



Final Report

Aboriginal Life Skills and Financial Literacy Curriculum Development and Education

UAKN Prairie Regional Research Centre

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Abstract

The objective of this project is to adapt life skills and financial literacy curriculum in order to make it more relevant to the urban Aboriginal clientele at the Newo Yotina Friendship Centre (NYFC) and to determine the overall impact of this curriculum on NYFC's clientele. NYFC is an incorporated non-profit broad-based collaborative community organization that assists Aboriginal people within the Regina community to empower themselves and to pursue education, employment training and advocacy in a comfortable environment which allows them to heal, to grow, and to adjust to life in an urban setting along with the challenges that this represents. The NYFC has had experience in delivering financial literacy curriculum; the curriculum that was piloted is called "The City" and the facilitator training was conducted by the Canadian Centre for Financial Literacy. According to NYFC, the participants showed tremendous growth in their understanding of various topics such as savings and banking, credit and debt. However, during the delivery of this program, NYFC identified many barriers that participants faced that interfered with attendance, consistency and the overall attainment and application of information, indicating the need for life skills curriculum to be linked to the financial literacy curriculum delivered. The NYFC also identified that many of the concepts in the curriculum are designed from a mainstream perspective. NYFC has stated the need to develop curriculum that incorporates an Aboriginal worldview and a culturally sensitive approach in order to eliminate barriers and to provide a greater opportunity for a holistic, multi-pronged, sustainable program for urban Aboriginal peoples. The potential significance of this project is to successfully deliver Aboriginal relevant life skills and financial literacy curriculum to the NYFC clientele and to determine overall best practices and challenges in the delivery of this curriculum so that the NYFC and other organizations may benefit.

Literature Review and Theories

As noted in our original proposal, according to Dominique Collin's research paper, *Aboriginal Financial Literacy in Canada: Issues and Directions*, published in 2011 for the Task Force on Financial Literacy:

Most urban Aboriginal people tend to face significant barriers to financial literacy and economic well-being. This segment of the population is often made up of economic refugees from remote communities, with no urban roots or experience. Because this group is beyond the reach of community-based support programs and institutions, it has limited access to dedicated Aboriginal social, health, and education services. Friendship Centres are often the first line of contact for this group and are often called on to intervene when lack of financial literacy—or resources—results in crisis situations, such as electricity being turned off mid-winter. While a large array of financial services are available in urban centres, the capacity to access them remains limited or non-existent.¹

The lack of financial skills amongst many urban Aboriginal peoples has made many vulnerable to predatory lending and to other forms of exploitation, economic and otherwise.² Because Friendship Centres are often the first line of contact for many urban Aboriginal peoples and are often asked to assist with financial problems that they confront, we feel it is important to offer financial literacy classes to the Newo Yotina Friendship Centre's (NYFC) members. While such classes were offered once before at the NYFC, the NYFC identified that the many barriers that participants faced interfered with attendance, consistency and the overall attainment and application of information, indicating the need for life skills curriculum to be linked to the financial literacy curriculum delivered. The NYFC also identified that many of the concepts in the curriculum they had previously used were designed from a mainstream perspective. The NYFC has stated the need to develop curriculum that incorporates an Aboriginal worldview and a culturally sensitive approach in order to eliminate barriers and provide a greater opportunity for a holistic, multi-pronged, sustainable program for urban Aboriginal peoples. George Sefa Dei asserts that in order for Indigenous education to be effective, it "...must reflect the political, social, spiritual, as well as pedagogic, instructional and communicative needs and aspirations of Indigenous peoples and their communities."³ In terms of our literature review, we attempted to search out not only resources on the effective delivery of financial literacy and life skills

¹ Collins, Dominique. (2012). *Aboriginal Financial Literacy in Canada: Issues and Directions*. Retrieved from: <http://www.financialliteracyincanada.com/documents/consultation-2/Collin-09-02-2011-eng.pdf>

² Ibid.

³ Dei, G. (Ed.). (2011). *Indigenous Philosophies and Critical Education: A Reader*. New York: Peter Lang, pp. xii.

curriculum, but also Aboriginal relevant financial literacy and life skills curriculum that incorporates Aboriginal knowledge into both the curriculum and the delivery approach.

Our initial literature review came up with 76 relevant articles, reports and books on Aboriginal and non-Aboriginal financial literacy related topics. While many of these resources were informative, they did not provide much useful information on the delivery of Aboriginal relevant life skills and financial literacy. Our initial literature review and the lack of curriculum based material in our review led us to pursue Aboriginal organizations with experience in delivering financial literacy curriculum. We found three organizations with experience delivering Aboriginal relevant financial literacy courses: the Aboriginal Financial Officers of Canada BC Chapter (AFOA BC), First Nations Oweesta Corporation and the Edmonton Financial Literacy Society. All three organizations incorporate various First Nations and Aboriginal relevant material into their financial literacy curriculum to varying degrees. The AFOA BC's *Financial Fitness Handbook* not only had very well-organized financial literacy curriculum, but also had some excellent links and references to Aboriginal resources as well as some great information relevant to Aboriginal people living in Canada. The Building Native Communities's *Financial Skills for Families* workbook, published by First Nations Oweesta Corporation, had very relevant information on traditional First Nations values and was very effective in relating modern Aboriginal economies of today with those of the past. *Managing My Soniyaw* curriculum, published by the Edmonton Financial Literacy Society, had some excellent exercises that were utilized by the NYFC . We found that interweaving these three resources was the most effective way to deliver the workshop to the NYFC members.

