

April 2007
Youth Initiatives Committee
Native Youth Financial Education Programs

K-12 School-Based Programs

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Harlem Elementary School Financial Literacy Program

Program Location:

- Harlem, Montana

Program Curriculum:

- *Money Savvy Generation*

Age Group Served:

- Native Youth in Grades 4, 5, and 6

Program Lead Organization: Fort Belknap College Small Business Development Center (SBDC)

Program Partner(s):

- Fort Belknap College Small Business Development Center (SBDC) www.fbcc.edu
- Harlem Elementary School
- Bear Paw Credit Union <http://www.bearpawcu.org/>
- Bank of Harlem <http://www.bankofharlemmt.com/>
- Wells Fargo Bank - Chinook

Program Contact:

- Mildred Kinsey, SBDC Director, Fort Belknap College @ mildredkinsey@yahoo.com or (406) 353-4672

Additional Information:

- *Money Savvy Generation* www.msgen.com or (866) 390-5959



Program Summary:

A goal of the Fort Belknap College project was to provide education in Financial Literacy (smart money management) to children, youth, young adults and adults in the Fort Belknap Indian communities.

Fort Belknap SBDC provided a hands-on financial literacy skills training at Harlem Elementary (where 95% of the student population are Native Americans) in Grades 4, 5 & 6 to increase the children's awareness of the financial world. The following topics were taught:

- Short and long term goal setting
- Introduction to Entrepreneurship
- Saving and Budgeting
- Spending wisely
- Importance of having a savings account
- Donating your time and money to give back to your community and other communities, and
- Investing for a brighter future.

Program Highlights:

Valuable lessons were taught to the children in addition to financial matters. These lessons included the importance of education and realizing the positive feelings of self-satisfaction and increased self-esteem by doing positive things for oneself, as well as for their families and others in the community. SBDC staff presented the children with a special four-part Money Savvy Piggy Bank with slots for "Save," "Spend," "Donate," and "Invest" with which to begin their life long financial management. All the children received a "Certificate of Completion" for completing the Financial Literacy training. Approximately 131 children participated and 58 children have a savings account. 68 children indicated they have set a future savings goal to reach.



Hays-Lodge Pole Elementary School Financial Literacy Program

Program Location:

- Hays, Montana

Program Curriculum:

- *Money Savvy Generation*

Age Group Served:

- Native Youth Grade 6

Program Lead Organization: Fort Belknap College Small Business Development Center (SBDC)

Program Partner(s):

- Fort Belknap College Small Business Development Center (SBDC),
- Hays-Lodge Pole Elementary School
- Administration for Native Americans Social and Economic Development Strategies
- Fort Belknap MSU Extension

Program Contact(s):

- Mildred Kinsey, SBDC Director, Fort Belknap College @ mildredkinsey@yahoo.com or (406) 353-4672

Additional Information:

- *Money Savvy Generation* www.msgen.com or (866) 390-5959



Program Summary:

The Small Business Development Center at Fort Belknap College received a grant from the Administration for Native Americans and implemented a financial literacy training program. One of the goals of this project was to provide Financial Literacy training (smart money management) to children and families in the Fort Belknap Indian communities.

Fort Belknap SBDC collaborated with Fort Belknap MSU Extension office to teach financial literacy skills to the sixth grade students at Hays-Lodge Pole Elementary School. Students were instructed on the following:

- Setting short and long term goals
- Discovering the difference between needs and wants,
- How the children's ancestors saved and budgeted their resources to use year round for their families and their community,
- Goods and services used by consumers and the factors affecting the price and value of goods,
- How the children could use their resources and talents to earn money,
- How to save and budget, and
- How to open and use a checking account.

Program Results:

Valuable lessons taught included smart money management, as well as the importance of education and realizing the positive feelings of self-satisfaction and increased self-esteem by doing positive things for themselves, their families, and others in the community. This was a great learning experience and the school is very proud of their children for eagerly participating. Eight (8) students received a "Certificate of Completion" for completing the Financial Literacy training. SBDC staff presented the children with a special four-part Money Savvy Piggy Bank with slots for "Save," "Spend," "Donate," and "Invest" to begin their life long financial management.

First Interstate Mini Banks

Program Locations:

- Montana
- Wyoming

Program Curriculum: N/A

Age Group Served:

- Native Youth Grades K - 12

Program Lead Organization:

- First Interstate BancSystem Foundation
<http://www.firstinterstatebank.com/foundation/index.html>

Program Partner(s):

- Hardin Intermediate School,
- Hardin Middle School,
- Hardin High School,
- First Interstate Bank of Hardin,
- Pine Butte Elementary School,
- Frank Brattin Middle School,
- Colstrip High School,
- First Interstate Bank of Colstrip,
- Lame Deer Jr. High School,
- First Interstate Bank of Lame Deer,
- Polson High School,
- Polson Middle School,
- Polson First Interstate Bank,
- Lincoln Elementary School,
- Miles City First Interstate Bank,
- Triumph High School,
- St. Mary's School,
- Buffalo Ridge Elementary, and
- Cheyenne First Interstate Bank.

