

Native Asset Building Summit Breakout Sessions November 12-13, 2014

An exciting agenda has been developed to include sessions on asset building along the following Tracks 1 through 5:

1. **Youth**
2. **Families**
3. **Tribe**
4. **Partners**
5. **Culture/Preservation of Assets**

SESSION ONE – Wednesday, November 12, 2014 – 10:00 am – 11:30 am

1.1 Youth: Two Generations: Financial Education in Head Start for Youth and Parents

***Mary Dupont, Delaware Department of Health and Social Services
Dave Snyder, Minnesota Asset Building Coalition***

2.1 Families: Building Native Communities Financial Skills for Families

This session will be an introduction to the Building Native Communities: Financial Skills for Families 4th Edition (BNC) curriculum. Whether members of a community want to start a business, buy a home, or pay off debt, personal financial literacy is the first step. Attendees will leave this session with the understanding of the importance of gaining financial skills that help community members realize their financial goals, steps to reach those goals, and will participate in interactive activities that help reinforce the curriculum that is uniquely designed to incorporate traditional values that we as Native Americans have held for generations.

***Christopher Hansen, First Nations Oweesta
Chrystal Cornelius, First Nations Oweesta***

3.1 Tribe: A Home of Your Own – From Dream to Reality

This panel will discuss the various tools and resources available to qualifying Native American families pursuing homeownership. The Section 184 Indian Home Loan Product is a tool for tribes and families interested in building, purchasing or rehabbing a home; The Federal Home Loan Bank of Des Moines has down payment and closing cost assistance available to qualifying Native home buyers in their service area; Woodlands Bank combines both programs to make homeownership a reality for Native families. Panelists will share information about their programs and discuss how community partnerships can expand homeownership opportunities for families.

***Iris Friday, HUD's Office of Native American Programs
Rick Bloxham, Federal Home Loan Bank of Des Moines
Joanne Whiterabbit, Woodlands Bank***

4.1 Partners: What Credit History Data Tells Us About Consumer Credit Usage on Reservations as Compared to Nearby Areas

This presentation reviews research taken from a large sample of consumer credit histories to study the nature of consumer credit usage on American Indian reservations and how it compares to consumer credit usage in nearby areas. The findings include quantitative data about how reservation borrowers compare in terms of credit scores and the extent of credit usage and delinquency by type of loan (mortgage, credit card, auto, etc.). We will explore what types of consumer credit are relatively common or scarce on reservations; how reservation borrowers compare to nearby off-reservation borrowers in terms of credit scores and credit file problems; and, how scores, credit use, and credit problems differ among reservations.

Richard M. Todd, Vice President, Minneapolis Federal Reserve Bank

5.1 Culture: Managing our Traditional Foods

SESSION TWO – Wednesday, November 12, 2014 – 1:15 pm – 2:45 pm

1.2 Youth: Making Waves: A Bright Future in Our Schools

Making Waves defines the ABCs of Financial Literacy and Entrepreneurship®--a set of key behaviors that youth and those who influence them need to incorporate into their lives so future generations will build and support private businesses, become better stewards of money, and expand assets rather than debts. Participants will learn how the Making Waves Curriculum can be used in multiple ways and as lessons for K-12 classrooms.

Cora Mae Haskell, Four Bands Community Fund

2.2 Families: Preparing Eligible and Qualified Borrowers – The Seven Key Steps to Credit Coaching

Workshop #1 covers the fundamentals of Credit Coaching, including a basic credit overview, and instruction on the “Seven Key Steps to Credit Coaching”.

Charmagne Dolphin, Seven Sisters Community Development Group, LLC

3.2 NABI and AFI: How Tribes and Native Organizations Can Make it Work

Tribal government agencies, Native non-profits, and tribal colleges and universities are all eligible to apply for federal Assets for Independence (AFI) or Native Asset Building Initiative (NABI) funding. This session will describe the basics of operating an AFI or NABI project and how to assemble the internal and external partners and resources needed to make it happen. A current AFI and/or NABI grantee will be invited to share their experience and lessons learned.

Denise DeVaun, Assets for Independence Resource Center

4.2 Partners: Earned Income Tax Credit (EITC) Research in Tribal Communities

This study analyzed 10 years of tax return data, and found that the percentage of tax returns that included EITC varied significantly, when grouping taxpayers geographically. The western South Dakota groups were metro/rural, northern reservations (Cheyenne River/Standing Rock) and southern reservations (Pine Ridge/Rosebud). Participants will gain a basic understanding of EITC, including exploring the correlation of the proximity of tribal colleges with greater EITC participation.

Liz Diers, Asst. Professor, Black Hills State University

5.2 Culture: Ground Floor and Going UP! Building Capacity and Trust For a Stand Alone Development and Financial Institution.