After reviewing these three core resources, we concluded we would need three days of workshops to effectively deliver the lesson plan we developed (please see the Appendix for the Aboriginal Life Skills and Financial Literacy Workshop modules). The first day of the workshops focused on the life skills curriculum and the remaining two days focused on the financial literacy curriculum.

Curriculum and Structure of the Workshops

Each day of the workshop began with a prayer and a smudge by Elder Lilly Daniels. Module 1, the first life skills portion of the workshop, began with an ice breaker followed by an overview of

the purpose behind the workshop along with expectations and rules. We then invited Ron Fairlow from the Regina Qu'Appelle Health Region to present on addictions support services in Regina. After Ron's presentation, participants were provided with a life stress test in order to help participants determine their level of stress. We then followed the life stress test with two medicine wheel teachings, one by Elder Lilly Daniels and one by Elder Betty McKenna, in order to provide participants with strategies to help them cope with life's stresses and to balance the physical, mental, spiritual and emotional demands that each day presents. We finished Module 1 by offering a self-portrait exercise in order to provide participants with the opportunity to reflect upon how they see themselves.

Module 2, the second portion of the life skills workshop, began with a focus on the Johari Window and emotional intelligence. The goal with this topic was to discuss the importance of self-awareness in improving one's understanding of oneself, but also improving one's understanding of others. After offering a triggers exercise, First Nations Employment Centre came in to discuss employability skills and career planning in order to help participants see what opportunities are out there for them. We then finished Module 2 with a discussion of interpersonal communications and a sharing circle with Elder Lilly Daniels at the very end of the day.

Module 3, *Let's Talk Money*, focuses on First Nations economies in the past, present and future. We began the module with a discussion of traditional resource management in order to examine First Nations economies in the past and how certain economic practices very much relate to today. Dr. Bob Kayseas, Associate Professor in the School of Business and Public Administration at FNUniv, led this discussion through his presentation on *Traditional Livelihood* in order to bridge participants understanding of making a living in the past with how people earn their living today. We provided a Circle of Life exercise derived from the BNC curriculum that asked participants to compare examples of how Aboriginal people in the past survived throughout the year with examples of how Aboriginal people survive today. We asked participants to identify similarities as well as differences. We then discussed participants' values surrounding money in order to determine their money culture. After this discussion, we had a lesson on financial fitness which explored the AFOA BC's curriculum on what it takes to become financially fit. During this lesson, exercises from *Managing my Soniyaw* were also

introduced in order to reinforce certain points being made about financial fitness. Following this lesson, we utilized the AFOA BC curriculum once again to discuss cash flow and income and expenses.

Module 4, *Developing a Budget/Spending Plan*, began with an overview of what a budget is and how to develop a spending plan. We utilized the AFOA BC curriculum in order to provide a clear working definition of a budget and then turned to the BNC curriculum in order to develop a spending plan with each participant. We began the spending plan portion of this module by providing income and expense exercises from BNC so that participants could assess their current cash flow. We then reviewed examples of fixed, flexible and luxury expenses in participants' lives and discussed how participants could possibly change their spending habits in order to acquire more savings. We completed this module with a review of money traps that are potentially damaging to participants who wish to become financially fit. These latter two lessons were also guided by the BNC curriculum.

Module 5, *Staying on Track*, began with a discussion of short- and long-term financial goals amongst participants. We then reviewed some tips provided by BNC and AFOA BC on how to stay on track in order to meet one's financial goals. Following this discussion, we talked about how to discuss finances with family, referring mainly to AFOA BC curriculum and personal experiences to guide this discussion. We then began to discuss credit and related it to different forms of trade and credit in Aboriginal communities pre- and post-contact. We then discussed the importance of credit, different forms of credit and how credit can be responsibly used to participants' advantage. We largely relied on the AFOA BC and BNC curriculum for this portion of the workshop.

Module 6, *Banking and Savings*, began with an overview of financial systems before contact. This topic was largely guided by the BNC curriculum. We then discussed the steps necessary in establishing a bank account and the fees and penalties to be aware of before opening one. We then provided an overview of different types of financial institutions in Regina and the different banking services they provide. During our second workshop, Thomas Benjoe, Commercial Account Manager—Aboriginal Banking for RBC, presented on the different services RBC provides and the work it does with Aboriginal clientele. We then completed this portion of the

workshop with an overview of fees and interest associated with different types of accounts and an overview of chequing and savings accounts.