Program Contact:

- Kelly Bruggeman, Executive Director of the Foundation @ kbruggeman@fib.com or (406) 255-5393

Additional Program Information:

- First Interstate Bank Foundation
<http://www.firstinterstatebank.com/foundation/index.html> or www.firstinterstatebank.com

Program Summary:

First Interstate Mini Banks are partnerships for financial education. These partnerships comprise First Interstate Foundation, the local First Interstate branch and community schools. The Mini Banks are a program of First Interstate Foundation, an affiliate of First Interstate BancSystem, which has branches in Montana and Wyoming. The purpose of the program is to build awareness and promote and increase financial education among students, schools, families and communities. These objectives are accomplished by having students and school personnel operate a school savings bank at their school. All students may open an account and the sponsoring school teaches financial education. The Mini Bank is open one day a week during the school year and during the summer the student account holders deposit at the local First Interstate branch.

Program Results: as of July 31, 2006:

- 871 savings accounts totaling \$376,543.92
- 13 Mini Banks in 6 communities
- Financial education materials and resources to teachers

Lessons Learned:

- *Elementary and middle school students are easier to engage.* Program directors found that the enthusiasm of the students to participate in the Mini Bank program, whether as a student board member operating the Mini Bank or as an account holder, is much greater in the elementary and middle schools. The ideal situation is to start in the elementary school and have the program move with the students through middle and high school. Fewer savings accounts are opened at the high school level, as most students at that level have already become avid shoppers and tend to spend money as fast as they earn it.
- *Better program when initiated by teachers, instead of "top-down" by administration.* When the teachers voluntarily approach the organization about having the Mini Bank program in their school, and impress upon their principals the need for this type of program, program directors note more activities taking place and a greater dedication to financial education.
- *Side benefit of a variety of skills demonstrated.* Program directors have seen the student board embrace the opportunity, give PowerPoint presentations and speak in front of groups about their Mini Bank. They have also become entrepreneurs, finding ways to market and promote their Mini Banks by advertising and give-aways. The student boards also teach fellow students how to fill out deposit slips and other forms.
- *Need constant communication with schools.* It is very important to keep in touch with the teachers on a regular basis, to ensure they have what they need to keep the program running smoothly. Teachers already have many demands on them and program administrators need to make sure that they know how important they are to the program.

Oh Day Aki Charter School Social Science Personal Finance Unit

Program Location:

- Minneapolis, Minnesota

Program Curricula:

- Financial Fitness for Life
- Junior Achievement
- National Endowment for Financial Education

Age Group Served:

- Native Youth in Grades 7, 9, 11, and 12

Program Lead Organization:

- Oh Day Aki Charter School

Program Partner(s):

- Minnesota Council on Economic Education <http://www.mcee.umn.edu/>
- Federal Reserve Bank of Minneapolis <http://www.minneapolisfed.org/>
- Native Financial Education Coalition www.nfec.info

Program Contact:

- Richard Todd, Vice President, Community Affairs Federal Reserve Bank of Minneapolis @ dick.todd@mpls.frb.org or (612) 204-5864

Additional Information:

- Adapted from Financial Fitness for Life <http://fffl.ncee.net/>
- Junior Achievement <http://www.ja.org/>
- National Endowment for Financial Education <http://www.nefe.org/>

Program Summary:

Oh Day Aki's pilot was a local initiative, involving one teacher and about 100 middle and high school students, but also an important part of a national effort by the Native Financial Education Coalition (NFEC in 2004-2005 to evaluate how standard financial education curricula might be adapted to the cultural and other needs of Native students. In early 2004, the Minnesota Council on Economic Education (MCEE) and the Community Affairs office of the Minneapolis Fed agreed to support NFEC financial education pilots in Minnesota, using funding provided by the Biem Foundation. A social science teacher at Oh Day Aki Charter School agreed to be trained on the Financial Fitness for Life (FFfL) middle school curriculum. Using that curriculum, along with the FFfL high school curriculum and curriculum materials from Junior Achievement and the National Endowment for Financial Education, the teacher created lessons plans for middle and high school adapted for the Oh Day Aki teaching environment. These were taught to about 100 students in grades 7, 9, 11, and 12 in the 2004-2005 school year. Students' financial knowledge was assessed before and after instruction, and their financial attitudes were surveyed in the spring (along with those of a small comparison group who had not received financial education).

