Advancing Financial Mobility within Native Communities

Transcript

May 3, 2023

MICHAEL ROUSH: Good afternoon everyone, or good morning depending on where you are. On behalf of the LEAD Center. I would like to welcome everyone to today's webinar. We are so glad you've joined us today to learn more about Advancing Financial Mobility within Native Communities. Today's virtual dialogue, the 3rd in the White House Initiative on achieving education equity and economic opportunity for native American and strengthening tribal colleges and university series. Today we will review economic disparities and access to financial resources within native communities.

During today's virtual dialogue, presenters supporting native individuals including those with disabilities with resources for economic self-sufficiency, the importance of financial education. You will also hear important stories from native speakers on their financial journeys to economic advancement and self-sufficiency.

The 3rd virtual dialogue is hosted by the Center on leadership for the employment and economic advancement of people with disabilities. Often known as the LEAD Center. We are a workforce innovation and opportunity act policy development center. The LEAD Center is led by National Disability Institute and is funded by the Office of Disability Employment Policy at the United States Department of Labor. Together we facilitate the adoption and integration of inclusive WIOA programs, policies and practices through research, technical assistance, and demonstration projects.

My name is Michael Roush and I am the director for the Center for Disability-Inclusive Community Development at National Disability Institute and serve as a subject matter expert on advancing economic self-sufficiency for people with disabilities at the LEAD Center. I will be serving as the facilitator for today's virtual dialogue.

Before we get started and to ensure everyone can participate fully in today's webinar, we would like to take a moment to share with you some captioning and some important housekeeping tips. Today's webinar is live captioning. The captions appear below the slide deck. You also have the option to open the captioning webpage in a new browser and the links have been posted in the chat or will be momentarily.

https://www.streamtext.net/player?event=NDI

Once a captioning window opens on your own system you can adjust the background color, the text color and the fonts using the drop-down menu at the top of the screen of the window. We also suggest you position the window to sit right on top of the embedded captioning to allow you to see the full screen.
One of the important pieces about this webinar and this virtual dialogue is questions. We really encourage you to ask any questions that you might have about the content that we covered today. At any point today, you can click on the Q&A button that is at the bottom of the screen and that will bring up a Q&A panel or box for you.

There you can type in your questions, and then the questions will be shared with presenters. We will make sure to save time at the end for the question and answer period. There’s a lot of great content today, so we will make sure to keep some time for Q&A as well. We encourage you to use the chat box if you are experiencing any technical issues or have any questions from this webinar where you might need technical support. You can type those comments into the chat box, and then they will be addressed there as well.

So as we kick off our presentation today we are very honored to have represented from the White House Initiative on advancing education equity, excellence and economic opportunity for Native Americans as well as a representative from the office of disability employment policy. We will start with Dr. Jason Cummins, who is the deputy director for the White House Initiative on advancing education equity, excellence, and economic opportunity for native Americans and strengthening tribal colleges and universities.

Dr. Cummins is an enrolled member of the Apsaalooke Nation, Indigenous scholar and specializes is the intersection between Educational Leadership, Native American Education. He has innovatively worked to lead schools towards authentically serving Native American students and their communities as well as preparing future Education leaders. Viewing education as a means of perpetuating the story, identity, and language of Indigenous communities and empowering them toward a better future, Jason is a recognized leader in shifting how schools think about Indigenous culture and language. He has served in numerous leadership capacities; all with the integrated purpose of advancing educational equity among Native Americans and supporting Native American communities. Currently he is serving as the Deputy-Director of the White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity for Native Americans and Strengthening Tribal Colleges and Universities.

With that, thank you Jason for joining us and I would like to turn it over to you to say a few words.

DR JASON CUMMINS:
Thank you, I want to thank all of you for joining us today and spending time with us. I want to thank everyone on the interagency team who spent an enormous amount of time, energy, care and design in the agenda and making this event possible. The event we are having right now is part 3 of a 4 part webinar series created through the White House Initiative, and the department of labor and the department of education. In this webinar we look at some of the economic disparities and access to financial resources in our Native American communities. As we are aware American Indian and Alaska native communities in the United States continue to encounter challenges with structural barriers to economic advancement.

From our initiative it is imperative to understand the systematic barriers in our communities and
to promote with other agencies to support career and technical education, job training and career building programs such as this webinar you are here with us today and. I want to thank our panelists for joining us and being willing to share their expertise as well as their stories. Our speakers will share strategies for economic self-sufficiency, such as the importance of banking and being financially literate.

As many in the Native American community know and as everybody knows, stories are powerful for teaching. Stories carry encouragement. We view stories for millennia to help with encouragement and empowerment. Once again I want to say thank you to our panelist for being willing to share with us and thank you all for joining us. I will pass it back to our host, thank you.

MICHAEL ROUSH:
Great, think so much Dr. Cummins we appreciate you being with us today and sharing remarks. Next we will hear opening remarks from Anupa Geevarghese who is the Chief of Staff from the Office of Disability Employment Policy, at the United States Department of Labor. As Chief of Staff for the Office of Disability Employment Policy, she collaborates closely with ODEP’s Assistant Secretary and other U.S. Department of Labor (DOL) leaders to identify and implement strategies for increasing the number and quality of employment opportunities for people with disabilities. In so doing, the Chief of Staff draws on years of legal experience in both the public and nonprofit sectors. She came from the U.S. Department of Defense, where she served as a subject matter expert and Senior Disability Policy Advisor for diversity, equity, inclusion and accessibility initiatives. Prior to that, she worked for seven years at the Equal Employment Opportunity Commission where she was instrumental in implementing updates strengthening Section 501 of the Rehabilitation Act of 1973 and played a leading role in the agency’s “Curb Cuts to the Middle Class” initiative, an innovative federal cross-agency effort to increase employment and economic self-sufficiency for people with disabilities.

