

**Youth Initiatives Committee (YIC)**  
**Native Financial Education Coalition**  
Minutes of Teleconference, 5, April 2005

The Youth Initiative Subcommittee of the Native Financial Education Coalition (NFEC) met via teleconference call on April 5th. Participants in the call were Richard (Dick) Todd (Federal Reserve Bank of Minneapolis), Hilary Hazan (Girl Scouts of the USA), Catherine Davis (Girl Scouts of the USA) Clinton Waara (Wells Fargo Bank), Sandra Gerber (Federal Reserve), Carol Quiller (Internal Revenue Service), Christi Baker (Chrysalis Consulting) JoAnn DePenning (J DePenning Consulting)

The call was organized to focus on the adoption of the Youth Initiatives Committee Mission, as well as to share updates on the Pilot Sites, New Initiatives and New Ideas, and Open Discussion. We were delighted to have new participants on the call and for their benefit Dick Todd kindly provided a Youth Initiatives Committee and Pilot Programs history which has been detailed below.

### **Youth Initiatives Committee History**

The Youth Initiative Committee is a part of the Native Financial Education Coalition. The YIC Chairman is Dick Todd (Federal Reserve Bank of Minneapolis), Co-Chair is Kimberly Irwin (Social Security Administration).

“The Coalition is not a legal entity but rather a coalition that comes together to work on Native financial education topics for Native youth, adults, and other related issues across the spectrum. The coalition began several years ago but really got going first with the development of the *Building Native Communities* curriculum for adults and then further with a meeting in Denver in May of 2003 where people rededicated themselves to the project and then broadened the scope. It was at that time that the Youth Initiatives Committee (YIC) was established, May 2003. The YIC met a few times over the summer of 2003 via conference calls and established an initial work program without developing a very broad mission; their mission was simply to promote financial education for Native youth. Under that initial statement some of the pilot programs that are currently being developed were initiated, to try to test methods of getting financial education delivered to Native youth. A number of other efforts were attempted as well, the YIC was trying to broaden their scope. For instance, we made initial contact with the Girl Scouts. We are now in what is described as the third phase of development where we have received funding this year from Wells Fargo to hire JoAnn and Christi to help us coordinate our work and ramp up our efforts. We do have some pilots underway with some elementary schools and also some Boys and Girls Clubs and we are looking to do more. Again Wells Fargo is helping us on that front with those efforts. And as we are now in this third phase again trying to broaden our scope and make better progress toward working really closely with partners such as Girls Scouts and Boys and Girls Clubs and we are hoping to begin working with the Native Indian School Board Association. We hope to begin outreach to the Native American school systems. We are trying now to put a better foundation under the group. JoAnn and Christi will help us work on some funding alternatives, pull together some resources for us on the web, and we are trying to put our initiatives on a more solid ongoing foundation for the future. This is a good time to join us and help us decide how to build on what has been good progress to date.”

## **YIC Mission:**

The following Mission was shared, reviewed and well accepted by those participating on the call:

### ***The YIC's mission is to:***

- ***Increase public awareness of the need for adequate personal financial skills among Native youth;***
- ***Promote the implementation of financial education programs for Native youth;***
- ***Support the efforts of the Native Financial Education Coalition's efforts to promote financial management skills through information sharing and collaboration.***

## **Pilot Projects History and Updates by Dick Todd as well as an update on the South Dakota Pilot Project by Clinton Waara:**

“In 2003 one thing we heard from the Native representatives as we brought forward curriculum for Native youth across the country, was that we had to be careful not to assume that it could be one curriculum for all. Although that approach can work, as the *Building Native Communities* curriculum can work, we were encouraged to look at alternatives which would recognize that Native cultures differ from one tribe to another and in different parts of the country. We were initially guided toward an approach where we were not going to write one Native curriculum for the whole country, a trade off we are still struggling with and are still reviewing. For now we are working with a different approach, where we have sought to locate groups at the local level, elementary schools, high schools, clubs, etc. to find at least one or more educators in the local area with support from their institution to become trained on an existing curriculum perhaps not ready off the shelf for Native youth, either because it is like *Building Native Communities*, which is for adults or because it is a youth curriculum that is necessarily not tailored for Native youth. The idea is that the local participant will get trained on the existing curriculum and then they will have the time and support as they see the need for it while we then work with them to implement the curriculum. We will work with them to go through the process, and to document what works and does not work as they go through the process so that we have some lessons learned. We are trying to implement that approach in a few sites now. We have two K-12 sites in the twin cities in Minnesota and a new pilot starting with Boys and Girls Clubs in the Southwest trying the Money Smart curriculum. In Minneapolis there is one Middle and High School and in the other case a 6<sup>th</sup> grade class. They are using financial education curriculum from the National Council on Economic Education.

