

**THE HARVARD PROJECT ON
AMERICAN INDIAN ECONOMIC DEVELOPMENT**

A Project of the Harvard University Native American Program

Malcolm Wiener Center for Social Policy

John F. Kennedy School of Government

Harvard University

HARVARD UNIVERSITY

NATIVE AMERICAN PROGRAM

An Interfaculty Initiative of Harvard University

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Executive Summary

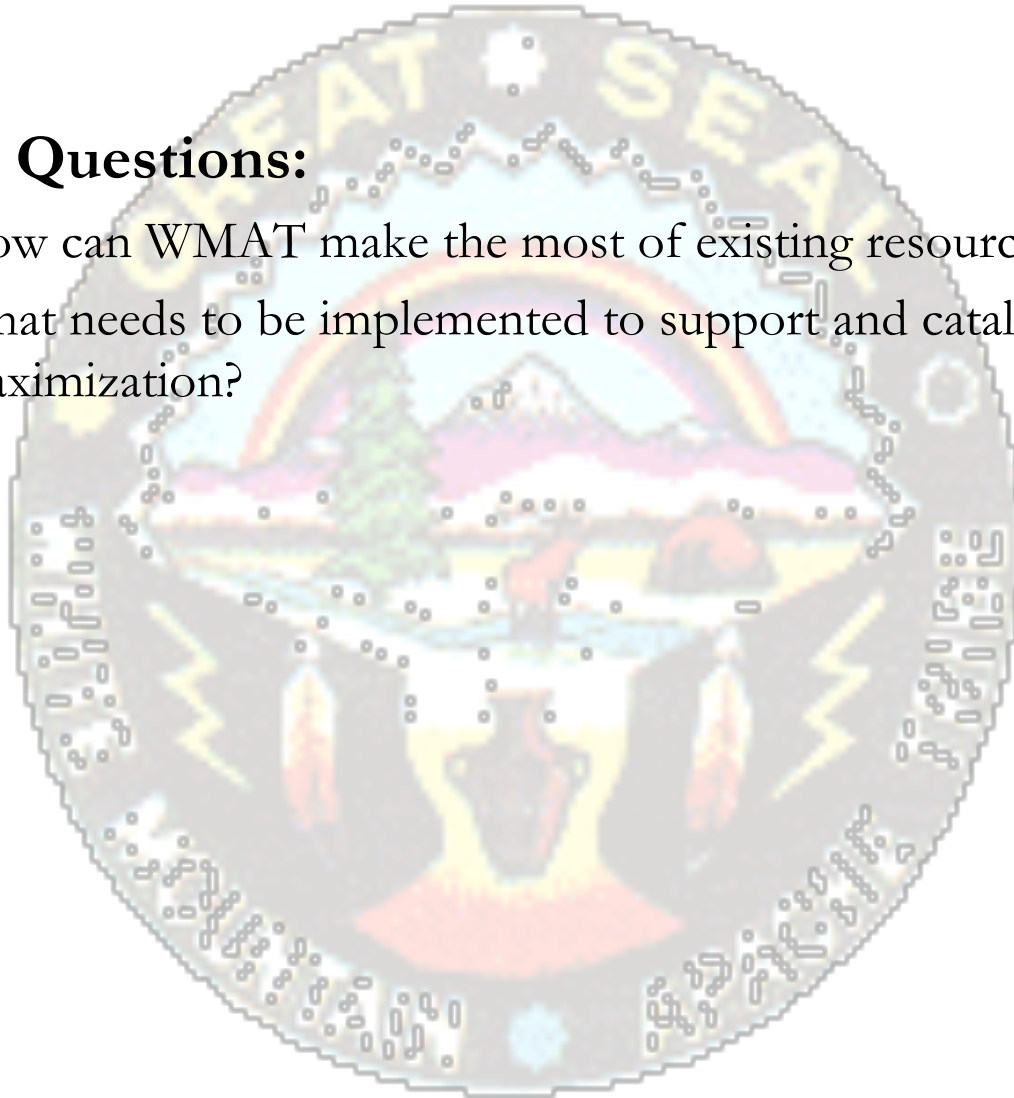
- **This proposal is in response to solicitations from the White Mountain Apache Tribe and the Johns Hopkins Strengthening Families Program.**
 - White Mountain currently faces high unemployment and a booming birthrate among teenage parents, a significant cause of growing unemployment in the last two decades.
 - To address these concerns, Johns Hopkins University has created the Strengthening Families Program to teach basic prenatal and infant care to young parents. This proposal responds to the need for additional instruction in finding and maintaining jobs, personal finance, and entrepreneurship.

