Assessment includes pre and post measures, applied milestone evidence, and six- and twelve-month follow-up where timing allows.

Proposed Budget - Draft

Figures are planning estimates for consultation only. SPIPA Fiscal will replace each line with approved rates, calculations, and vendor quotes before submission.

Cost Categories	Year 1	Year 2	Year 3	Total
a. Personnel	$87,000	$90,000	$93,000	$270,000
b. Fringe Benefits	$27,000	$27,500	$27,500	$82,000
c. Travel	$20,000	$16,000	$16,000	$52,000
d. Equipment	$50,000	$10,000	$10,000	$70,000
e. Supplies	$20,000	$18,000	$17,000	$55,000
f. Contractual	$48,000	$51,000	$51,000	$150,000
g. Construction	-	-	-	-
h. Other	$57,000	$57,000	$56,000	$170,000
i. Total Direct Charges	**$309,000**	**$269,500**	**$270,500**	**$849,000**
j. Indirect Charges	$17,000	$17,500	$16,500	$51,000
k. TOTAL FEDERAL REQUEST	**$326,000**	**$287,000**	**$287,000**	**$900,000**

Federal share	$326,000	$287,000	$287,000	$900,000
Non-federal share (match)	$0	$0	$0	$0
Total project cost	**$326,000**	**$287,000**	**$287,000**	**$900,000**

ANA normally requires a non-federal share equal to 20 percent of total project cost. For a $900,000 federal request that amount is $225,000. SPIPA intends to request a full waiver under 45 CFR 1336.50(b). Member Tribes are not being asked to contribute cash, in-kind resources, or match. The budget above is federal only and remains subject to ANA approval of the waiver.

The Other category includes youth participant supports such as transportation and meals during full-day camps, and provisional stage-gated launch packages for youth ventures. The launch package line is conditional on written ANA approval. Equipment establishes a new mobile youth enterprise lab and does not replace existing adult program equipment. ANA awards all funds at the start of the project period, so the front-loaded Year 1 reflects one-time startup rather than an annual increase.

Questions, comments, or a no-compete notice may be directed to SPIPA Planning and Development. Tribal input received before submission will be reflected in the final application.