Program Results:

Due to high classroom turnover, paired pre- and post-instruction test results are available for only 12 students, but these students' scores improved significantly. In pre-instruction testing, they averaged 15.4 correct out of 50 multiple-choice questions, just above the 12.5 correct that could be expected from pure guessing. In post-instruction testing, they improved about 25 percent, to an average of 19.3 correct. This is an "above-average increase in understanding for students using such a pre- and post-test," according to MCEE Executive Director Claudia Parliament, who noted that one student doubled her score, to 94 percent correct on the post-test. Gains were concentrated among the eleventh- and twelfth-grade students. In addition, a 20-question survey of attitudes toward personal finance was distributed to 33 financial education students and a control group of 9 students in eighth- and tenth-grade social studies classes that had not received financial education lessons. Those receiving financial education generally expressed more positive attitudes about taking control of their financial responsibilities.

Lessons Learned:

- Consider starting with standard curricula that are backed by reputable organizations and updated to meet state and national standards. The materials will likely be easy to use and in many cases will require minimal adaptation. Instead of attempting to write new, adapted lesson plans before using a curriculum for the first time, try teaching a standard curriculum once through, as is, despite potential cultural issues. Then, gradually make adaptations when you use the curriculum again. In addition, curriculum providers and/or the NFEC could supplement existing lessons with material that targets topics relevant to Native youth.
- Agree in advance on a realistic amount of time and a classroom format for the instruction, as last-minute changes are disruptive. Where time and resources may be limited, consider more modest but stable efforts, such as integrating financial education into courses like social science, mathematics,

or life skills. Scale lessons and lesson planning to suit a realistic time limit and format, and allow plenty of time for writing new lessons.

- Tests and assessment tools may need as many or more adaptations than teaching materials. Consider using an attitude survey, either pre- and post-instruction, or with a control group, in addition to content-knowledge tests. Also, consider using simple, supplementary essay tests in addition to standardized multiple-choice tests.
- Keep in mind that high rates of student turnover can make the concept of pre-instruction testing in the fall and post-instruction testing in the spring problematic. Pre- and post-testing with each individual curriculum unit is helpful, but not a cure-all.
- Recognize that charter schools offer both benefits and drawbacks for a pilot of this type. The independence that charter schools have in controlling their curricula is useful for adding topics like financial education. However, many charter schools are small and have limited resources, meaning careful attention must be paid to the choice of teaching format.
- If meeting essential reading and writing goals is a priority for the school, emphasize lessons that involve basic reading and writing skills over those that are more "out-of-seat" or hands-on.
- Support efforts to improve general educational and developmental outcomes in Native America, probably starting at or before birth. Low levels of basic skills impede all learning, including financial education.

Cheyenne River Reservation E.A.G.L.E. Center Financial Education Program

Program Location:

- Cheyenne River Reservation, South Dakota

Program Curriculum and Concepts:

- *Practical Money Skills for Life*,
- I.D.A. Savings Accounts
- Entrepreneurship

Age Group Served:

- Native High School Students

Major Partner(s):

- Four Bands Community Fund, Inc.,
- E.A.G.L.E. Center Alternative High School,
- American Indian Business Leaders (local chapter)

Program Lead Organization: E.A.G.L.E. Center High School

Program Contact:

- Cora Mae Haskell, Business and Finance Trainer at coramae@fourbands.org or (605) 964-3687, & www.fourbands.org
info@fourbands.org

Additional Curriculum Information:

- *Practical Money Skills for Life* www.practicalmoneyskills.com. Free, online financial literacy curricula by Visa.

Program Summary:

Cora Mae Haskell, a personal finance teacher at E.A.G.L.E. Center, an alternative-learning high school on the Cheyenne River Reservation in South Dakota, helps students build skills and savings. Haskell's efforts began in the summer of 2005, with an invitation from the E.A.G.L.E. Center's principal. Her approach is to make the most of existing financial education resources while combining classroom lessons with hands-on activities. She bases much of her teaching on Visa's free, online *Practical Money Skills for Life* curriculum. The modules she covers include

- making financial decisions,
- budgeting, banking,
- credit and credit cards,
- saving and investing,
- car loans,
- advertising,

- and consumer awareness.

To reinforce these concepts, she gives the student's access to Mazaska K'sapa Nitawa (Your Money Wisdom), an individual development account (IDA) program of Four Bands Community Fund, Inc. The IDA program provides students with a 3-to-1 match on monthly savings of \$25 to \$75. The match is provided for 6 to 24 months to help students save for specific, approved goals. In addition, Haskell works with Wakpa Wasté (Good River), the local chapter of American Indian Business Leaders, to introduce her students to the concept of entrepreneurship.