Module 7, *the Lending Process*, began with an overview of the steps one needs to take to secure a loan and how lending decisions are made. Tally Dufour, Business Consultant with the Saskatchewan Indian Equity Foundation (SIEF) and SaskMétis Economic Development Corporation (SMEDCO), presented during all three workshops on the lending process through SIEF/SMEDCO and how participants can establish good credit in order to secure a loan. We then finished this module with an overview of loan rates, terms and fees and how participants can protect themselves from predatory lending and identity theft.

Acknowledgements

We are grateful to AFOA BC for granting us permission to utilize their *Financial Fitness Handbook* in our focus groups and workshops. We relied heavily on this material and found it to be the most comprehensive Aboriginal-relevant financial literacy curriculum in Canada that we reviewed. We are also grateful to First Nations Oweest Corporation for the work they have done on the *Financial Skills for Families* workbook. We also relied greatly on this workbook, particularly with regard to cultural and value-relevant topics. We would like to thank The Edmonton Financial Literacy Society for sharing their *Managing My Soniyaw* curriculum with us; this curriculum provided us with some very useful exercises in the workshops.

Throughout the focus groups and workshops, we were fortunate to have had the assistance of two undergraduate research assistants, Chasity Delorme and Katryna Smith, from First Nations University of Canada. They assisted us in a number of ways with the delivery of the focus groups and workshops and we are very thankful for their assistance. We are also grateful to the abovementioned presenters; their presentations were very well-received and had an important impact on participants.

Research Questions

What are the best practices and challenges in terms of delivering Aboriginal relevant life skills and financial literacy curriculum to the members of the Newo Yotina Friendship Centre?

Methodology

Type of research: mixed-methods

Sample: 50 focus groups participants and 18 workshop participants

Measures: Focus Group Questions for Focus Group participants. Questionnaires and Interview Questions for workshop participants.

Focus Groups

We had excellent participation throughout the five focus groups that were offered at the end of May 2013. A total of 50 NYFC members attended focus group sessions; each session spanned three hours. During these three hours, Kim Wenger and Bettina Schneider shared a PowerPoint presentation that outlined the material and key concepts that we planned to cover in the workshops. There was a lot of opportunity for discussion and questions. In terms of the focus group discussions, the most valuable information learned through the feedback from Elders and participants was the need for an in depth exploration of money as a concept in Aboriginal and non-Aboriginal communities. We learned through the feedback that there is a significant stigma regarding money in many Aboriginal communities. This led us to dedicate time and attention to explore how money has been and is currently perceived in many Aboriginal and non-Aboriginal communities and why such a stigma exists in many Aboriginal communities. The information we were able to gather was included in our workshop curriculum and most definitely helped to enhance the curriculum. Another key finding from the focus groups was the need to focus on addictions counseling in the life skills curriculum; this was missing from our curriculum at the time of the focus group.

Workshops

We offered the first workshop in June 2013, but were unable to complete the workshop when scheduled because of physical challenges that both Kim and Bettina encountered at that time. Kim Wenger broke her wrist and had to have emergency surgery and Bettina Schneider went into labour early. We were able to complete the lifeskills portion of the workshop in June, but had to postpone the financial literacy portion of the workshops until early August. Of the ten original NYFC participants, we had three return the first day of the financial literacy workshop in August. Fortunately, we had three youth join us from Cowessess First Nation during this

workshop. One of our research assistants from FNUniv, Chasity Delorme, had asked if these youth could participate in the workshop. We had the space and we were very glad to have their participation. In addition, all three of these youth became members of the NYFC prior to participating in the workshop. Prior to these youth joining the workshop, we had no youth participation. The youth brought a lot to the workshop that week and particularly highlighted the need to include more materials and exercises targeting youth. The possibility of offering a life-skills and financial literacy workshop targeting youth has been discussed as a future possibility through the NYFC. Therefore, we had a total of six participants the first day of the financial literacy workshop. The next day, only four participants, including the three youth, returned. We were very distressed about this at the time. Kim Wenger later followed-up with the original NYFC participants who did not return for the financial literacy classes. Some did not return because of schedule conflicts; some did not return because they were intimidated or daunted by the idea of actually confronting their financial problems in the workshop. We have surmised at this time that while having the original workshop at First Nations University of Canada offered a variety of benefits, having future workshops at the Friendship Centre will provide more convenience, familiarity and comfort.