ANUPA IVER GEEVARGHESE:
Thank you so much Michael and good afternoon or good morning everyone depending on your location. Unfortunately Assistant Secretary Williams could not join us today. My name is Anupa Iver Geevarghese, I am the Chief of Staff at the office of disability employment policy. I am a brown woman with long black hair wearing a blue dress. It is my pleasure to welcome you to this virtual dialogue. For background ODEP is a sub cabinet agency within the Department of Labor. We report directly to the secretary.

Congress established ODEP in 2001 as a federal agency dedicated to working across policies, programs and agencies to promote disability employment. Our mission is to develop and influence policies and practices that increase the number and quality of employment opportunities for people with disabilities. This work is a result of the Biden-Harris executive orders for advancing equity, and economic opportunity for Native Americans and strengthening tribal colleges and universities. We are committed to ensuring our policies and programs meet the needs of all people including people from underserved communities such as people with disabilities.

Part of this work is promoting independence and integration of people with disabilities in all
aspects of life. So ODEP is working to advance financial empowerment of people with disabilities, including individuals from the American Indian and Alaskan Native communities. The fact is for far too long our country has hindered the advancement of American Indians and Alaskan Natives. Centuries of governmental policies of oppression, displacing and forcing cultural assimilation has resulted in a loss of wealth assets and financial mobility from American Indians and Alaskan Natives. This is shown in data.

According to the 21 census data, American Indians and Alaska Natives make up 2.9% of the US population. Yet their poverty rate is 24.1%. The highest of any racial or ethnic group, and almost twice as high as the national average. That is why this administration and we at the Department of Labor are committed to improving economic opportunity, growth and success for American Indians and Alaskan Natives. Today's virtual gathering, we hope that you will gain a deeper understanding of strategies that promote economic empowerment and financial education for American Indians and Alaska native individuals. Including those with disabilities. You have the opportunity to hear from a panel of those with disabilities from his community with their own experiences and perspectives on financial well-being. I would like to thank the speakers. I will pass it back to you.

Michael Roush
Thank you so much. We really appreciate it. I want to share the objectives with you,

We will gain a deeper understanding of the impact of financial inequalities within urban and rural Tribal communities.

We will understand the impact of asset-building tools offered by Native-led nonprofits and Native Nations.

Also learn about personal journeys of success from multiple perspectives within Native communities;

And identify promising Native asset-building practices, areas of need, resources, and policy considerations to inform a national policy agenda.

With that we are fortunate, for today's moderator to be with us, we have Doctor Spero Manson, Little Shell Chippewa. He is a distinguished professor of public health and psychiatry, directs the Centers for American Indian and Alaska Native Health, and occupies the Colorado Trust Chair in American Indian Health within the Colorado School of Public Health at the University of Colorado Anschutz Medical Campus. A medical anthropologist, his programs include 10 national centers, which pursue research, program development, training, and collaboration with 250 Native communities, spanning rural, reservation, urban, and village settings across the country.

Please join me in welcoming Spero to the session. Thank you Spero for serving as the moderator, we are very grateful thank you.
DR SPERO MANSON:
Thank you Michael, thank you to my brothers and sisters. My job is to orchestrate the conversation, and I am honored to have the opportunity to do so.

We will begin as noted with the first of our two storytellers sharing their lived experiences. We will then shift to the three exemplar programs that have emerged across the country, at the cutting edge of addressing these various issues.

Then we will move into questions and answers. First of those respective cutting edge programs, and of the storytellers as your interest suggests.

Let’s move to why we are here today. I am privileged to introduce to you the first of our storytellers, her name is Rosalie Perry. She is Ak-Chin Papago/Tohono O’odham, is an enrolled member of the Ak-Chin Indian Community in Arizona. She is employed with Ability360 for 20 years and is the current Employment Coordinator for Ability360 Employment Services. Rosalie presently serves on the American Indian Disability Summit planning committee, an annual event which began as a talking circle in 2004. The Summit has a 19-year history as a collaborative community event that provides meaningful and culturally relevant resources and information for families and youth with disabilities in and around Indian Country.

Rosalie will be followed immediately by Dr. Crystal Hernandez, who is a proud Cherokee Citizen & Latina. She serves the State of Oklahoma as the Executive Director of the Tulsa Center for Behavioral Health, which is an adult civil psychiatric hospital, the Oklahoma Forensic Center, which is the sole forensic psychiatric hospital for adjudicative competency and insanity, and the Transitions Recovery Center, which is a forensic mental health step-down unit. Crystal is considered a Tribal disabilities expert, as well as a researcher, autism mother, and ally. She is the creator and co-host of the Black Feathers podcast - Tribal Disabilities conversations for all rooted in culture, storytelling, and data.

ROSALIE PERRY:
Good day everyone. My name is Rosalie Perry, and I am a mother, a grandmother, great-grandmother, in my community, and a person with a disability.

The Ak chin community is... Growing up I was thinking about financial wellness. I was dreaming to one day become a social worker. When I became that mother, that dream was set aside.

Once my children grew older, the desire to go to college was still there, but where would I start? Where would I get the funding? How would I go to school, and still support my family?

With the help of my tribal community, I received funding from the education department, as well as applying for grants.

After completing one year of community college, I was involved in a rollover accident, sustaining an injury which was an incomplete final cord injury.
Going through three months in the hospital, and rehabilitation, there was so many emotions that I felt, so many tears, hurt, anger, and isolation.