So there are the two K-12 sites using the National Council on Economic Education Financial Fitness for Life curriculum and having that adapted, then there is the Boys and Girls Club just starting a pilot to adapt Money Smart. With Wells Fargo we are working to start two more pilots and although it has been difficult, we will speak more about that as well as the situation in South Dakota. We also know of other efforts like with the Arizona Council, outside of our auspices working to broaden some alliances and we will talk more about that also later.”

## **Pilot Projects Updates:**

- 1. Beim Foundation Funded - The Heart of the Earth Charter School in Minneapolis Pilot Project Update** – 7<sup>th</sup>, 9<sup>th</sup>, 11<sup>th</sup>, & 12<sup>th</sup> grade Social Studies students being instructed using the Financial Fitness for Life Curriculum from the National Council on Economic Education. This pilot is about two-thirds complete. The project is proceeding reasonably well. The instructor's experience has been that it is a lot of hard work adapting and implementing the curriculum. We will get some test score results soon. The teacher is very satisfied that the program it is having an impact. The key lessons are that the adaptation process is hard work and the teacher would recommend that we stretch out the program over a longer period of time. Also it has been difficult to get the resources at the local level to sustain the implementation. In this case, the teacher's year has been disrupted by funding problems at the school which has disrupted his ability to deliver the financial education curriculum, however it has not totally stopped the instruction.
- 2. Beim Foundation Funded - Saint Paul American Indian Magnet School Pilot Project Update**– Began January 2005. New program with a fairly junior instructor of 6<sup>th</sup> grade students being instructed using the Financial Fitness for Life Curriculum from the Minnesota Council on Economic Education. This pilot will began this semester and will conclude this spring. Lots of enthusiasm, hoping to have data by the end of the school year to know more about how this program has been going.
- 3. Wells Fargo Foundation Funded - Twin Cities Pilot Project Update** – Working to begin another Twin Cities project to start a Wells Fargo Hands on Banking program. We had hoped to have this started already in an after school setting at a community center in South Minneapolis; we are waiting for a final yes or no from the Community Center. This has been difficult because of resource issues, they are interested, they like the idea and the curriculum. However, they are having trouble finding a person who can teach. Also with an after school program it is hard to get the same students to come in day after day as with the nature of the program the same students do not come in regularly, they are on a rotation basis. The bigger challenge is the lack of resources in the local non profit sector including the local Native American non profit sector where it is difficult to find a person who has the time and energy to prepare and deliver the curriculum.
- 4. Wells Fargo Foundation Funded - South Dakota Rosebud Reservation School Pilot Project Update** Momentum difficulty, however it is inevitable that this program will come together. The South Dakota Board of Education recently passed a requirement that all high school seniors must pass a financial literacy or economics course prior to graduation. This is a school requirement so this is a good time to influence a curriculum based on financial literacy. The Superintendent has agreed to put together a task force to look at the Wells Fargo curriculum and to develop curriculum to best meet the needs of the close to 98% Native population at the school. The high school principal assures that the program will move forward, the issue remains when. The first class that will be required to pass an economics or financial literacy course is the graduating class of 2010, so the incoming freshman of 2006 are the first who will be impacted.
- 5. Boys and Girls Club** – No Update at this time