We offered a second workshop in September 2013 so that those original participants who did not attend the financial literacy classes could complete the workshop. We had five NYFC members join us for this workshop and four members actually complete the workshop. In order to increase the number of participants in the workshops, we decided to hold a third workshop in October at the NYFC. During October's workshop, we decided to offer \$30 stipends to participants. Chasity Delorme (Research Assistant) and one previous participant had suggested this in order to increase consistent participation throughout the workshop. Of the ten participants who attended the workshop in October, ten completed the workshop. The stipend definitely served as an incentive. In the future, we would budget for stipends to be offered in order to encourage consistent participation. We are asking participants to dedicate three days to attend these workshops and do recognize the need and benefit of compensating them for their time and participation.

In terms of the curriculum offered, participants were overall very satisfied with the workshops. Participants were given a questionnaire at the end of each workshop and were asked to rate a

total of 15 questions by either indicating strongly disagree, disagree, neutral, agree, and strongly agree. We gave each of these five choices a numerical representation so that we could provide a statistical average for each question asked. Of the 19 participants who completed the workshop, 18 questionnaires were completed. The following statistics provide a synopsis of participants' feedback:

- 87% felt as though the educational objectives set out in the beginning of the workshop were made clear.
- 88% felt as though the workshop was well-organized.
- 90% found the life skills curriculum useful.
- 90% found the financial literacy curriculum useful.
- 88% of participants felt as though the incorporation of Aboriginal relevant content into the curriculum was done effectively.
- 86% found the materials or activities (exercises, games, etc.), other than the workshop curriculum, contributed to their overall learning experience.
- 83% found the workshop materials presented were useful.
- 84% found there were adequate opportunities for questions and discussion.
- 89% found the workshops as a positive experience overall.
- 94% of participants gave the instructors an overall positive rating.
- 93% found that instructors communicated clearly.
- 87% found that the instructors were able to relate to the participants.
- 89% were confident in the instructors' knowledge of the subject matter presented.
- 91% felt as though instructors were tolerant of different opinions.
- 93% believed instructors offered both Aboriginal and non-Aboriginal points of view throughout the workshop.

In terms of this feedback, it is clear that we need to strengthen workshop materials, such as exercises and games, in order to make the workshop material more effective and accessible. We also need to provide more opportunities for participant discussion and questions; participants seemed to greatly enjoy the open discussions we did have, particularly when instructors and participants shared personal stories that illustrated many of the points being made throughout the workshop. There is room for improvement with regard to every aspect of the workshop rated by

participants. One thing we wish to particularly focus on with the regard to the next workshop is the need to incorporate more personal stories regarding life skills, financial literacy and the economic history of Aboriginal peoples and communities throughout Saskatchewan. There was limited time to gather this information and limited information on these topics from a Saskatchewan Aboriginal perspective.

According to the interviews, some participants indicated the need for more of a commitment from other participants. For example, one participant said **“Come to the workshop prepared and make people aware that coming and going throughout the workshop is not acceptable; more strict expectations.”** Other participants also indicated the need for more clarity regarding expectations and how participants might be able to better prepare for the workshops. We agree that we would incorporate these suggestions if the workshops are offered again. With regard to expectations, we plan to add an intake process in the future in order to better determine participants’ interests and commitment to attending future workshops as well as to better prepare participants in terms of expectations. Furthermore, we would continue to offer stipends in the future in order to encourage continuous participation and to fairly compensate participants for their time.

Workshop Exit Interviews

The below quotes are excerpts from the interviews with participants.

The following statements are participants’ opinions regarding the life skills and financial literacy curriculum delivered during the workshops:

- **The life skills workshop refreshed everything that I needed to validate my life. I went to a treatment center last year and there were a lot of good materials that we addressed in the workshop. There a lot of things I didn’t know about, such as credit. Learning to manage money better—how to manage and budget it. Most of the pain comes from the unmanageability of my finances. I almost didn’t come back because of the pain around it. That is probably why a lot of people didn’t come back because of the shame and guilt around their finances.**

- **I wish I could have taken this type of workshop a long time ago...earlier on in life. Everything was pretty useful. The budgeting information was useful. It was helpful to focus on what I need versus what I want.**
- **The income and expense exercise was really useful and helpful. I found it very helpful. Discussing the old days and how people saved and comparing it to today. Perhaps more of a focus on addictions.**
- **I never thought about before how I spend my money and where my money is going. We did a lot of exercises that helped me see where my money is going. A number of the exercises were helpful....the one with credit, the one with banking and the one with budgeting. Make sure people who are there want to be there. I was there because I wanted to be there...it was less about the money.**
- **I want to take more classes like this. I never want to stop learning.**
- **I liked the Johari presentation and Elder Betty's medicine wheel teachings. The information on credit was most useful. I was interested in everything.**
- **The medicine wheel teachings were very helpful because it gives me direction and [encourages me] to wake up to a lot of the stuff that is going on with me. The budgeting is helpful because I have always been interested in starting my own business and this material helped make me aware of changes I would need to make in order to open my own business such as education.**
- **I am a gambler; I like to play cards. The money culture discussion was helpful...I can change my habits. Saving money is something I look forward to in the future. Learning to respect other people and respecting ourselves is something I want to learn.**
- **I found budgeting and banking material very helpful. I found everything interesting and rewarding.**