With the help and support of family and friends, I reached out to resources that assisted people with disabilities, such as the independent living rehabilitation services to modify my home and make it accessible for my wheelchair.

The transit service, dial a ride transported me back and forth to school. The disability resource Center helps provide accommodations to continue my schooling, all services provided with little or no cost.

In order for that to happen, I had to move to the city, to receive these resources. I was able to return to school, and in my last year, I interned at Arizona Ridge to independent living, now ability 360.

I graduated from Arizona State University, and within the year of my graduation I was gainfully employed with ability 360.

I was asked what is the meaning of financial wellness? To me, it is meaning the basic needs, managing money for the short and long term, saving and planning and preparing for emergencies, and staying on top of expenses in reaching my financial goals.

What actions have I taken to build financial wellness? Budgeting my money, keeping financial records in order and having a sound mind. Setting limits on my spending, making sure my needs are taken care of, and all of my wants, for all of my wants. Continue to be gainfully employed until retirement.

In closing, I feel a sense of responsibility to share my journey, and message to others who come from native communities. My message is that although there may be obstacles, to overcome, one must continue to move forward, as best as one can. Never be afraid to ask for assistance, there is no shame in that.

I thank you Spero for the kind introduction. And the LEAD Center for giving me this opportunity to share.

DR SPERO MANSON:
Rosalie, we thank you for sharing the inspiring journey that you charted for us. Underscoring the fact that although faced with challenges, and presented with opportunities that the resemblance of native people, and you particularly, and your loved ones, shines through. Thank you.

Let’s turn to Dr. Crystal Hernandez, if you would please.

DR CRYSTAL HERNANDEZ:
Thank you. My story is not unlike many others, young parents, with limited means, in a rural community trying to thrive, and in most cases surviving. My parents had to forgo education to
support their families, their lives were and continue to be very difficult. I am a story collector because in our story there is power, wisdom and truth.

They ignite the fire that just policy and makes looking away harder. I have made it my mission to help others share their voice and story, to push for positive change focused on quality, inclusion, dignity and equity.

I do not come from money, therefore money must come from me. What this means is that my family does not have the financial means from generational wealth, or connections. I work 10 times harder to forge a path in a world that has not always made it easy for people like me, to enter into the room and fill the seats that others seem to find so easily.

What this means is that I want my children to have the resources to thrive, not just survive. There continues to be a need for more funding, data, supports built by and for Native Americans.

We must make it possible to access resources rather than continually building systems that make resources out of reach.

When we talk about tribal nations, we must also recognize and honor sovereignty, giving them the same ability to manage their funding, programs, projects and services just like states do.

We have invented one off projects, consultant theater, lack of representation and higher level systems, and an absolute disconnect with culture. We need and deserve more.

We need to be in the spaces where decisions are made, lending our knowledge and experiences to the ideas for funding policy and creation, especially when the topic of consideration is us.

We must continue to stagnate each -- challenge stagnant oppressive ways. We must create systems of wealth and resource within our families which can benefit our generations to come.

We are resilient people, we persist despite the challenges. Went do the challenges stop? When does it get easier? We are not a people that needs to be reckoned -- rescued, we want to build meaningful systems of service with the foundations of our hopes and ancestors.

With respect to time, I wanted to share a few items with you. Roughly 8 months ago, in partnership with the Kansas University Center on Developmental Disabilities. We launched black feathers podcast which focuses on Native American experiences and journeys within intellectual development disabilities.

We have had amazing guests join us and share their stories with more to come. We hear their struggles, triumphs, beliefs and customs, and their calls to action. It is there words that hold such critical perspective in power.

On a recent episode we were able to hear how a lack of accommodations and resources impacts one's ability -- ability to be sufficient and...
We cannot continue to reinforce the barriers in our native communities, especially those in our native disability communities. We must evolve, learn, fund and shift the philosophy.

The intersection analogy of native people and our people is not just a historical context, they are riddled with obstacles and violations of rights, and it is a continual trauma that is reinforced over and over again.

Representation matters, our voices and experiences matter, and most significantly we matter.

When we create systems built on the foundations of equity, accessibility, dignity and purpose, we create a legacy of humanity that spans beyond us and our time physically on the earth. That is why we must empower the next generation to take on this role of advocating, building, and innovating.

I would like to read my recent post from a podcast episode about youth, dear native youth, it is you that will hear our tired hearts, you that will take our stories customs and beliefs and bring them forward. It is you that will leave a future from our past, our tears our songs in our dreams. You will take paths they created by walking with the strength and dignity of our ancestors and (indiscernible) beside you. You will forge forward in spaces that were once blocked and forbidden. You will take the hopes of our generations before at enigmatic fire within you so bright that it will shine the way for the next generations of our people.

You are native youth and are unstoppable. Thank you.

DR SPERO M MANSON:
Crystal, such a valuable contribution to this conversation already. We have built on Rosalie’s story from a personal experience as an individual and a parent of how these challenges have impacted her, and then highlighting how you moved on these experiences and drawing our attention to the broader role structural constraints and resistance to move forward. And that ultimately what a wonderful conclusion to your remarks with respect to our use and dissemination of this message across Indian country today. We now turn to representatives of 3 cutting edge program efforts throughout the country. And I ask the audience to keep in mind the stories that both Rosalie and Crystal have shared.