Menominee Indian High School Earned Income Tax Credit Financial Awareness Poster Contest

Program Location:

- Keshena, Wisconsin

Program Objective:

- Community-Wide EITC Program Awareness

Age Group Served:

- Native High School Youth

Program Lead Organization:

- Menominee Indian High School

Program Partner(s):

- Menominee Indian School District
- Coalition of Tribal Financial Educators
- Volunteer Tax Preparers
- Local Credit Union Volunteers
- Local Businesses

Program Contact(s):

- Wendell Waukau of the Menominee ISD at wwaukau@mysd.k12.wi.us,
- Sheila Siegel of the Internal Revenue Service at sheila.z.siegel@irs.gov,
- Teresa Walker of the Wisconsin Department of Financial Institutions at teresa.walker@dfi.state.wi.us.

Program Summary:

Unusual and dramatic benefits resulted from this community-wide financial awareness program. The Menominee Indian School District in Wisconsin conducted a highly successful EITC poster contest. Menominee Indian High School (MIHS) students helped increase the Menominee community's participation in and net receipts from the Earned Income Tax Credit (EITC) program. The EITC, an income tax credit for low-income working families, is the federal government's largest antipoverty program.

In October 2005, students in MIHS' Family and Consumer Education program learned that many eligible, low-income working families on the reservation were not claiming the credits due to them. Those who did file for the EITC were opting for expensive refund anticipation loans (RALs) that reduced their net credits in return for an only slightly accelerated receipt of funds. With funding help from the local business community, MIHS offered the students prizes of up to \$275 to create posters that would encourage low-income families to file for the EITC and use alternatives to expensive RALs. The tribal casino helped print the winning posters, which were featured in a community awareness campaign sponsored by a

coalition of tribal financial educators, volunteer tax preparers and local credit union volunteers.

Program Results:

The combination of the students' posters and the broader awareness campaign appeared to yield strong results.

- In this low-income community, the number of federal tax refunds claimed rose from 81 for tax year 2004 to 335 for tax year 2005,
- The total dollar amount of total refunds rose from \$86,000 to \$457,054.
- EITC volume rose from \$35,853 in 2004 to \$187,147 in 2005.
- The use of volunteer tax preparation services increased, too, resulting in about \$97,000 in savings from avoidance of RALS and other fees—a huge increase over the \$22,275 saved in 2004.
- The increased awareness of the EITC helped bring many members of the Menominee community into the financial mainstream with families claiming refunds and credits for 2005 opening a total of 100 new deposit or savings accounts.

Little Earth of United Tribes Financial Education Program

Program Location:

- Minneapolis, Minnesota

Program Curriculum:

- Wells Fargo's *Hands on Banking*

Age Group Served:

- Native Youth, Ages 9-16, in Grades 3-11

Program Lead Organization: Federal Reserve Bank of Minneapolis

Program Partners:

- Little Earth of United Tribes Youth Development Center
<http://www.littleearth.org/>
- Federal Reserve Bank of Minneapolis,
<http://www.minneapolisfed.org/>
- Wells Fargo Foundation,
<https://www.wellsfargo.com/about/charitable/>

Program Contact:

- Sandra Gerber at Federal Reserve Bank of Minneapolis @
Sandra.gerber@mpls.frb.org or (612) 204-5166

Curriculum Information:

- Wells Fargo's *Hands on Banking* @ www.handsonbanking.com

Program Summary:

The youth financial education pilot project at Little Earth of United Tribes, an Indian housing community in an inner-city neighborhood of south Minneapolis, ended its first phase in late August 2005, with 21 youth completing a 7-week training using Wells Fargo's *Hands-On Banking (HOB)* curriculum. The youth, ranging in age from third graders through high school, were recruited through their participation in the Little Earth Youth Development Center, located in the heart of the housing community. The Center was user-friendly and well equipped for the computer-focused nature of the HOB training model. The HOB software functioned smoothly, and staff said the students were able to follow the lessons with minimal assistance. Students performed best when working independently and proceeding at their own pace.

The Youth Services and Education Center manager, who was a skilled teacher with experience in both the public school system as well as in Indian schools in the Midwest, led the pilot project. Incentives for youth completing the training included a requirement to complete daily lessons before playing computer games and a forty dollar stipend to be distributed at the end of the training during a special ceremony. The stipend was only available to those students who completed

the program as well as the post-test. The program included financial literacy tests administered to youth participants at the beginning and end of the training sessions. A statistically significant improvement in scores was noted for those who completed the curriculum. 38 youth enrolled in the 7 week summer program at the youth development center, 21 completed the program. Ages served 9-16, grades 3 - 11. *Hands on Banking* was very useful because of the self-paced aspects. In summary, the program was a success, the curriculum was well received, and the trainers were genuinely happy and enthusiastic about the outcome.