The following excerpts are in relation to ways we can improve the workshop:

- **Go into a bit more information on expectations and what we will be reviewing over the three days. I am interested in budgeting, savings, banking.**

- **I think there needs more information on the workshops themselves so people can know what to expect and perhaps what information they would want to bring with them.**
- **I think we need a game that can help us see what we are doing wrong and how we see ourselves....a game that can help us see what we need to change. Something that can help motivate us.**

The following excerpts are regarding participants' perspectives on the Aboriginal relevant curriculum:

- **In terms of the Aboriginal relevant material, I found it really helpful because most of the people at the NYFC are Aboriginal, but many don't know their culture. I think it was a good mixture of everything. Aboriginal relevant material was nicely mixed in with the presentations. Good learning about myself as well as about budgeting and money.**
- **In the life skills workshop, Elder Betty's teachings helped me to look more into my culture. I looked into what the sweetgrass represents--honesty, integrity and wisdom and when you tie it—that means something.**
- **Yes [the Aboriginal content was helpful] because I trade a lot to get by. I haven't dealt with the bank in a long time. I have an account, but I don't bother with it because of collections agency and garnishing.**
- **Definitely. To look at our past and to look at banking and budgeting within our culture. If it was straight up banking and credit, my attention would have been lost. I have come out feeling more confident and more alive about my own culture as well as opening up avenues about what possibilities are out there.**
- **It [Aboriginal content] helped me focus on how to direct myself. It helped me to help myself in my way of life. It is good to be able to share your stories and to hear**

personal stories from others; this was very helpful. Always have smudging. I felt very comfortable; it was a good workshop.

What SMART goals would you like to set for yourself?

- **I want to become a Senior Citizen Fitness Program Trainer; I want to teach old people physical fitness. I want to take training in order to do this. I also want to incorporate nutrition (particularly related to diabetes) and other health related practices. I want to get an NYFC ball team together.**
- **Go back to school. Achieve Adult 12 and GED. I would like to be an addictions counselor.**
- **I want to become more spiritual and learn how to budget better with the goal of saving for emergencies.**
- **I would like to get more into budgeting and life skills. I would like to save toward a car.**
- **I want to start a business. If there are any other classes, I would like to take more.**
- **Pay off all of my bills and go back to school. Long-term goal—open up my business.**
- **I want to take more classes like this. I never want to stop learning.**
- **My goal would be to get out of debt.**

Aftercare Services

The first aftercare meeting was held on February 8th, 2014 at Scott Collegiate in North Central. Kim Wenger directly contacted the original participants either by phone or at NYFC to see if they would like to attend the aftercare meeting. We had 10 of the 19 workshop participants attend. At the meeting, NYFC clientele were asked to fill out a questionnaire asking them what personal and financial successes and barriers they had experienced since the workshops and how the workshops had helped them, if at all, with personal and financial challenges they had previously experienced before the workshops. We also asked clientele to share their short- and long-term personal and financial goals. We began the meeting with a prayer by Elder Lilly Daniels and then moved into a sharing circle guided by the questionnaire. We eventually decided that participants were more interested in filling out the questionnaire than participating in the

sharing circle, so we dedicated most of the first hour to the questionnaire. Below is an overview of the positive changes, challenges and barriers participants have experienced since the workshop as well as goals NYFC clients outlined in their questionnaire:

Participant	Positive Changes Since Workshop	Current Barriers and Financial Challenges	Short- and Long-Term Goals
Participant #1	Moved into our own place. Before we stayed with roommates so we had extra money for our habits and addictions.	No money—it all goes to rent.	<ul style="list-style-type: none"> • Overcome addiction • Home ownership • Generate more income (savings)
Participant #2	Moved out (of previous living situation); less stress and better money management skills. No more arguing causing me to turn to addictions.	Full-time employment, court, alcohol, criminal record, no license.	<ul style="list-style-type: none"> • Need a pro bono lawyer • Wants to get his license • Wants to obtain full-time employment • Would like to enter a trades program • Get his Grade 12 or GED • Overcome addictions • Have a place of his own