They have roots in each of the programs and are relevant to each. We will begin first with Doctor Christy Finsel, who is the Executive Director for the Oklahoma Native Assets Coalition, Inc. Christy is tribal citizen of the Osage Nation. Since 2011, she has directed ONAC a Native-led nonprofit. Started in 2001, ONAC is an intermediary grant funder, as well as provides financial services to Native communities. ONAC also coordinates both the national Native Bank On ONAC initiative and the Native Earned Income Tax Credit/Volunteer Income Tax Assistance Network; provides training and technical assistance; and conducts national Native asset building research. Christy has been conducting Native asset building research and administering various asset building programs since 2003. Christy will be joined by Miss Stephanie Cote, Stephanie is a Senior Programs Officer-Financial Education and Asset Building at Oweesta Corporation. She has been with Oweesta Corporation since January 2012. In her career history, Stephanie
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worked with First Nations Development Institute, Cielo Foundation, Native Community Development Financial Institutions Network, Potlatch Fund, Longhouse Media, and Northwest Native Development Fund. She is a master trainer for the Building Native Communities suite of curriculum, a certified HUD Housing Counselor, Credit As An Asset Master Trainer, CreditSmart curriculum instructor, NeighborWorks America Center for Homeownership Education and Counseling certified in Homeownership Counseling, and a Certified Professional Coach through the Coaching for Transformation program with Leadership That Works.

Our 3rd presenter is Dr. Lee Gaseoma. Lee is currently working with the American Indian Vocational Rehabilitation Training and Technical Assistance Center as the Project Manager and the lead for the Traditional and Cultural Guidance and Support hub. The Center is located on the Northern Arizona University campus at the Institute for Human Development. Lee is a member of the Hopi Tribe. He started working with the American Indian Vocational Rehabilitation Services projects as the graduate research assistant with the American Indian Rehabilitation Research and Training Center in 1992. Until 2005, Lee worked closely with these projects as the director of the Capacity Building for American Indians Program, funded by the Rehabilitation Services Administration to secure funds to provide vocational rehabilitation services for tribal members with disabilities to prepare for and achieve gainful competitive employment. We will begin Christy if you will.

DR CHRISTY FINSEL:
Thank you, appreciate the opportunity to participate today. This is my contact information if needed later, next slide please. A little bit about the Oklahoma Native Assets Coalition. As mentioned we are a Native-led nonprofit and we have a 22 year history of providing asset building services in native communities.

To be extra confusing, we have kept our name but we do serve in a national capacity and have done so since 2013. Next slide please.

So we were asked to talk briefly about why this work is needed. Part of that conversation is to acknowledge this history of asset stripping that is occurred in native communities, still occurs today. We have the highest rates of poverty in the country.

From 2017 we also have the highest rates of unbanked and under banked rates in the country at 50.5%. This digital equity piece is really important because it relates to accessing services.

So because of geographic access to financial institutions, historic mistrust of those institutions and difficulty with affording home internet subscriptions and devices and having access to broadband there is a lot of need to connect these services. Next slide please.

So we also know from research that we have some of the lowest rates of saving for college for children, for retirement and emergency. Obviously that is related to some of the poverty rates.

And that nearly 80% of Native Americans over the age of 25 have less than a bachelors degree. We also have disparity when it comes to homeownership and to un-employment. Next slide please.
So I think this is really one of our important messages, is that we are thinking about the native asset building field that we have all of these challenges that we are working with, we also have a tremendous amount of capacity. So when we think about the native asset building field, it is comprised of Native Nations, Native-led nonprofits that are not community development financial institutions. So they are not lending with treasury funds. Then we also have CDFIs what is crucial is that all of these work together. So there’s needed funding and needed options for everyone to be at the table.

They are all offering asset building services, many have infrastructure and are ready to scale. Have strong track records, so there is a need for more equitable distribution of resources at the federal level, at the state level and from the philanthropic community to find everyone in that ecosystem. Because we all play important roles.

We know that there has been a lot of challenges with raising funding, we can about the funding from larger US foundations we struggle. This is impacted, has impacted the ability to scale. We do have staff that have years of experience across the country. They are ready to go, so it next slide please.

So I thought I would mention just briefly a little bit about ONAC's program. As mentioned we are an intermediary grant founder. In the past several years we have particularly been funding native volunteer income tax assistance sites. These are really an important piece of the native asset building equation. They help turn tax time into asset building time.

We have been supporting those sites because we think in person tax preparation is really important. We also coordinate the national native EITC and VITA network. Again a mouthful. And we are promoting national banking access through coordination of a native bank on a coalition, trying to help those connect to safe bank accounts. We have training and technical assistance to help others in the field. We are working on prevention of frauds and scams.

We also provide data specific financial education. And for any American Indian or Alaskan native regardless of where they reside in the United States, we provide free financial coaching by phone or teleconference. ONAC is directly administrating programs so we seed fund children's savings accounts, we fund emergency saving accounts. Provide emergency cash assistance, provide incentives for bank on accounts and provide emergency savings account.

Additionally the research is important and resource guides. Next slide please.

So I am now going to turn it over to Stephanie, we appreciate the opportunity to participate today.

STEPHANIE COTE:
Stephanie Cody hello my name is Stephanie Cote, I am Grand Traverse Band of Ottawa and Chippewa Tribes. In short I prefer myself as additional B which means of the 3 fires. I just want to say a big thank you for the invitation to share Oweesta's offerings in the financial education space. Next slide.
Oweesta Corporation we are a national native CDFI and that is a community development financial institution. You can read our mission in short it is to build financial assets within the economic deserts of reservations and urban native communities.

And then our values are we believe that when armed with appropriate resources, our native people hold the capacity and ingenuity to ensure sustainable, economic, spiritual and cultural well-being of our communities.

Oweesta was established in 1999 through our parent company, our former parent company First Nations development Institute out of a need to build the economies within rural Native Nations.

