

# Umatilla Reservation Youth Receive Personal Finance Training

By NIEA Member Shawn Spruce



Photos are from a recent CTUIR Symposium.



**S**TOCKS AND BONDS, CREDIT REPORTS, SPENDING plans, and car buying tips were just a few of the topics presented to Native youth during an eventful four-day financial education symposium held in July 2009 on the Umatilla Indian Reservation. Offered as part of the Tribe's summer employment program, the series of interactive workshops provided youth with practical skills and information to help them effectively manage their finances, both now and for the future. First Nations Development Institute, a national leader in promoting financial education in Indian Country for over twenty years, sponsored the training with funding from a Ford Foundation grant.

"It's great to be able to do this type of outreach in Native communities because a healthy financial skill set is a vital prerequisite to a young person's success. We're talking about crucial life skills here and unfortunately very few schools offer financial literacy curricula for their students. First Nations is proud to fill that void," stated Sarah Dewees, First Nations' Director of Research and Policy Programs.

Primarily targeting a core group of 60 Umatilla youth ranging in age from 16 to 23 who participated in the Tribe's summer employment program, the symposium was organized into two training sessions scheduled two weeks apart. Class agendas for the first week focused on goal setting, budgeting, consumer credit, and investing. Topics covered in the second week included credit reports, predatory lending, insurance, and related consumer issues. A final workshop with the tribe's summer recreation program was provided to over 90 elementary and middle school aged-children with lessons and activities more suitable for a pre-teen audience.

First Nations' financial education trainer Shawn Spruce taught all classes and designed many of the high energy training exercises. "Our workshops are very informative and require considerable ef-

fort from participants, but they're also a lot of fun. I strive not to over-lecture, preferring to focus on tangible learning experiences like games and problem solving activities," stated Spruce. "I think the world of personal finance can be fascinating to a young person when offered in an engaging format."

The training included a range of activities for everyone to participate in. Many students enjoyed an opportunity to design an investment portfolio by drawing asset allocations of stocks, bonds, and cash on large cardboard circles. Popular stocks to own were Nike, McDonald's, and Google. Students learned about the basics of investing while gaining an understanding of the concept of diversification.

Umatilla Human Resource Specialist and Youth Coordinator Mary Ann Rhoads directs the summer employment program. "We felt it wasn't enough to only provide our kids with work experience and a paycheck. Why not give them some useful tools too, so they have smart options for handling the rewards of all their hard work?" Rhoads stated.

First Nations Development Institute, in coordination with their InvestNative Project, has also created an online investor education curriculum to address the growing need for wealth management skills in Native communities. Designed to educate Native youth on the benefits of personal investing and piloted by high school students in Cherokee, North Carolina, this one-stop, web-based resource is loaded with culturally applicable lessons, handy money tips, financial calculators, and downloadable teaching tools. 📄

Check it out at [www.investnative.org](http://www.investnative.org).

## Celebrating Gifts of Literacy

**W**HAT HAPPENS WHEN TWO SISTERS put their lifelong dreams on paper? Yvonne Aarden and Mary Snobl, (*Ojibwe/White Earth Nation*), recently authored "Circling the Seasons," a school literacy wellness program for American Indian students. The authors were born and raised on the White Earth Reservation in Northern Minnesota. Using their years of teaching and health education experiences, they envisioned a program that would reflect the culture and values of their American

Indian heritage and give thanks for the teachings of their Elders. Since the authors believe that wellness focuses on the whole person, they developed a culturally acceptable holistic wellness program of Mind, Body and Spirit tailored for elementary American Indian children. They are now hosting workshops and produce culturally appropriate curriculum. 📄

Check it out at: [www.circlingtheseasons.com](http://www.circlingtheseasons.com).