Qualla Financial Freedom

Program Location:

- Cherokee, North Carolina

Program Objective:

- Preparing Youth for College and Independent Living

Age Group Served:

- Native Youth, Ages 15-17

Program Lead Organization:

- Qualla Financial Freedom

Program Partner(s):

- Eastern Band of Cherokee Indians Consumer Credit Counseling Service
- Western Carolina University North Carolina Cooperative Extension

Program Contact:

- Jennifer Howe at jhowe@email.wcu.edu or (828) 497-7920

Additional Information:

- Qualla Financial Freedom Program, www.wcu.edu/studentd/volunteer/main.asp?id=156

Program Summary:

The Qualla Financial Freedom (QFF) program was designed for the Eastern Band of Cherokee Indians (EBCI). It was conceived through cooperative efforts of WCU Cherokee Center, NC Cooperative Extension of Cherokee, and Consumer Credit Counseling Services of Western North Carolina. The mission of this program is to provide financial education, services, and counseling to EBCI-enrolled members and others in the far western counties of North Carolina (Jackson, Swain, Graham, Clay, and Cherokee). The program serves individuals beginning in pre-school through adulthood. Aimed at helping Native youth as they take on the responsibilities of young adulthood, such as postsecondary education, career choices and, in some cases, the effective management of tribal per capita payments all taught by Qualla Financial Freedom. The Qualla Financial Freedom Program of the Eastern Cherokee was a six-week summer program to prepare 15- to 17-year-old tribal members for college and independent living. Students learned about wage income and tribal per capita payments and learned how each is taxed. They studied consumer and banking topics, including budgeting; debt management; purchasing and financing a car; investing; and the educational, housing, and medical insurance options available to them on and off the reservation. The students kept notes on each program, including contact information for individuals who can provide further information or help. By the end of the

program, almost all of the students said they'd be comfortable contacting these individuals and programs for assistance in the future.

Points of Interest:

Annually, QFF provides education, training, and/or counseling to just over 1,000 individuals. While most motivating measures of success are anecdotal, comments from individuals in the community about changes in their life are inspiring. Following are examples of work with adults, youth and elders:

- One single, working mother began working with QFF after tiring of collecting change to put gas in the car so she could make it to work. She was always out of money several days before payday and the stress was exhausting. Slowly, she was able to begin implementing the new skills she learned in the money management classes. She made lasting changes in the way she handled her money. A little over a year later, she was able to treat her four children to their first family vacation. QFF provides economic education through children's literature to Pre-school children in Cherokee. The parents receive a summary of the lesson and ideas/tools for use at home.
- Another success story is from a parent with a child enrolled in Head Start and the lesson for the month had been the Bernstein Bears Get the Gimmies. The parent and child were talking about making choices in the store and that they couldn't buy everything they wanted. The parent reminded the child that she must make a choice just like Sister Bear.
- The QFF and the EBCI provided the VITA program in Cherokee. Due to a rise in per capita distributions, all tribal members were at an income level requiring them to file federal taxes. Several of the tribal elders were disturbed by this, having been exempt from filing taxes for many years. One gentleman who came to the VITA site told us that if we had not offered the program he never would have filed his taxes. (He would have spent his entire refund to pay the tax preparer's fees.)

Lessons Learned:

Over the past four years, QFF has come to realize that they do not (and probably will not) have adequate staffing to meet all the financial education needs/wants of the community. As they identify needs and develop programs, some of these programs must be continued by other community agencies. QFF's role is necessarily evolving from being a sole provider to being the incubator and facilitator. As they identify needs and develop responses, programs must be integrated into, and perpetuated by, other established community agencies and services. One example is that of in-school programming; the amount of education that QFF can provide in school (K-12) as guest lecturer(s) is inadequate to prepare students to receive "windfall monies". The schools love the programs, but supplemental programs cannot be the only source of financial education received in order for youth to identify themselves as competent and confident money managers at 18 years old. QFF is currently working with school system representatives to incorporate financial education into the regular curriculum for K-12 and to organize training for the teachers. Their goal is to have teachers trained and curriculum in place in two years. QFF will continue special programs as a supplement to classroom learning. In the course of QFF efforts, it became clear