As an intermediary, we provide services to other native CDFIs as you can see we have 3 arms in Oweesta we have training and technical assistance, this is my department where we provide financial education for practitioners across the nation.

The lending and capitalization, as an intermediary we take investment capital and distribute it out to native CDFIs and then the research policy just as Christy had mentioned with ONAC, it is very important to provide the research to support our efforts as well as advocate for policy changes to support native economic development.

Within my department of training and technical assistance, we do serve native CDFIs, they are required alongside their loan capital to provide training to their loan clients. This is where the training and technical assistance comes in. It is my pleasure though, I serve about 15% CDFIs staff. I also serve tribal departments within our training and technical assistance. Within each individual tribe there are tribal departments that are taking the initiative to train and teach their tribal communities native financial education.

On the screen you can see the suite of curricula that we offer, we have financial skills for families. This is in adult group financial education. This also was born out of the advent of Oweesta. It was created in collaboration between first Nations development Institute and Oweesta Corporation back in 2000. Yes 2000, right after 1999. So it is a 20+ year old curricula that is on its 5th edition. Next we have our financial education curricula. This came out just a few years ago in 2019.

This was brought out just because we see a lot of triage happening with our adults teaching ... sorry with our adult education. So Breaking Bad habits, instilling newer habits. We wanted to start out young. As we saw there was a question in the chat about teaching our younger generations financial education before they graduate high school. This is the curriculum that we created to support that. We find coaching is a key to goal attainment, having a financial coach work alongside you on your journey, we have seen higher rates of goal attainment. This came out in 2018, the curriculum native specific, one-on-one adult education coaching curriculum.

I am pleased to announce in 2023, we will be launching a coaching 2.0, taking this coaching curriculum which is a three day training, to the next level. Taking a deeper dive with clients.
Then we have coaching for credit building, which is also coming out, a one-day training. It will launch in 2024, it is specific to asset building tools through access to credit.

Finally, we noticed there was a gap in elder financial education, so we are coming out with an elder specific financial education to broaden our suite of curricula.

Additional offerings we have the credit as an asset, credit builders alliance, their curriculum, but we offer it as an advanced credit curriculum.

I am also trained in credit as an asset small business, a small business specific for credit.

Finally, spending frenzy is a youth money management fair, that we provide alongside our youth curriculum. A really fun half day event.

That was the main piece that I wanted to cover, these next slides are going to go by really quick. As a native CDFI, our strategic goals are to increase the loan portfolio to 40 million. We are now a $50 million organization.

To provide homeownership financing for native families, we are a HUD housing intermediary. We are supporting native CDFIs in their HUD housing capacities. Of course our financial training. Which is always going and going strong.

Increasing native CDFIs to build resilience, a broad sweeping goal, still a goal.

Then creating those vibrant communities, goal number five, building institutional capacity.

What does this look like? We provide several hours of technical assistance, one-on-one work with organizations.

We provide several trainings, we have had 3500+ go through our webinars and conferences and trainings, in 2021, during the global lockdown.

Lots of re-granting, and then our trainings that were led by practitioners.

As we have mentioned we are a $50 million organization, we are able to throughout our years, funnel $50 million into Indian country. Their housing units that were created through this effort, jobs created and retained, and small businesses financed.

There is a map of our borrowers. I will drop a link in the chat, find your native CDFI, all across the country and still emerging, because they are proven on asset development within communities.

Here is a little bit of our loan portfolio growth, we are up to this year, 48 borrowers, this is a little outdated. Zero write-offs and zero past due, and that still continues today.

You will have the slides available, this is where we say that it is a proven model. Native CDFIs, a
lot are nonprofits, most of them, 98% of them will be nonprofit.

They are grassroot led organizations that are created to build economic growth within tribal nations.

We are an SBA navigator site, we are supporting small businesses, and just wanted to highlight that that helps provide economic stability within communities, keeping it local.

Of course creating homeownership.

There we are, it is my pleasure to turn it over to the next speaker. Thank you so much for allowing me to present today.

DR LEE GASEOMA:

Good morning, good afternoon, this is Lee Gaseoma. I am with the American Indian Vocational Rehabilitation Training and Technical Assistance Center. It is a long program name, so we refer to it as AIVRTTAC.

In October 2021, the National Arizona University Institute for Human Development was awarded a five-year cooperative grant from the U.S. Department of Education, Office of Special Education and Rehabilitative Services, Rehabilitation Services Administration to provide services to the American Indian vocational rehabilitation services projects. By providing training, education, and technical assistance to ensure the provision of culturally appropriate and responses of our services to all eligible tribal consumers or participants who reside on or near, federal and state reservations to prepare for and achieve successful employment outcome.

The Northern Arizona University Land acknowledgment reads, Northern Arizona University sits at the base of the San Francisco Peaks, on homelands sacred to Native Americans throughout the region. We honor their past, present, and future generations, who have lived here for millennia and will forever call this place home.

The new AIVRTTAC along with the college tribal, it is located in Bellingham Washington, in partnership we are serving the AIVRS project by providing on-site support for the project. We also provide virtual targeted technical assistance, as requested by individual AIVRS projects.

We also provide universal technical assistance designed for use of our material on our project website.

We conduct monthly webinars, and talking circles, on selected VR topics.

The AIVRS project training is provided by the Northwest Indian tribal college. Students are awarded the certificate of completion for 13 courses in fundamental tribal knowledge and skills.

Here you see a map of the United States, this map depicts the 93 AIVRS projects located in 26 states across the country. Several of the projects serve more than one tribe, so that approximately 150 tribes are benefiting from the funding.
The AIVRS projects receive discretionary five-year federal funding, and must compete with existing tribal VR projects and new eligible tribes to continue provision of the VR services.