## **New Initiatives and New Ideas:**

1. Dick hopes that around May he will be able to re-engage John Morton of the National Council on Economic Education who was one of the early active participants on the YIC. John was pulled off on an assignment for the National Council which is wrapping up so we hope that John will be able to join us again this summer. Part of his assignment was to introduce a new product for the National Council called *Virtual Economics* which includes a CD and hopefully an updated website of fairly comprehensive information about economic and financial education standards in the K-12 system nationwide, state by state. With this information we hope that perhaps we can tie in and focus our efforts in states where Native American educators will need assistance getting students to pass the education requirements. Dick hopes to bring back more information about this opportunity late in the Spring.
2. Dick has also made contact with the National Indian School Board Association, (NISBA) through their Executive Director Carmen Taylor. The NISBA will be having their national meeting in Green Bay, Wisconsin in July. Dick would like to talk to Carmen Taylor about whether the YIC could play a fruitful role at the meeting as we have a mutual interest. It is early and we are not yet familiar with the scope of their national meeting but Dick is looking for YIC feedback. Catherine Davis agreed that it was good to reach out to the NISBA as it is important to emphasize that financial education is not a new concept but something that can easily be integrated into the existing systems. Dick welcomes YIC participant's feedback and will pursue further dialog with Carmen Taylor regarding participation at the national NISBA meeting and a possible role for the YIC.
3. Dick has also initiated conversations with a member of the Minnesota State Council of Economic Education who has agreed to act on our behalf and talk with counterparts such as in Arizona about whether there would be room for a sub caucus of the Councils of Economic Education around Native education so that the states with large Native populations might form a subcommittee of their own within the Council to work with us. Dick has received support from Federal Reserve colleagues specifically in Kansas City, Oklahoma, San Francisco and Seattle, who are willing to support that effort and do outreach to the Council of Economic of Education in their areas. Right now plans are to have the idea discussed with Western states Councils about whether a committee will be formed to work with us.
4. Catherine Davis added that Girl Scouts has a tremendous report to share how they have been serving the Native community on financial literacy in states that the YIC is currently working in. Catherine sees the local Girl Scout Councils being directly involved with the YIC and also being able to streamline specific program delivery methods and to outreach to already existing populations of girls. There may also be an opportunity to work with boys as Girls Scout Councils are getting more involved with after school alliances and Boys and Girls Clubs, YM and YWCA's as an avenue to deliver financial literacy programs because this is where the students are going after school. There are also Girl Scout Councils

in the school settings during the school day where volunteers go to deliver a program to a group of girls, still inclusive of boys. They have some expertise to share if we could make an avenue to connect the dots with the local Girl Scout Councils it could be an even bigger help to the YIC because Girl Scouts has the volunteers. Catherine stressed that the delivery needs to be fun, related to every day things that they are doing, most importantly different from how school topics are delivered.

Dick added that we would like to receive the information from the Girl Scouts regarding the location of their current programs to identify where there we may have partnership opportunities and possibly volunteers available. We could place their lessons learned on our website and also to get some news stories in some tribal newspapers. Catherine offered to gather the information for us as well as the local Girl Scout Council demographic information. She will also get information about resources related to financial literacy for ages 6 – 17 as there are about 7 different resources for the different age groups. She added that the Councils are supported by grants called implementation grants from some of their funding sources for seed money used either to purchase resources or used as a recruitment tool to get girls involved, or to get underrepresented populations involved in Girl Scouting. Some of those success stories specifically related to the Native American population we can share, what works and what has not. They understand that there are lots of good curriculum options and recognize that it is not necessary to reinvent the wheel rather to pick what is best for the age group and population being served.

Dick reiterated that we too are very cautious about curriculum development. Our efforts are better spent on curriculum delivery overall, the exception being adaptation. He said that there is harmony there with our intent to leverage off of existing resources. Hillary added that the Girl Scout curriculum is not for the typical Girl Scout troop activity, they are looking for innovative ways to deliver the curriculum and she added that Girl Scouts wants to expand outreach to the Native American girl population. Catherine and Hillary will be sharing their demographic and curriculum information with Christi and JoAnn in the near future.

## **Open Discussion:**

*Kimberly Irwin asked that the following information be shared in her absence:*

1. **Gila River Indian Community Middle School** celebrating National Financial Education month on April 29<sup>th</sup>. Sponsors of the event include: Arizona Department of Housing, Arizona Department of Commerce, the Commission on Indian Affairs, Arizona Saves, Social Security Administration, and JP Morgan Chase. NFEC members will speak to more than 150 students throughout the day.

Catherine Davis and Hillary Hazen offered to assist Kimberly with this event so her contact information was provided by JoAnn.