Executive Summary

- **Young apache fathers face a critical economic situation.**
 - Do commitments at home interfere with job seeking and holding potential?
 - Do young Apaches lack the appropriate skills to find and maintain jobs?
 - Do young Apaches lack the confidence to seek and maintain jobs?
 - Do young Apache face a dearth of employment opportunities or a structural disconnect between job opportunities and the community?
 - How can WMAT treat and facilitate young fathers as a valuable economic resource?
 - What are the advantages and unique opportunities of maximizing this employment base?
 - How can young father employment be maximized as an investment in the social and economic future of the WMAT?

Executive Summary

- **Guiding Questions:**
 - How can WMAT make the most of existing resources?
 - What needs to be implemented to support and catalyze such maximization?



Executive Summary

- **Guiding Recommendations:**
 - Streamline existing Tribal resources so that resources complement and enhance each other.
 - Implement job-finding skills curricula to complement existing job skills programs.
 - Consider the training of Apache teens a wise investment in the future Tribal economy.
 - Introduce Tribal resources and departments to Apache students at the middle school and high school level.

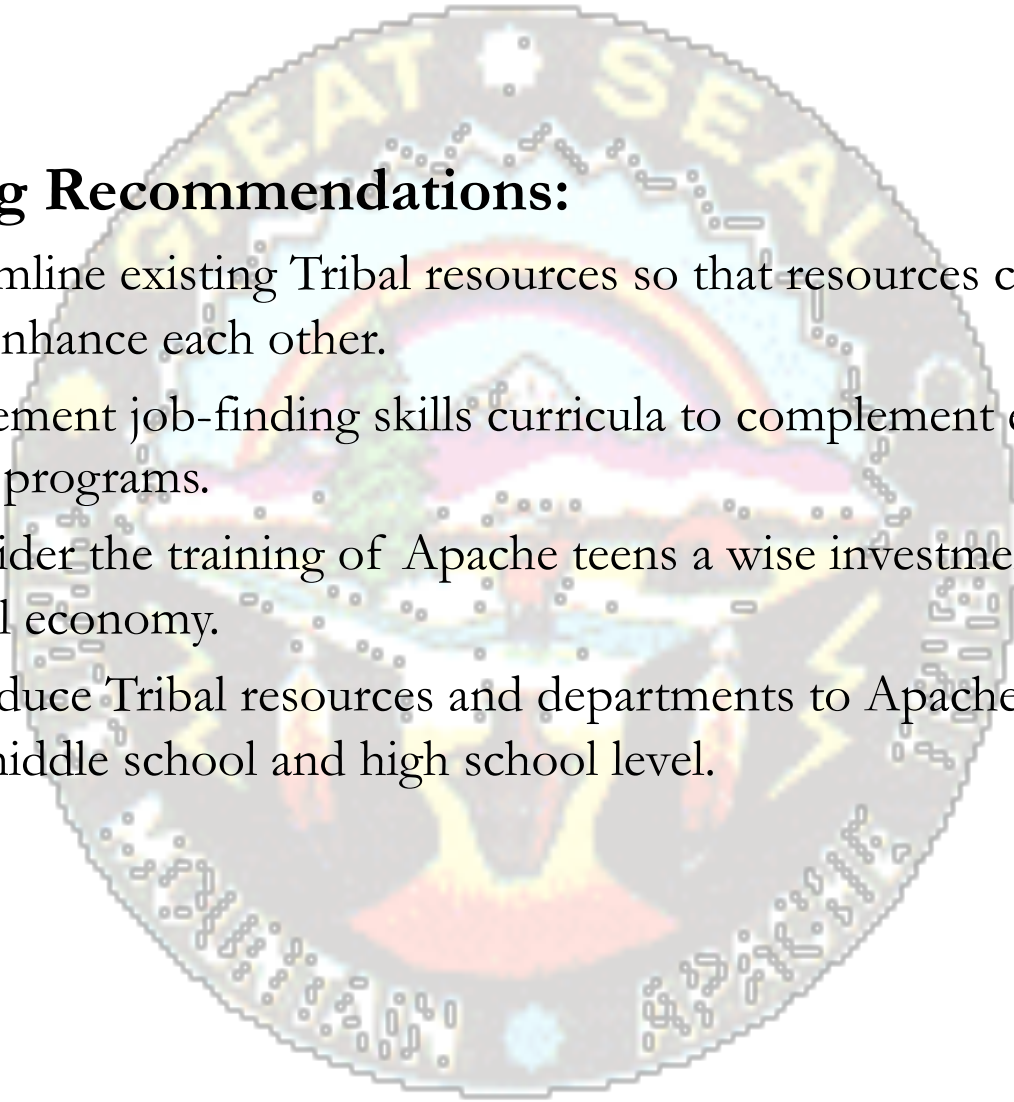


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 - Non-existent jobs
 - Existent jobs
- Labor Barriers
 - Lack of Skills
- Solutions to Market Barriers
- Solutions to Labor Barriers



What obstacles face young Apache fathers?

Market Barriers: Limited availability of jobs. The White Mountain Apache Tribe has organizations in place currently working to create jobs and encourage small business development.

The White Mountain Apache Tribe provides most of the jobs on the Fort Apache Reservation through Tribal Enterprises. What steps can the Tribe take to maximize employment and make the hiring process as efficient as possible? *How can WMAT reaffirm tribal hiring preferences?*

The Enterprise Division of the WMAT has correctly identified excellent tribal business venture possibilities, such as Hon Dah, Sunrise, and F.A.T.C.O.