The federal funding support is 90%, with a tribal match of 10%. The tribal VR project partner with state VR agencies and other agencies to provide the comprehensive array of services, for each tribal consumer or participant.

In 1975, the first tribe to receive federal funding to manage their own VR program was the Navajo nation in Arizona. From one tribal VR program, we now have 93 tribal VR projects. However, there is a continuing need for federal funding, and tribal support, to increase services for tribal members with disabilities to prepare for, and maintain, regain and advance gainful appointment.

Here, there is information regarding the 575 tribes, as recognized with the Bureau of Indian affairs, to establish a sovereign tribal government.

These sovereign tribes have a government to government relationship with the United States, with the responsibilities, powers, limitations, and obligations attached to that designation, and are eligible for funding and services from the Bureau of Indian Affairs.

This information provides the unemployment rate which indicates that in Indian country, unemployment rate is higher than the general population. It is a known fact that the situation on tribal reservations is even more dire, with unemployment rates historically ranging from 20 to 80%.

This information that you now see, also provides information regarding American Indians with disability, and their unemployment, or underemployment, for the time period that is reported.

The incidents of disabilities for American Indians and Alaska natives is significantly higher than the general population.

Disability incident rate for Native Americans, is reported to be 17.2%, as compared to 12% for the American, United States general population. These data indicate a substantial need to support the American Indian and Alaskan native individuals with disabilities in obtaining employment. Who reside on or near federal or state reservations, with resource concerns, abilities, capabilities, interests and informed choices, so that such individual may prepare for, and engage in, high-quality employment that will increase opportunities for self-sufficiency. Next slide please.

Here on this slide you see the a AIVRS holistic traditional service delivery model. We have learned that most American Indians do not have one word to describe disability in the tribal languages. Tribal perspective view on wellness or illness to be a state is fully mind and spirit. One of the primary domains is this sense of harmony. The tribes believe that each one of us is responsible for our own wellness.
Recognizing this, the AIVRTTAC deemed it especially important to develop a process with tribal context. Here we see the AIVRS listed traditional service model that is consumer/participant centered. This model not only includes federal requirements addressing the physical and mental needs but also takes into consideration the spiritual and emotional needs of an individual and the environment of which he or she lives. A native mellitus and that has a 4 colors of red, yellow, black-and-white. They are considered very sacred by Native Americans with interpretation and meaning varying amongst the tribe. As well as for traditional healing purposes. Some Tribal VR projects are using their own models and using their own traditional language for their Tribal VR. Many tribal members with disabilities have benefited from the local VR services in achieving successful employment outcomes that are acknowledged throughout the community gatherings in celebration.

It is been reported that at least 62 to 65% of the efforts of the tribal vocational rehabilitation programs result in successful employment outcome. At this time I would like to personally and publicly think the tribal vocational rehabilitation programs for your efforts in serving those with disabilities, thank you.

DR SPERO M MANSON:
Thank you all Christy, Stephanie, Lee. It is impossible to imagine a more comprehensive yet complementary set of presentations to paint the landscape of financial and asset building in American Indian and Alaskan communities. All the way from the level of individual challenges as opportunities for structural, tribal and nationwide efforts.

We will now turn to further comments by the presenters driven by several questions that have been suggested by the White House leadership. The first and I will direct this first to Christy and Stephanie if you will. You elaborate a little bit of what you have seen and envisioned as future opportunities to build the financial health of native communities, including individuals with disabilities. Christy or Stephanie either of you wish to begin?

DR CHRISTY FINSEL:
OK, thank you. What we have found at ONAC is that we are offering an integrated approach to asset building, it is highly successful. So for example, individuals might register to receive free financial coaching. And then once they have completed that, we start incrementally offering opportunities for children’s savings accounts so that they can open those. Then we seed fund them to help support the children going on to trade school or college or other higher or expended education. And then also start helping them get banked in a safe and affordable bank account and seed fund those accounts.

Make opportunities available for those who want to repair or build their credit. Those that are ready to start thinking about homeownership can make plans accordingly. Then we have some down payment assistance available. Tried to think about how to connect them to free tax preparation in their local communities or otherwise.

We will be launching soon a revolving loan fund, this is connected to integrated capital. We can do this without having to be a CDFI this is a crucial piece from what we are hearing from individuals in the financial coaching program. They do not have money for match for an SBA
loan. If they are interested in clean energy projects or might need some help for land back or to purchase a home. Some of those pieces there. That coupled with that financial education and coaching that is made of specific and talks about assets very broadly. Not just that money is crucial.

We think that approach can work, so I will pass it off to Stephanie.

STEPHANIE COTE:
Thank you Christy, I did not mean to put you on the spot. I love what ONAC has to offer. Definitely the free coaching take advantage of it if you have the opportunity to. They serve native communities across the nation.

Opportunities for building the financial health of native communities, obviously I am biased to native CDFIs because we are an intermediary and we have seen a lot of success with the structure. I want to also point out that you cannot financially educate your way out of poverty. Especially if you are an asset depleted community.

Having access to the assets is really important, that is again why I am slightly biased because native CDFIs provide the outlet to financial assets that are not normally within communities. And the coupling that with financial education. We have seen a lot of success.

As Christy has mentioned peeling the other layer of the onion is coaching. Having that one-on-one person to work with. And then if they are not in the community having it heavily rooted in native cultural practices. Someone who was native and understands that perspective. We've seen a lot of success in that area. And then building that financial health.