Participant #3	Self-reflection, plan out cheque days and how to save money, use community services	Money management and family tensions over money	<ul style="list-style-type: none"> • SGI photo I.D. • SIN card • Bank Account • Home improvement (new furniture) (save)
Participant #4	Working on getting my ID and on financial literacy.	Putting money into a safe place (an account)	<ul style="list-style-type: none"> • Get I.D. • How to do money transfers • Wants a bank account • Transportation • Job that he enjoys • Continue Education • Save money to buy something for himself
Participant #5	Trying to be a better person. Staying in a new place.	Never have enough money.	<ul style="list-style-type: none"> • Obtain GED • Have own Business (construction) • Investments
Participant #6	Budget better and save instead of spending everything I always get. Watching my spending habits and only spend what I really need to.	Loaning out some of my savings; buying more things than I really need; old habits that I tend to fall back into once in a while.	<ul style="list-style-type: none"> • Save more for emergencies • Learn to say no (be more assertive) • Save for daughters education (RESP) • Home ownership
Participant #7	Learned to budget my money more effectively. I also learned how to overcome temptations;	Funeral services for my daughter. Challenges with my rent and food	<ul style="list-style-type: none"> • Grief counselling • New place • Save for a car

	changed how I plan my shopping list.	when my daughter passed away. My drug addictions; I need to get some grief counselling into my life.	<ul style="list-style-type: none"> • Grave cover for daughter's grave
Participant #8	Got a bank account; got a flat screen; back to physical therapy; added more to apartment; signed up for typing; did not lose my bike; want to apply at SIFC; got help with rent supplement; got more spending.	Housing; need extra money in between pay days; discrimination.	<ul style="list-style-type: none"> • Overcome addictions • Save money in bank account • Continue education
Participant #9	Think twice about spending, borrowing and lending; saving money and spending it wisely; quit smoking	Phone and credit card debt; transportation; motivation; exs	<ul style="list-style-type: none"> • Career advisor/mentor (wants) • License/learners • First aid/CPR Training • Employment • Car • Housing
Participant #10	Started interacting more with others and looking for more jobs; started to plan on spending money right.	Getting a good job that pays good; not charging enough money for bills.	<ul style="list-style-type: none"> • Driver's License • I.D. • Good Job

Participant #11	Sobered up and getting grief counselling. Look at myself and respect myself more.	Addictions were messing me up (in recovery right now).	<ul style="list-style-type: none"> • Ongoing support • Go to school • Spend \$ wiser
Participant #12	Bills are not paid late; learned to budget; we have extra; raising child differently than my childhood; make his breakfast and lunch; spend money on bills instead of drugs; more focused on money and business.	People asking for money.	<ul style="list-style-type: none"> • Get license • Go to school (SIIT) • Own a business • Improve Communication skills
Participant #13	Doing part-time work.	No answer.	<ul style="list-style-type: none"> • Keep staying on track

After completing the questionnaire, SMART Recovery facilitator, Mona Hill, gave a SMART (Self-Management and Recovery Training) Recovery presentation, which received positive feedback from those in attendance. Smart Recovery workbooks, a supper and a stipend were provided at the end of the meeting.

Our second aftercare meeting took place on February 22nd, 2014 at the same location. One-on-one meetings were scheduled with the eight participants who were in attendance. Elder Lilly Daniels was also in attendance to meet with individuals one-on-one. The purpose of these meetings was to review the goals participants had outlined in the previous questionnaire and to see how we could assist them in achieving these goals. We found these meeting to be very productive. Over the course of three hours, we met with eight participants and were able to identify a number of goals and initial first steps that we can assist participants with in the coming months. The most common objectives amongst participants are returning to school, obtaining IDs and developing a spending plan. Some also indicated a desire to obtain jobs. We plan to

meet with participants who were not able to attend this meeting in the coming weeks. We also used this meeting as an opportunity to ask participants to fill-out a demographic survey in order to better understand the individual challenges and circumstances many are dealing with. Upon reflection, we wish we would have offered this survey prior to the workshops in order to better understand the NYFC clients' individual circumstances and structure the workshops accordingly. If we were to offer the workshops again, we would offer these surveys as part of the intake process. We were able to ask five participants who were not able to attend the aftercare meeting to complete the survey. Of the 16 adult participants who completed the workshops, 13 completed the demographic survey which represents 81% of original participants. Below is an overview of the results:

Demographic Survey

February 22nd, 2014

Gender	54% Female; 46% Male
Age	Average age: 43 Age Range: 27-67
First Nation, Metis, Inuit, Non-Aboriginal	100% Aboriginal (92% First Nation and 9% Metis)
Band	100% are from bands that are within 2 hrs of Regina
Supports from Band	100% indicated they DO NOT receive supports from their bands
Xs to reserve per year	Average # of visits: 1.5
Years in Regina	Average # of yrs: 23
General area where you live in Regina	92% are from the North Central area
Dependents	46% of participants have dependents
Current living situation	92% rent and one participant rents-to-own
Are you working?	92% are NOT working; one participant indicated she is working part-time
How are you supporting yourself?	73% are on social assistance while the remaining participants state that they pick up odd jobs and part-time work here and there

What community services do you rely on?	92% indicate that rely heavily on community services
Monthly Income	Average monthly income: \$879
Level of Education	Grade 8-17%; Grade 9--17%; Grade 10--33%; Grade 11--8%; Grade 12--25%
Are Addictions a struggle for you?	58% indicate that substance addictions are a struggle
Do you have a disability (emotional, mental, physical, occupational)?	64% indicate they have a disability
Do you receive support from the Ministry of Social Services (MSS)?	75% indicate that they receive support from the Ministry of Social Services
If yes, how long have you received this support?	Average number of years: 16 yrs Range: 1-41 years
If no, have you ever received support from the MSS?	Of the 23% who are not currently receiving support from MSS, 100% had previously received support from MSS.
Do you have a bank account?	50% have a bank account