What obstacles face young Apache fathers?

Transportation Barriers: How can jobs be made more accessible to young Apaches? Often caught between parenting and financial obligations, the limited availability of transportation makes economic stability especially difficult.

The White Mountain Apache Tribe might consider implementing several forms of public transportation.

- Vanpooling. Tribally owned and run vans would transport Apaches to and from their jobs.
- Busing Apaches to larger communities may be the most cost-efficient method.
- Public Apache transportation facilitates jobs and creates jobs for drivers and logisticians.

What obstacles face young Apache fathers?

Skill Barriers: Several organizations exist that train Apaches in various job skills. These skills are often vocational, although recent years have seen a new focus on technological skills.

WIA: The Workforce Investment Act Programs train 14-21 year olds in various career skills while they obtain their GED or high school degree. However, youths must provide evidence of barriers and come from a low-income background. Qualification can confuse applicants.

HIP: The Housing Improvement Program has over a dozen qualifications for applicants seeking construction skills. How can the Tribe make these applications less confusing?

What obstacles face young Apache fathers?

Skill Barriers: Several organizations exist that train Apaches in various job skills. These skills are often vocational, although recent years have seen a new focus on technological skills.

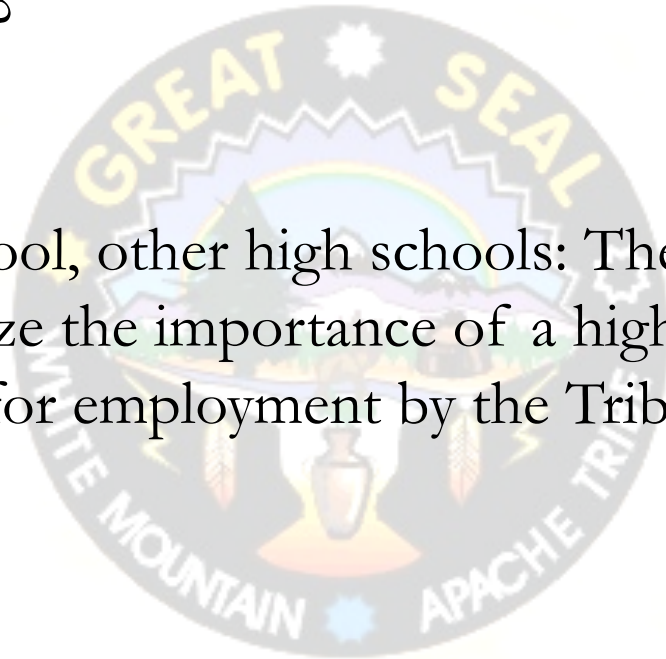
Other resources available to young Apache fathers:

- JTPA (Job Training Partnership Act): teaches basic job skills to eligible youth (ages 16-21).
- Vocational Skills Center and other organizations on the Reservation teach basic vocational skills.
- *Job training programs are in place; how can the White Mountain Apache Tribe assist with job-finding and job-placement?*

What obstacles face young Apache fathers?

Educational Barriers: Are young Apaches effectively prepared to enter the job market?