So that is what I would have the answer to that. That was the point, a fleeting thought that came by was that our model is grassroots. It starts in the community. I wanted to preface that. Financial help comes from the outside, we need those assets but it also comes from within. So within the community you have that trust built amongst community members and then providing native specific and relevant assets and education. That is how you build that foundation.

DR SPERO M MANSON:
Thank you Christy and Stephanie. Stephanie your last comment underscores a critical element in this formula towards financial health. That is self-determination. The importance of reading the solution of these problems within the local communities.

Their prospects, aspirations and hopes. Thank you. We will turn now to the 2nd question if you can shift the slide over. I want to address this to Lee. Lee, the question is in your experience and from your perspective what are the systematic and programmatic barriers they need to be addressed as we struggle with ensuring financial health and well-being for native communities?

DR LEE GASEOMA:
I know that several observations are noted that I would like to share with the audience today. The first one is improved relationship between the 574 sovereign tribal nations and the federal
government partnership to ensure equal access to resources for tribal members with disability for improved quality of life and financial self sufficiency.

I thank President Joe Biden for his presence at the 2022 White House tribal nation Summit. I believe this is an example of building a strong and solid relationship with the tribes. Another observation is the need for involvement of tribal leaders, individuals with disabilities, family members and chief stakeholders in the next reauthorization of the rehabilitation act of 1973. To include policy changes and address specific needs of tribal members with specific disabilities who reside on or near federal and state tribal lands in designated service areas.

Another one is to ensure compliance of state agencies to cooperate with tribal agencies funded by the US Department of education (unknown term). Then to also ensure that Tribal VR agency membership and the State Independent living concils to improve VR services for tribal members with disabilities to achieve gainful employment.

Another important observation is to dispel the negative misconception, stereotypes and to move towards changing the public's attitude towards individuals with disabilities. Many people still focus on the individual's disability and not the person. Once disability does not define him or her.

Native Americans reside in either isolated or urban communities, therefore resources and opportunities for tribal economic development, access to higher education, quality medical care, housing, technology, competitive employment and transportation differ when it comes to planning and developing of effective and sustaining tribal nation building.

Existing federal government mandating policies affecting tribal nations are often vague, culturally inappropriate and problematic in their interpretation and invitation. For example in the ADA of 1990, tribal governments not being recognized as employers. Another example is to challenge so that facilities meet physical and program accessibility requirements regarding the textual barriers of 1968. The ADA of 1990 and section 504.

We meet with individual tribal programs and they share their stories as to their tribal government set up and the leadership that is provided were not adequately provided to the program managers. This becomes an issue, another observation is employment opportunities for tribal members with and without disability are limited in rural and isolated communities. It requires the AIVRS project innovative and planning for consumers or participants to develop viable individual plans for employment.

Typical employment outcome of an 8 to 5 job setting is not always the case. So many tribal members develop vocational goals and activities to remain in their travel communities and to honor traditional livelihoods, practices. Thank you.

DR SPERO M MANSON:
Thank you Lee, you have set wonderfully the stage for the next question. I will ask Stephanie to begin and Christy to respond subsequently. That question is, given what Lee and your prior points you've made in your respective presentations. Stephanie, what are the policy changes,
the actual policy changes based on your experience in your organizations long-standing perspective involvement in this area, do you recommend to build the financial health of individuals with disabilities in native communities, then I will ask you Christy

STEPHANIE COTE:
Great question. Our organization has a slight bias where we focus on native CDFI’s. One policy change that we have seen that we advocate starkly for is native set asides, in granting. As Christy slides had mentioned, there is a huge gap within government, state, and private foundation funding, to native communities. It is very disproportionate, when you look at it from a quantitative standpoint.

One piece that we advocate for, and it comes up quite regularly, especially within the government grants, advocating for those set asides, for native grants.

One that we see frequently is the native American set aside specifically for the CDFI fund grants. This is a continuous pursuit that we have, along with policy changes, ensuring that our natives have a seat at the table, when it comes to grant funding.

DR CHRISTY FINSEL:
Thank you Stephanie. We appreciate the advocacy that Oweesta and others are doing in this area. It is really important. We think that native CDFI’s play a crucial role in the ecosystem for the native asset building field, and economic development in general. At the larger level, and then at the family level.

In relation to that, we also are advocating for support for tribally administered asset building programs to receive equitable funding, as well as all of the native nonprofits that are not eligible for CDFI funding, to also be included. It is crucial that everyone be at the table, because there are geographic service limitations, that play in.

There have to be opportunities for all tribal citizens, those with disabilities, especially, to be able to have access to services. We think that it is important to make sure that there is equitable funding there.

We also really do think it is important to provide resources at the federal level, for in person volunteer income tax assistance. That is particularly needed with the trust issues, but also just because of the digital equity challenges, and lack of broadband, and lack of access to devices. There are trusted partners that are already in place there, and we would like to see an increase in support for native vita.

This piece that Stephanie mentioned about the relationship between the public, private, and thinking about how those are being offered, so I think there are efforts that are emerging from interior, and the White House, and we think it is crucial to have the individuals and entities in the ecosystem be able to also access equitably those MOU’s. There is a long-standing challenge with the lack of funding, particularly at the federal, and from the philanthropic community, how do we play catch up?
If everyone has an opportunity to be of design the MO use, to access those relationships, and connect with federal programs, and also be able to connect. We think it is crucial. We appreciate the start, and look forward to the expansion of those. From a policy implementation piece, that is really important. Thank you.

DR SPERO MANSON:
Thank you for the specific recommendations.

This takes us into the broader question and answer period. There are a number of questions that have appeared. By members of the audience.

There is a question, how do you, if you do, address predatory lending in Indian country?