that often the emotional burden of receiving large sums of money is overwhelming, and produces collateral dysfunctional behaviors. Yet, collaborations revealed that many community-based mental health professionals and service providers have not felt prepared to adequately address this particular issue set. Thus, QFF now provides and sponsors training on financial social work to/for these community mental health professionals, as well as social work and counseling students and interns-in-training. Current goals are to provide this training at least annually. Additionally, QFF struggled to overcome issues of territoriality, a problem not unique to this particular community. As they succeeded in communicating effectively with many tribal programs to identify common goals, they have improved resources and visibility in the community. Without these partnerships, they would not have been able to develop the programs they have today or reach the number of people they did. In approaching nearly two dozen community programs, QFF found that the financial literacy of clients/staff was a concern for all of them. QFF is working with a diverse set of partners including programs such as: tribal housing, daycare, mental health and recovery services, education and training, BIA, social services, and the school system. Developing economic health in our community is a long-term project which will not be complete in 3 years or even 10 years. It is a program that needs a permanent place to educate across the generations. Changing the way we use our money requires a change in behavior and attitude. Not everyone is ready to make those changes now. At each step along the way, QFF strives to be there with information needed by the community members in order to progress.

Native American Youth Entrepreneur Summer Camp (NAYEC)

Program Location:

- Tucson, Arizona

Age Group Served:

- Native Teens in Grades 11-12

Program Lead Organization:

- Native Nations Institute (NNI) at The University of Arizona

Program Contacts:

- Joan Timeche, Assistant Director of Native Nations Institute (NNI) at The University of Arizona @ timechej@u.arizona.edu/nayec.htm or (520) 626-4393.
- For camp registration information, contact Monica Agar at cortes@u.arizona.edu or Rose Chischillie rchischi@u.arizona.edu or call (520) 626-0664.

Additional Information:

- Native American Youth Entrepreneur Camp (NAYEC)
<http://udallcenter.arizona.edu/nativenations/nayec.htm>

Program Summary:

Joan Timeche, Assistant Director of Native Nations Institute (NNI) at The University of Arizona headed up the NNI's Native American Youth Entrepreneur Camp (NAYEC) in 2006. Held for six days each summer on the university's campus in Tucson, high school juniors and seniors attending NAYEC have fun, but also learn basic economics. They visit Indian-owned businesses, talk to Native business owners and attend classroom instruction that includes writing a business plan, marketing, finance and management. Students apply their new skills by creating and running a retail business in the camp's Native American Youth Marketplace and presenting business plans to a panel of professional judges in the Business Plan Showcase, which makes "venture capital" awards of up to \$100 to the top three contestants. More than 150 students from 16 tribes in the U.S. and Canada have attended NAYEC since the camp was founded in 2001.

Each summer, the Native Nations Institute conducts the Native American Youth Entrepreneur Camp (NAYEC) on the University of Arizona campus in Tucson. The camp fosters skills to encourage private-sector development in Indian Country. At one of the culminating events of the camp, the Youth Marketplace, students get a taste of what it's like to run their own businesses using what they learn in the camp classes. And the Business Plan Showcase presents business plans that students prepare throughout the camp, providing prizes for the most promising ideas.

The Adaawewigamig (Trading Post) Ando-giikendaasowin Native American Math and Science (ANAMS) of the University of Minnesota Financial Education Program

Program Locations:

- Twin Cities, Minnesota

Program Curriculum: An adaptation of *Building Native Communities*

Age Group Served:

- Native Teenage Youth

Program Lead Organization:

- University of Minnesota

Program Partner(s):

- White Earth Investment Initiative
- The University of Minnesota

Program Contact:

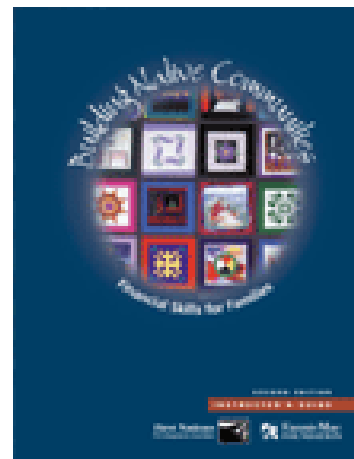
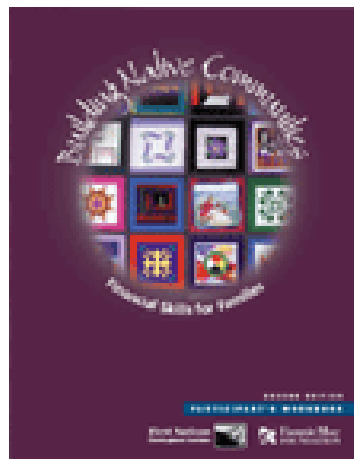
- Audra High Elk, White Earth Investment Initiative @ ahighelk@arvig.net or (218) 983-4020

Camp Registration Information:

- <http://education.umn.edu/projects/anams/>

Additional Information:

