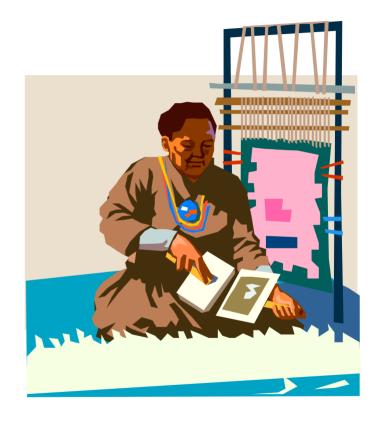
Navigating in Indian County

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Today we will discuss

- The need for financial skills in Indian Country
- Issues related to working in Native communities
- How financial institutions can assist with the development of financial skills



Native families have little experience managing finances

- Consequences include:
 - limited ability to manage financial resources
 - victimization by predatory lenders
 - failure to qualify for home mortgages
 - financial insecurity
 - high unemployment and poverty
 - inability to manage community assets

Self reliance starts with personal financial skills

- Need the information and experience necessary to:
 - manage family budgets
 - operate businesses
 - achieve savings goals
 - use credit wisely
 - get approved for home mortgages
 - grow community assets

Building Native Communities curriculum strengthens tribal financial skills

The purpose of the curriculum is:

To enable community members to realize their traditional values by learning financial skills that will help each person make informed financial decisions for themselves, their family, and their community.

Each session builds on traditional practices to teach new skills

- Each session provides:
 - opportunity to discuss community's traditional practices
 - connection between Native resource management and financial management
 - introduction to financial skills
 - interactive discussion questions
 - skill reinforcement exercises

Native resource management and financial management use similar skills

- These skills include:
 - awareness of resources
 - saving
 - budgeting resources
 - using tools to maximize resources



Six sessions cover personal financial skills for families

- The topic areas include:
 - building a healthy economy
 - developing a spending plan
 - working with checking and saving accounts
 - understanding credit and your credit report
 - accessing credit

Benefits of working with Native communities

- Benefits include:
 - untapped market
 - # of customers
 - customer loyalty
 - potential business owners
 - potential homeowners
 - community reinvestment act (CRA) credit



Working in Indian Country requires building relationships

- This includes:
 - a thoughtful approach
 - building rapport
 - assessing
 - planning



Approach the community with humility and an open mind

- This involves:
 - looking at the environment, community, and people
 - being receptive to learning and listening
 - doing your homework
 - Native Tribes
 - sovereignty and legal issues

Establishing relationships creates a stronger partnership

- Critical success factors include:
 - attention to cultural nuances and customs
 - developing trust and commitment
 - investing time in building relationships



Assess community resources and potential for growth

- This includes:
 - identify systems that play a critical role
 - identify relevant resources
 - look at challenges (e.g., infrastructure, distance)

Developing mutual goals creates opportunities for partnerships

- This involves:
 - strengtheningrapport, exploringand reflecting
 - joint journey



Establishing relevant venues for services will ensure respect and support

- This includes:
 - find the "Gate Keeper"
 - □ incorporate training with an already existing program
 - create incentives
 - investigate facilities

What can Financial institutions do?

- Be Proactive
- Learn about the Native Communities
- Develop unique and creative strategies
- Develop a special Native initiative
- Sponsor and participate in Financial skills program
- Volunteer for tribal activities
- Spend time working in the community
- Hire Native people
- Do your homework (research, talk with others)