Based on these responses as well as the questionnaire offered on February 8th, it is clear to us that incorporating more of a one-on-one and tailored approach within the workshop and the aftercare services is critical in addressing the varying circumstances that many NYFC clients are facing. For example, nearly half of those who completed the survey indicate addictions are a struggle. Many participants discussed this throughout the focus groups and workshops as well. In future workshops, we would focus more on addictions, but tailor this portion of the workshop to those who indicate it is a struggle for them. For those who already have bank accounts, we would not require them to sit through the bank account overview in the workshop, but would prepare a different lesson plan for them based on their needs and circumstances. Prior to offering more workshops, we would also like explore the relationship many have with the Ministry of Social Services in order to better understand how to help clients move away from these limited supports into jobs that would help them obtain many of the financial goals they cited throughout the

workshop and aftercare meetings. Furthermore, we would like to make an individually tailored plan for each participant from the very beginning of the workshop so that each workshop and aftercare meeting is helping them to work toward their individual goals.

Future Directions

Addictions is one area that we have noted needs to be strengthened and participants also have requested more information on this topic. Addictions is one reason why so many NYFC members struggle with financial problems; a lot of their money is being spent on drugs. Kim Wenger achieved certification as a SMART Recovery facilitator on December 15, 2013. SMART Recovery is a support group that assists individuals in overcoming addictive behaviours. Kim will be able to provide this training in future workshops.

In the future, we would like to be able to offer greater stipends and partner with participating organizations that would be able to match the stipends provided so long as the stipends are being saved for specific long-term goals such as education or training, entrepreneurship, home ownership. Dr. Michael Sherridan wrote the book, *Assets and the Poor* (1991), which first introduced the idea of Individual Development Accounts (IDAs). According to the Welfare Peer Technical Assistance Network, “IDAs are special savings accounts set up under an asset-building program that provides matching funds to encourage and promote savings among low-income families. They are a tool that enables low-income workers to accumulate assets for long-term goals.”⁴ IDAs are established through an operating organization, such as a non-profit, and opened at a local financial institution. Accounts are held in the name of the individual opening the account. Individual and organizational charitable contributions can be used to match the money saved by individuals. Generally, after two to four years, “accontholders may begin receiving payments from their accounts after they have accumulated enough savings and matching funds. In addition, it is common practice for IDA programs to require that participants complete an approved financial education course provided by the qualified financial institution or non-profit agency.”⁵ We would like for the NYFC to be that non-profit that is able to both

⁴ Welfare Peer Technical Assistance Network. (2000). *Welfare Peer Technical Assistance Summary*. Retrieved from: <https://peerta.acf.hhs.gov/pdf/idareport.pdf>

⁵ Ibid

establish these IDAs and to teach Aboriginal relevant life skills and financial education courses that would be required in order to open an IDA.

In terms of future directions, we would also like to accomplish the following:

- Explore how to make this program sustainable through the NYFC. Sustainability is a concern given the current year-to-year funding constraints the NYFC faces. For example, the NYFC was forced to shut-down at the end of March 2014 due to a shift in its previous funding agreement, which postponed core operating dollars from being released to the NYFC. This shut-down then limited our ability to continue to work with clients on the individual goals they established during the aftercare meetings.
- Develop more exercises and games that motivate and make the workshop curriculum more fun and accessible.
- Incorporate change management concepts into both the life skills and the financial literacy curriculum because they can be applied to not only addictions but to every aspect of one's life.
- Include more information on traditional resource management and economies in Saskatchewan.
- Offer more tailored curriculum based on individual needs and one-on-one support throughout the workshops and aftercare meetings
- Develop relationships with Ministry of Social Services and other community partners in order to better understand what resources are available to help NYFC clients achieve their personal and financial goals.

Implications for Research, Policy and Practice

We believe our research has provided us with information that has implications for policy and practice in Saskatchewan and beyond. We believe our findings will help to improve the Aboriginal Life Skills and Financial Education curriculum we have developed for the NYFC. We also believe we can help to further policy development, particularly through the Ministry of Social Services, regarding the importance of such workshops for people on social assistance. As mentioned above, we would like to see the Aboriginal Life Skills and Financial Education

workshops continuously offered by the NYFC and potentially other Friendship Centres. We would also like to see the NYFC work with local financial institutions to establish Individual Development Accounts for NYFC members who take the Aboriginal Life Skills and Financial Education courses through the NYFC. It would be exciting to see the NYFC expand beyond its current services to be able to deliver the type of programming that can transform the lives of their members.