- <http://www.firstnations.org/BNCpublications.asp>



Program Summary:

The Adaawewigamig (Trading Post), of the University of Minnesota's Ando-giikendaasowin Native American Math and Science (ANAMS) track offers a special financial education summer program. The camp's inaugural session was held on the university's Twin Cities campus in July 2006. Instructor Audra Highelk, who serves as a loan officer for the White Earth Investment Initiative in Ogema, Minn., adapted the *Building Native Communities* (BNC) curriculum from First Nations Development Institute (FNDI) for her teenage campers. Her teaching included: skits, role playing, and both pre-planned and student-designed games that dealt with positive and negative financial behaviors. Highelk reported that the students learned the material well, although the urban and rural campers approached some of the case studies from very different perspectives.

Camp Summary:

Students interact with Native role models and peers who share common interests in mathematics and science. They have the opportunity to experience life at a major research institution, the University of Minnesota Twin Cities campus, or small rural tribal college (Fond du Lac Tribal and Community College in Cloquet, MN). They stay in campus dormitories, attend classes, work in labs and/or conduct field work, go on field trips, and have the opportunity for fun at Mall of America and Valley Fair.

In 2007 the camp will serve up to 38 students (Ten 9th graders, Ten 10th graders, Eight 11th graders, and Ten 12th graders). All students will share some common time, activities, and experiences.

Oneida Nation of Wisconsin's Oneida Trust/Enrollment Committee Project

Program Locations:

- Oneida, Wisconsin

Teaching Tool:

- *The Pathfinder* Newsletter

Age Group Served:

- Native Youth and Young Adults

Program Lead Organization:

- Oneida Nation of Wisconsin's Oneida Trust/Enrollment Committee

Program Contact:

- Susan White, Director Oneida Trust Committee, Oneida Tribe of Indians of WE at swhite@oneidanation.org or (800) 236-2214 or www.oneidanation.org

Additional Information:

- To view sample copies of *The Pathfinder*, visit <http://www.nfec.info/pdfs/youthfer/msny>,

or

- *The Pathfinder* Issue 15:
<http://www.nfec.info/pdfs/youthfer/msny/issue15>
- *The Pathfinder* Issue 16
<http://www.nfec.info/pdfs/youthfer/msny/issue16>

Program Summary: According to Susan White, Director of the Oneida Trust/Enrollment Committee, *The Pathfinder* newsletter has been used to inspire young adults to handle their money responsibly. The committee is responsible for managing 3,800 trust funds for Oneida minors. The minors' funds are managed like a mutual fund invested for long-term growth. All account holders receive periodic account statements and quarterly copies of *The Pathfinder*. The newsletter updates account holders on how the trust funds are being managed and dispenses culturally relevant money-management advice written by an award-winning Oneida journalist.

Boys and Girls Clubs in Indian Country 4 Pilot Programs

In January, 2005, Boys & Girls Clubs of America (BGCA) received funds from Charles Schwab Bank to implement a special financial education pilot project at four Native American Boys & Girls Clubs. This initiative focused on promoting financial responsibility within select Native American communities and engages Native American young people in activities that will help them build basic money management skills.

Using Boys & Girls Clubs of America's financial education curriculum, *MoneyMatters: Make It Count*, developed in collaboration with the Charles Schwab Foundation and made possible through the Foundation's funding, each site designated a program coordinator to establish a financial education program at their Club. The pilot sites are charged with evaluating the curriculum's suitability for Native American communities and providing recommendations for adaptation and usage by Clubs in Indian Country.

Curriculum:

- *MoneyMatters: Make it Count*

The *Money Matters: Make It Count* financial education program consists of five components:

- Teen Personal Finance Guide
- Program Facilitator's Guide
- Money Matters Web site
- Schwab Employee Volunteer Program
- Money Matters Awards

Program Partners:

- Boys and Girls Clubs in Indian Country
- Boys and Girls Clubs of America
- Charles Schwab Foundation

Program Contact:

- info@naclubs.org or 1-866-NA CLUBS or 301-261-6925

Additional Information:

- http://moneymatters.bgca.net/default.aspx?ReturnUrl=%2findex_flash.aspx

Program Background:

The Charles Schwab Foundation and Boys & Girls Clubs of America (BGCA) collaboratively developed *Money Matters: Make It Count*. This financial literacy program was designed specifically to help teens (ages 13-18) expand their knowledge of money management and learn the skills that lead to financial independence and well-being.

