ceive or has received his diploma or to the educational institution which the applicant desires to attend or is attending.

(b) The institution will be sole judge of the applicant's scholastic eligibility and qualities of leadership and will assume responsibility for recommending the approval of an application.

(c) The state department of public welfare will make or cause to be made such independent investigation of the applicant's economic eligibility as it deems necessary incident to approval of the loan.

(7) AGREEMENTS. (a) Student loans are deemed to be a moral as well as a legal responsibility of the borrower.

(b) The department shall prescribe the form of note to be executed and may in its discretion require co-signers but not collateral security.

(c) A school period is defined as being from July 1 to the following July 1. Students in any branch of the armed forces are not to be considered as civilian students.

(d) Loans will bear interest at the rate of 1% per annum from the first day of the month following the date of the execution of the note until July 1 following last date of school attendance at which time the rate of interest will be increased to 5% per annum, such interest to become due and payable annually on July 1 beginning one year after the date of last school attendance.

(e) Transfers to other educational institutions and internship or apprenticeship may be considered as an extension of the original enrollment.

(f) 1. The first loan issued to a student will become due on the first day of July one year following the end of the school year in which the student will be expected to complete his education. A student who obtains loans for more than one school year will be given one additional year in the date of maturity for each year an additional loan is obtained and if the student withdraws from school before completing his course, the maturity date will be accelerated and the note will become due and payable on the first day of July one year after the last date of school attendance. The department may extend notes in default upon the execution of a new note by the student obligor if such student is continuing his college enrollment or, if in the opinion of the department, immediate payment would create an undue hardship upon the obligor.

2. Loans granted pursuant to (2) (b) 2 for attendance at a summer session shall become due on July 1 of the year after such summer session attendance unless the student was regularly attending school during the school year preceding the summer session or will be regularly attending school during the school year subsequent to the summer session in which event the loan shall become due at the same time as would a loan obtained by the student for the said subsequent school

**History:** 1-2-56; am. Register, December, 1957, No. 24, eff. 1-1-58; am. Register, December, 1961, No. 72, eff. 1-1-62; am. (7) (b), Register, October, 1964, No. 106, eff. 11-1-64.

PW-PA 20.13 State relief for Indians. (1) PURPOSE. The purpose of this rule is to define the terms "Indian", "tax-free land", and "relief" as used in section 49.046, Wis. Stats., and to provide regulations and administrative interpretations to implement such section.

(2) DEFINITIONS. (a) The term "Indian" shall include a person whose proportion of Indian blood is one-fourth or more.

Register, October, 1964, No. 106

- (b) "Tax-free land" is defined as land which is subject to neither assessment nor levy of a real property tax either as a general tax or as a payment in lieu of taxes.
- (c) "Relief" as used in section 49.046, Wis. Stats., means relief as defined in section 49.01 (1), Wis. Stats.
- (d) "Department" shall mean the state department of public welfare.
- (3) ADMINISTRATION. (a) Agency to administer relief. The department shall whenever possible appoint the county agency administering the social security aids, subject to the approval of the county board, to administer relief under section 49.046, Wis. Stats., whenever said department determines that there is need for such relief in a county; provided that the department may elect to appoint the agency administering general relief in a municipality to administer relief under such section in such municipality.
- (b) Standards of relief. The appointed agency shall grant such relief in accordance with the standards, policies, rules and regulations established by the department. In establishing standards the department shall give consideration to the standards used in establishing need for relief in any community under sections 49.01 and 49.02, Wis. Stats.
- (c) Determination of eligibility. 1. No person shall be eligible for aid under section 49.046, Wis. Stats., unless he is:
- a. An Indian; provided that whenever the head of a family is an Indian eligible for aid under section 49.046, Wis. Stats., the members of his immediate family who are living in the household and who are in need of relief shall also be eligible for aid under such section; and provided further that whenever the head of a family is a non-Indian, the members of his immediate family shall not be eligible for aid under such section.
  - b. Residing on tax-free land.
- c. Ineligible for aid under sections 49.18, 49.19, 49.20 to 49.38, 49.40 or 49.61, Wis. Stats., and under chapters 45 and 48, Wis. Stats.
  - d. In need of relief.
- (d) Allocation of State funds. 1. Whenever the department determines that relief pursuant to section 49.046, Wis. Stats., is needed in any county or municipality, it shall request the emergency board to release a sum from the amount appropriated in section 20.670 (16), Wis. Stats., sufficient to meet such need. Out of the sum released by such board the department may allocate to the agency administering such relief in such county or municipality such amounts as it shall deem necessary. Such allocated amounts shall be paid to the county treasurer or to the municipality treasurer depending on whether the appointed welfare agency is a county or a municipality agency.
- 2. The department shall allocate money to the agency administering relief under section 49.046, Wis. Stats., on the same basis whether such agency elects to furnish relief in the form of money grants, commodities, or work relief. Whenever work relief is furnished, the provisions of section 49.05, Wis. Stats., shall apply.
- 3. The duly appointed agency administering aid under section 49.046, Wis. Stats., shall:
- a. Maintain case records in a manner approved by the department. Register, October, 1964, No. 106