In terms of mobilizing the knowledge we have produced through our research, we seek to publish our findings in at least two academic journals: the *Journal of Financial Education* and the *Canadian Journal of Native Studies*. The *Journal of Financial Education*, published quarterly and providing a double-blind review process, is devoted to promoting financial education through the publication of articles that focus on: 1) Educational research, 2) Creative pedagogy and 3) Curriculum development. The Journal seeks articles that “help improve the delivery of financial education through research that tests hypotheses regarding all aspects of the educational process, pedagogical papers that offer interesting or unique approaches to teaching, case studies, and literature reviews.”⁶ We believe our research, pedagogy and curriculum development with regards to the Aboriginal Life Skills and Financial Literacy workshops would be well-received by the *Journal of Financial Education*.

The *Canadian Journal of Native Studies* is an internationally recognized, peer-reviewed periodical that encourages research and communication in Native Studies. It is also the only Native Studies journal fully available online. In addition to seeking publications in both journals, we also plan to submit an overview of our work for practitioners to the Journal of Aboriginal Economic Development, the Regina Urban Aboriginal Strategy, the Aboriginal Friendship Centres of Saskatchewan, the National Association of Friendship Centres, the Ministry of Social Services, local financial institutions, and other community-based organizations in order to urge the kind of transformation in programming that we envision from our project results. We also plan to share our work with the three organizations that assisted us with the curriculum development: Aboriginal Financial Officers of BC, First Nations Oweesta Corporation and the Edmonton Financial Literacy Society.

⁶ Journal of Financial Education. (2012). *About Us*. Retrieved from: <http://www.ifedweb.org/about.html>

In terms of conferences, we hope to present at the 2015 Native American Indigenous Studies Association (NAISA) Conference and potentially at the next Asset-Building Learning Exchange Conference which is a national conference that focuses on “fostering financial empowerment for people who live on low incomes” amongst a variety of stakeholders.⁷ We also plan to present our work on May 15th in Saskatoon at the UAKN-PRC Research Conference. We are also scheduled to present on our work at the National Association of Friendship Centres 43rd Annual General Meeting in Vancouver on July 9th, 2014 along with Pamela Quart.

⁷ Financial Futures Calgary. 2014. *ABLE Conference*. Retrieved from: <http://financialfuturescalgary.ca/able-conference.html>

Appendix

Aboriginal Life Skills and Financial Literacy Workshop Modules

❖ **Module 1: Life Skills—Part I**

- Purpose behind the workshops
- Overview of the workshops and what we will be covering
- Introduction of traditional concepts and values in relationship to life skills and financial education: cultural values, practices, culturally appropriate behavior, and common experiences amongst participants
 - Ice breakers
- Overview of Wellness/Self-Care:
 - Self-assessment
 - Introduction to Stress Management
 - Introduction of the Medicine Wheel (discussion of traditional foods)

❖ **Module 2: Life Skills—Part II**

- Self-Discovery/Self-Awareness
 - Introduction of the Johari Window
 - Self-Portrait Exercise
- Communication
 - Role Play/Exercise
- Interpersonal Skills/Relationship Building Skills
 - Coping Skills Exercise
 - Triggers Exercise

❖ **Module 3: Becoming Financially Fit**

- Past, Present and Future Overview
- Determining Your Money Culture
- Financial Fitness
- Cash Flow

- ❖ **Module 4: Developing a Budget/Spending Plan**
 - Money Traps
 - What is a budget?
 - Budget Basics
 - Income exercise (monthly)
 - Expenses exercise (monthly)
 1. Debt tracker worksheet
 2. Annual expenses worksheet
 - Assessment: fixed, flexible and luxury expenses
 - Action plan to achieve savings

- ❖ **Module 5: Staying on Track**
 - Staying on Track
 - Tips for managing your spending
 - Family Matters
 - Credit Cards: the good, the bad and the ugly
 - Traditional Migration Patterns
 - The Good, the Bad and the Ugly
 1. The Importance of Credit
 2. Types of Credit
 3. Using Credit
 4. Credit Reports
 5. Tips for creating, maintaining and reestablishing credit history

- ❖ **Module 6: Banking and Savings 101**
 - Resource and Money Management
 - Managing Your Money Exercise
 - Banking
 - Money Management Tools (Bank Account Features)
 - Local Financial Institutions

1. Financial Systems Before Contact
 2. Types of Financial Institutions
 3. Fees and Interest
 4. Different Banking Services
- Savings Accounts: Overview
 - Short-term goals
 - Long-term goals
 - Checking Accounts
 - Balancing Your Checkbook

❖ **Module 7: Applying for a Loan**

- The Lending Process
- The Five C's of Credit
- Planning a Strong Loan Application
- Loan Rates, Terms and Fees
- Predatory Lending and Identity Theft

❖ **Module 8: Wrap-up/summary**

- Sharing Circle: Discussion/Reflection
- Questionnaires/Interviews