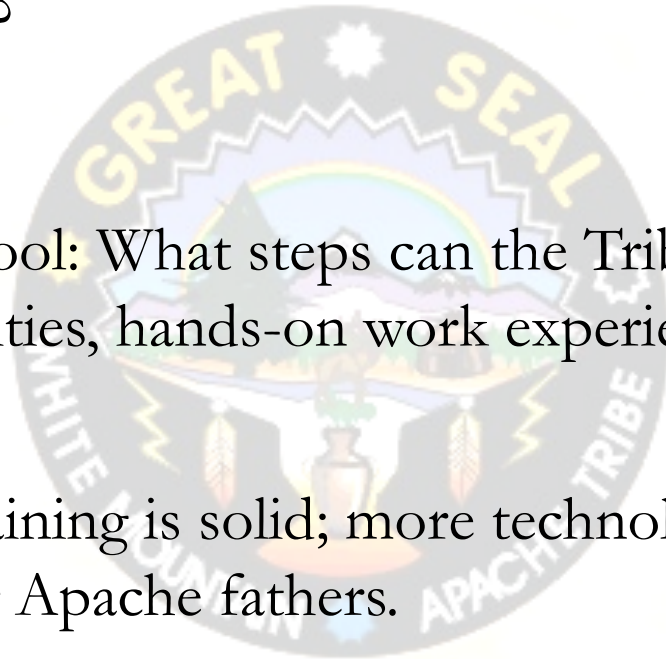
- Alchesay High School, other high schools: The Tribe should continue to emphasize the importance of a high school degree. Such a requirement for employment by the Tribe is an appropriate incentive.



What obstacles face young Apache fathers?

Educational Barriers: Are young Apaches effectively prepared to enter the job market?

- Alchesay High School: What steps can the Tribe take to maximize internship opportunities, hands-on work experience, and mentoring?
- Vocational skills training is solid; more technology and “college” skills will help young Apache fathers.



What obstacles face young Apache fathers?

Educational Barriers: Are young Apaches effectively prepared to enter the job market?

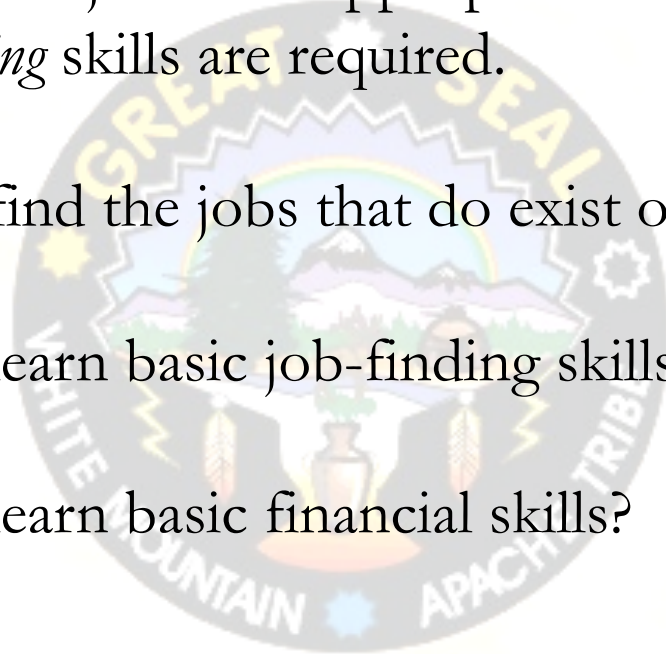
Northland Pioneer College, with a satellite campus at White River, provides solid courses on workplace skills and job-finding skills. Specific areas of study include Small Business Management (with courses on Native American Entrepreneurs), Industrial Technology, Human Services, Health Services, and many other trades. One can also study a wide range of academic subjects.

How can the White Mountain Apache Tribe encourage young Apache fathers to take more courses beyond the high school level?

What obstacles face young Apache fathers?

Job-Finding Skill Barriers: Young Apache parents often have a high school degree and basic job skills appropriate for manual and office work. Better *job-finding* skills are required.

- How can Apaches find the jobs that do exist on the Reservation?
- How can Apaches learn basic job-finding skills?
- How can Apaches learn basic financial skills?