More important than offering financial services - building trust and community support for financial institutions in Indian Country is essential. All business must be customer focused to prosper and be sustainable. For Tribal Nations and their citizens building trust through education and consistency of services is critical to dispel the historical mistrust of banking systems. Leech Lake Financial Services and Leech Lake Economic Development work in tandem to build this trust across government lines and within the citizenry through consistent delivery of tools and policies. This session will share lessons learned and invite sharing to promote sustainable delivery of much needed financial and development products in Indian Country.

Kimberle Nagle, Economic Development Director, Leech Lake Band of Ojibwe

SESSION THREE – Wednesday, November 12, 2014 – 3:00 pm – 4:30 pm

1.3 Youth: Show Me the Money: The Spending Frenzy Youth Financial Education Workshop

An increasing number of tribes are providing minor's trust payouts, or "18 Money," for their youth. Tribal leaders are seeking effective financial education programs to help their youth learn to manage their money. This hands-on presentation will provide an overview of the state of minor's trust financial education programs offered by tribes in the northwest region.

Shawn Spruce, First Nations Development Institute

2.3 Families: Integrating Comprehensive Credit Coaching Tools (Case Studies)

Workshop #2 offers more extensive instruction on some of the most successful Credit Coaching tools available in the credit and financial coaching/counseling arena.

Participants will have time to analyze the effectiveness of the presented tools and concepts, by working in small groups on various Credit Coaching case studies.

Charmagne Dolphin, Seven Sisters Community Development Group, LLC

3.3 Tribe: Strengthening Partnerships and Leveraging Resources through Collaboration

One way to engage asset building initiatives amongst tribes and partners is through collaboration. Collaboration brings together key staff and partners who share a common mission and goal; through joint initiatives they manage to leverage their resources and trainers to serve a greater segment of the population. This panel session explores several best practice coalition building initiatives in various parts of the country.

Elsie Meeks, South Dakota State Director, USDA Rural Development

Christy Finsel, Executive Director, Oklahoma Native Asset Building Coalition

4.3 Partners: VITA Plus: Linking Tax Clients to Benefits Screening

Volunteer Income Tax Assistance (VITA) sites offer a promising intervention point for assisting low-to-moderate income clients in connecting to social benefit programs and showing them the benefit of asset-building and financial empowerment programs. This presentation will share the successes and lessons learned during a pilot with Chief Dull Knife College.

Patsy Schramm, Program Consultant, First Nations Development Institute

Henry Thompson, Chief Dull Knife College

5.3 Culture: Establishing a Creative Economy: Art as an Economic Engine in Native Communities

First Peoples Fund (FPF) and its Native CDFI partners know that art is key to sustaining culture at the community level. FPF support for artists and culture bearers spans 17 years. In this time, FPF have seen both the positive impact art and artists have on communities, and also how artists are overlooked for the essential role they can play in building economies, generating assets, and constructing effective and culturally appropriate social networks. This session will highlight key points from new research and provide a background and context for a discussion on how critical change in the perception of Native artists can transform Native artists from an afterthought in community development strategies to their full expression as economic engines capable of catalyzing true social change. Given the emerging national dialogue and research regarding the intersection of

arts and sustainable communities, FPF, Artspace and the Lakota Funds on the Pine Ridge reservation along with other nonprofits, foundations, and federal agencies have the ability to contribute the Native voice to the discussion which will help inform these ongoing efforts and benefit artists' communities in rural and urban areas.

Lori Pourier, President, First People's Fund

SESSION FOUR – Thursday, November 12, 2014 – 10:30 am – 12:00 pm

1.4 Youth: Good Credit is an Asset

Our financial success can depend on our ability to manage credit. Our credit history will save us money or cost us money. Getting a good start and foundation with credit is an important step to becoming a homeowner, or pursuing other dreams. We all need credit to purchase the latest and greatest smart phone, to rent an apartment, to get that new job, or to make a major purchase. This session reviews the basis for credit, credit scores, and managing credit for future success.

Kathy Locklear, Lumbee Tribe of North Carolina

2.4 Families: The 3 Essential C's for Personal Financial Education in Indian Country: Customized, Complete and Continuous

This session will showcase a best practice: the Money Skills for Life personal finance educational program which has been underway at the Muckleshoot Tribe in Washington over the past year. The unique value of each one of the “Three C’s” will be illustrated and discussed: Customized, Complete, and Continuous. If all three of these C’s are emphasized and maintained, then a fourth “C” becomes possible – a substantial and permanent community-wide improvement in financial futures at the individual and family level.

Chris Smith, President, Money Skills for Life

Ama Tuato'o, Executive Director, Muckleshoot Housing Authority

Lisa Perez, Program “Role Model” and Student

Darkfeather Ancheta, 1st Tribal Lending

3.4 Tribe: From Lending Circle to CDFI and Credit Union – Building Capacity, Building Economies

Without good credit scores, thousands of hardworking families struggle to get out of the cycle of debt and enter the financial mainstream. Based in San Francisco, Mission Asset Fund (MAF) is helping hardworking families leverage the Lending Circles program to access affordable, zero-interest loans, build credit history, and set them up for a financially stable future. The Lending Circles program has serviced \$3 million in loans to nearly 2,000 people across the country, providing an alternative, responsible credit-building opportunity that is transforming the lives of the financially excluded. MAF offers a number of programs including Lending Circles, Lending Circles for Citizenship, Lending Circles for Dreamers, and Security Deposit Loans. We are expanding our national network of partners to bring Lending Circles to more communities and invite interested nonprofit organizations to apply for a partnership.