Boys & Girls Clubs of Greater Scottsdale, Lehi and Red Mountain Branches - Salt River

Program Location:

- Arizona

Age Group Served:

- Native Teens

Program Summary:

The *Money Matters* program was implemented at B & G Clubhouses in Lehi, Red Mountain, and the Teen Site at the local high school. A total of 80 youth participated in the initial program. As the program developed, the Club was able to enlist local financial planners as volunteers to lead weekly program activities. The participation by the financial planners proved to be a tremendous strength for the program. In addition, the Club successfully engaged volunteers from the local Charles Schwab office to serve as guest speakers, provide support at Club and community events, and host field trips to their offices. Banking professionals and long time Club volunteers offered to provide family financial planning sessions as an incentive for adults who completed the program. A highlight for both participants and Club staff included a field trip to Arizona State University during Native American Week. The group met with financial aid and admissions advisors, and then took a campus tour. Afterward, participants watched the Ms. Indian ASU Pageant. Teens appreciated the diversity of the university campus. The Club scheduled sessions in the evening to accommodate the schedules of teens and provided a light meal. In addition, Keystone members provided childcare, allowing older siblings and parents to participate in the program. The Club hosted a visit from Carrie Schwab in September of 2005, and the Club began discussion with BGCA and Schwab Bank regarding the program evolving into a community-wide program. The volunteer component is particularly useful for the BGCA program, because Schwab employees can pass financial expertise to Club teens through their volunteer involvement.

Boys & Girls Club East Valley, Komatke Unit, Gila River

Program Location:

- Arizona

Age Group Served:

- Native Teens

Program Summary:

Three cycles of *Money Matters* was implemented at the East Valley Club with a total of 32 teen participants. The Club reports that recruitment became easier due to word of mouth. Club members were generating ideas to market the program to

other teens including notebooks and T-shirts with the *Money Matters* logo. For the final cycle, the Club offered the program to Keystone and junior staff at the Club.

This Club incorporated field trips to banks, the Tribal Finance Department, and a local convenience store and other small businesses. They were very pleased to engage a guest speaker from a local bank to talk about savings accounts. The program coordinator struggled with the topic of investing; attempts to find guest speakers who were more knowledgeable about the topic were not successful. Due to the Club's proximity to the Scottsdale pilot site, the Club was able to coordinate on some guest speakers and field trips.

Boys & Girls Club Mason Valley Schurz Unit, Walker River Paiute

Program Location:

- Nevada

Age Group Served:

- Native Youth and Teens

Program Summary:

Three cycles of *Money Matters* implemented with two cycles occurring at the Schurz Unit and one at the Yerington Unit. During the summer, the Club chose to run concurrent sessions with two age groups in order to access the Tribe's summer youth workers; one group was 12-13 year olds and the other 14-17 year olds. Facilitators found it more challenging to discuss financial issues with the older group due to the influence of peers; the younger children had fewer misinformed beliefs about money.

The remote location of the community hampered the ability to engage volunteers and guest speakers on financial issues. The Club was able to utilize resources from a local credit union; they provided mock checkbooks and ledgers to participants. These tools provided realistic practice to participants and were very well received.

While fewer teens participated at the Yerington Unit (five Club members consistently attended), at least one parent participated with each Club member. Parent enthusiasm was so great that by the end of the program, the Club was asked if they would offer the program to adults from the Yerington Paiute Tribe. The Club continues to seek funding and partnerships with local colleges in order to support implementation with adults.

The community interest and support each Club experienced shows that Native communities are recognizing the need for basic personal financial education. Tribal leaders are vocal about the need but often just don't know where or how to start to address the issue. The *Money Matters* in Indian Country pilot clearly allowed Clubs an opportunity to provide a valued resource and at the same time gain support for all Club activities. By teaching the curriculum to Junior Staff

members at the Club, the staff is not only giving youth their first jobs but also the ability to be successful in managing their first paychecks.

Boys & Girls Club of Las Vegas, Moapa Band of Paiutes

Program Location:

- Nevada

Age Group Served:

- Native Teens

Program Summary:

One cycle of *Money Matters* was completed for teens who were preparing for summer jobs with the Tribe. As teens found summer employment with the Tribe the Club found increased interest in the program however, work schedules prevented youth from attending the Club.

A new recreation center with a pool and new fitness equipment opened on the other side of the reservation in early 2005. Since its opening, the Club has been in competition with the recreation center for teen members; these competing after school programs led to increased challenges to engage teens in the *Money Matters* program. The Club planned to launch sessions in the summer and late fall. Each month, the Club advertised the program with flyers around the community and spoke with parents, teens, and Tribal staff about the availability of the *Money Matters* program. In addition, the Club attempted to open the program to both older and younger participants, as well as identify more attractive incentives; these activities were not successful. Despite the Club's recruitment efforts, poor attendance led to the program disbanding; attempts to reconvene met with the same poor attendance.