STEPHANIE COTE:
The way that we address them, through specifically our financial education curriculum, addresses the presence of the predatory lending. I do want to note that predatory lending, within economic deserts, does sometime have a place in time.

Our keynote last week mentioned a story where her mom would access these predatory lending institutions, because it was the only institution available. If it was the choice between having your gas shut off, or your electricity gone, and accessing a predatory lender, then they would lean into that.

Is it something that we want to advocate for? No, we want to advocate for having local community grassroots institutions available to access first, if they are within your community. Also having those programs that maybe the tribe offers, or maybe urban native centers, where emergency funding is available.

The way, we do recognize it, and definitely advocate avoiding them at all costs, within our curriculum. On the policy side, any time something is coming up that would promote predatory lending services, we do not lobby, advocating against those services.

We have seen successes within states that just abolish those types of practices altogether. Then we see around our tribal reservations, when we talk about predatory lending, they say it is not an issue because it is not in their state.

I would definitely lean into advocating that your state eliminates any type of predatory lending.

DR SPERO MANSON:
Thank you Stephanie. Christy, unless you have something very specific to add to this another question has surfaced that I would like to put to you, if that is ok?

One of the attendees asked why aren’t there more credit unions, on tribal nations, or are there credit unions on tribal nations that I have not heard of? Are you aware of any?

DR CHRISTY FINSEL:
There are some, and some emerging, I think also they are native owned banks. We have been trying from the bank on initiative that we are coordinating nationally to try and connect to native owned banks to see if they will get bank on certified so that they can offer these safe and affordable accounts, with low fees and transparencies. It is a tool in the toolbox.

We understand the hesitancy towards big banks for some, but this addresses some -- the concern about how do you avoid predatory practices? If you have a safe and affordable account, that is one way to do it, among federal -- tools. We work with federal organizations against scams and fraud.

How to report if it is happening, there are a lot of tools in the toolbox here. The banking access piece is still a hard nut to crack. It is a longer-term commitment, from native led entities to keep working on trying to help tribal citizens get connected.

DR SPERO MANSON:
Thank you Christy. Lee, the next question seems to be within your purview. The question is, how are tribal VR services different from standard VR services?

DR LEE GASEOMA:
There are several differences between the tribal and the state VR program. One example is the eligibility criteria. In addition to the two state VR, eligibility criteria, tribal applicants must also meet the eligibility criteria that include being a member of a federally recognized or state recognized tribe.

They must reside on or near the tribal reservation, or state reservation. Another difference is tribal rehabilitation programs are permitted to provide traditional healing services, that state VR agencies are not allowed to do.

Another big difference is self-employment and subsistence activities is still very strong, in Indian country, so recognizing that unemployment is very high, the tribal (indiscernible) program staff need to be very creative in assisting the tribal consumers, if they so choose to work towards a self-employment or subsistence activity to help them plan this and to provide the necessary resources, to assure that successful employment outcome is achieved.

DR SPERO MANSON:
Thank you Lee very much. We only have two or three minutes left.

To bring us back full circle, I want to invite crystal and/or Rosalie to close on some of the comments. Was there anything that rose particular in the question-and-answer period that you Crystal, or Rosalie, resonated to and would like to speak to?

DR CRYSTAL HERNANDEZ:
A lot of people do not know this information, they do not know about the things accessible to them, so we need to make sure that we are trying all platforms to reach them, and make sure that folks know that the resources are available, and that we continue to listen to the gaps, and the needs, and the things that are really relevant for each of the communities, and each of the
families and individuals.

DR SPERO MANSON:
Thank you Crystal. Rosalie?

ROSALIE PERRY:
I thank you for giving me the opportunity. I would like to echo what Crystal said. Also, to mention that in my tribal community, we do have resources now, the situation that happened to me, I call it a situation because I move on. It happened 25 years ago, and things have developed, and resources have been gained here. I really want to show that.

Thank you for giving us this opportunity, it is very special.

DR SPERO MANSON:
Thank you both Crystal and Rosalie for your further remarks. In contextualizing the prior panelists presentations.

Before turning it over to Michael, I would like to express my personal thank you to all five of the panelists today. It has been one of the most informative, and complementary set of presentations on a particular subject, of great interest and importance to those of us in tribal communities, and those of us seeking to assist us in this journey to financial and asset help.

Thank you again. I will turn it over to Michael.

MICHAEL ROUSH:
Great, thank you so much Spero. Thank you so much to our speakers today. The information that was shared was so rich, and so valuable. As I was sitting here, taking notes on different pieces that were shared, and looking at the comments, I am extremely excited because as Crystal had mentioned, about making sure that people are aware of the resources, and making some of these connections that were coming about in the box, the chat box.

I think it is really really exciting. Speaking of resources, thank you to our various speakers, we compiled a variety of resources. Through the next couple of slides, you will see some resources, I know you will not be able to write them all down. You are going to have access to this PowerPoint, and the resources that are available.

You will have access, and make sure that when you do receive the presentation, and you access on the LEAD Center website, take a moment to really look at them.

I want to say also thank you to Dr. Jason Cummins, Chief of Staff and Spero for your leadership in all of this.

I want to make sure that you check out the LEAD Center website, where you can find this event recording, and transcript within five business days. As well as a robust library of resources.

We also encourage you to connect to the newsletter as it gives you information about future
and past events, and promising practices to the field. Please connect with us, LEAD Center on social media. There are ways that you can find us on Facebook, Twitter, LinkedIn, and YouTube.

Again, I want to say thank you to the entire team that helped put this conversation together, today, and for the leadership to put this together.

We want to thank each of you for attending this hour and 1/2 with us today, and we are excited about future conversations. Thank you so much for being with us today.