Tara Robinson, Mission Asset Fund

Nikki Pieratos, Northern Eagle Federal Credit Union

4.4 Partners: Urban American Indian Community Development: Navigator vs. Victim of our Destiny

AICDC is a leader in Urban Indian Urban Development in the Midwest creating lasting programs and developments that strengthen the footprint in the historically Urban Indian community of Franklin Ave and surrounding area in South Minneapolis MN. AICDC will share some of the successes and the challenges that all community members and developers will benefit from. From creative housing developments to creative programs

that AICDC has been part of. AICDC will share sustainability models to keep the lights on and provide the much need operational funding. We will look at the importance of partnerships and how to protect your organizations mission, goals and objectives in creating partnerships. Most of all we talk about improving the live's and livelihoods of our community members.

Michael Goze, CEO American Indian Community Development Corporation

5.4 Protecting our Assets: Meeting Your Financial Obligations and Protecting Your Assets

This workshop features two modules from Pathways Home: A Native Homeownership Guide, “*Meeting Your Financial Obligations*” and “*Protecting Your Investment*”. Through interactive discussions and group exercises, we’ll discuss the planning and budgeting necessary to meet financial obligations and what to do when life happens. We’ll discuss the foreclosure process and use examples from the Minnesota State Statute as a guide. Utilizing the “Protecting Your Investment” module we will discuss creating a home inventory, preparing for emergencies, warranty protection, home maintenance and improvements, having a healthy home and arranging for a Will. In the end, owning your home and taking care of your home will help to build equity thereby increasing your assets.

Donna Fairbanks, Indian Housing Consultant

SESSION FIVE – Thursday, November 12, 2014 – 1:30 pm – 3:00 pm

1.5 Youth: Building a Strong Financial Foundation for the Future

This workshop will provide information on Native Children’s Savings Account (CSA) programs. The instructor will provide research about why to develop CSAs, Native and non-Native CSA models, and Oklahoma Native Assets Coalition CSA resources and plans. Participants will leave with a broader understanding of Native CSA programs nationally, the options available to them if they wish to design and implement such programs, and an invitation to join Native peer learning calls related to CSAs.

Christy Finsel, Oklahoma Native Assets Coalition

2.5 Families: Rural Development Housing Programs

USDA Rural Development provides financial assistance to individuals to purchase and renovate homes. Applicant eligibility requirements such as credit, employment history and total debt will be discussed. Participants will gain a greater understanding how they can assist individuals in becoming eligible for Rural Development’s home purchase and repair programs. Participants will also gain knowledge in how Rural Development approaches credit issues and how they may assist individuals, so that if they are not eligible today, they may become eligible in the future.

Andrew Gag, USDA Rural Development

3.5 Tribe: Asset Building in the Cherokee Nation

A team from the Cherokee Nation will provide descriptions of our asset building programs, how they are designed, where the funding comes from, how much participation occurs, and what the impact these programs have made in the lives of Native American families in the Cherokee Nation. We will also provide copies of our policies and procedures for anyone interested in replicating these models.

Anna Knight, Commerce Executive Director, Cherokee Nation

Shay Smith, Cherokee Nation

4.5 Partners: Supportive Housing for Homeless Families

Conifer Estates is a twenty unit multifamily rental housing project designed for housing homeless families. Ten of the units are reserved for tribal members of Leech Lake and Red Lake through master leases. Nine units are available for other homeless families in the community. The remaining unit is occupied by a resident manager. The project grew out of discussions at a tribal roundtable in Bemidji and involved a wide variety of project partners. Conifer Estates was successful only due to the relationships developed through belief in a common goal and determination among project partners to see it through to completion after several years of work.

Tim Flathers, Executive Director, Headwaters Regional Development Commission

5.5 Protecting our Assets: Best Practices for Administering the Cobell Settlement – Top 10 Lessons Learned

After more than twenty years of litigation, the historic Cobell class action lawsuit finally reached settlement in 2009. In the five years since settlement, funds have finally begun to be distributed and Tribes have begun to administer the funds allocated by the settlement and buy fractionalized lands. This presentation will draw on the experience of the first tribes to receive settlement funds to demonstrate best practices for Tribes that are beginning to administrate their settlement funds, specifically for Land Buy Back. The program is designed to give enough information to be useful to administrators who are already familiar with Cobell Class Administration and are looking for finer detail than is available through traditional resources. Participants will walk away with a “Top Ten” list of lessons learned that leaders can implement as they move forward with their Tribe’s Class administration.

John Herrera, Herrera Law Firm

Mike Moline