*How can Apaches find the jobs that do exist
on the Reservation?*

- The White Mountain Apache Tribe should consider ways to locate, research, classify, and publicize job opportunities in the area.
- Where are the jobs? Jobs on all parts of the Reservation must be considered. Of equal importance are jobs in surrounding communities, such as Show Low. Although off-Reservation, these jobs can still serve Apaches and WMAT

*How can Apaches find the jobs that do exist
on the Reservation?*

Distribution and public awareness: WMAT should consider better publicizing Tribal and private job openings and opportunities. A job reference service such as a resume database or referral service would help young Apaches seeking work.

Media outlets to consider: In addition to announcing jobs on WNNB 88.1 FM, a “Help Wanted” section in the “Apache Scout” would help. Simply posting job opportunities throughout the reservation will help. Are job listings posted at the various educational institutions?

*How can Apaches find the jobs that do exist
on the Reservation?*

Considering the entire Reservation: Job postings in White River do not help the entire Tribal community. White Mountain Apache Tribe would benefit from making the best efforts to list job offerings at Tribal buildings in all communities, including Fort Apache, Whiteriver, Pinetop, and Cibeqe.

Merging Apache Resources: A combined effort by local educational institutions and Tribal departments such as the Enterprise Division would establish direct links between young Apaches who need help and the older Apaches who can provide that help.

How can Apaches acquire basic job-finding skills?

How can a basic job-finding skills curriculum help the White Mountain Apache Tribe?

- A curriculum would impart essential knowledge to young Apache fathers seeking jobs. Many of these fathers have never been employed in a full-time position. Their job skills may be sound; improved job-finding skills will allow them to find the best jobs to support their new families.
- In an abstract sense, the confidence gained by fathers by means of a curriculum enhances their economic and parenting viability.
- *The curriculum prepared for the Johns Hopkins University Fathering Program is designed for the White Mountain Apache Tribe. WMAT should consider implementing it.*

How can Apaches acquire basic job-finding skills?

What are the components of a job-finding skills curriculum?

- **Resume and job-search skills:** Young Apaches will learn to compile standard resumes that they can submit to potential employers. The young fathers and other Apaches can also develop better techniques to find jobs in their area. Where can jobs be found? How can an Apache offer himself for employment?

How can Apaches acquire basic job-finding skills?

What are the components of a job-finding skills curriculum?

- **Job application skills:** Through the curriculum, Apaches would learn appropriate techniques for successful job applications and interviews. Getting a job is more important than finding a job opportunity. What are the best ways to present oneself to a potential employer?

How can Apaches acquire basic job-finding skills?

What are the components of a job-finding skills curriculum?

- **Workplace Skills:** Issues such as punctuality, dress code, expectations, etc. are covered in a job-finding skills curriculum. Apaches, after finding and getting a job, must receive the knowledge and skills to *keep* a job. Sustained employment is particularly important to young fathers.

How can Apaches acquire basic job-finding skills?

Means of implementing a job-finding skills curriculum:

- High School Curriculum:

- An interactive series of individual exercises and learning materials would effectively aid the economic viability of Apache youths.

- Instituting such a program at the high school, or even middle school, level would teach job-finding skills before Apaches took their first jobs, became parents, or dropped out of school

How can the White Mountain Apache Tribe reach all fathers and not just those still enrolled in Alchesay or another school? What youths need special attention and instruction?

How can Apaches acquire basic job-finding skills?

Means of implementing a job-finding skills curriculum:

- High School Curriculum:

-Is Alchesay High School a good forum for economic courses? Are the job-finding skills programs available at Northland Pioneer College appropriate for Apache High School students?

-Alchesay High School and other schools on the Reservation could offer after-hours programs to eager Apache students. Summer-time programs would help too.

How can Apaches acquire basic job-finding skills?

Means of implementing a job-finding skills curriculum:

-Home Visiting Curriculum:

-In the Johns Hopkins Fathering Program model, native, specially-trained field workers visit the homes of fathers. Working one-on-one, the field workers teach important lessons from a special curriculum. Additionally they serve as mentors and oversee the development of the client.

- A home visiting program reaches those that the schools cannot.

Should the White Mountain Apache Tribe investigate forming a tribal, Reservation-wide home visiting program?

How can Apaches acquire basic job-finding skills?

Means of implementing a job-finding skills curriculum:

- Northland Pioneer College: Many Apaches take a few courses here, although not all graduate.
- The White Mountain Apache Tribe should invest in Apaches by assisting students to pay for college. Some of the best training is found at colleges.
- Apaches enrolled in the Johns Hopkins program are particularly motivated. Should the Tribe develop funds to finance the education of young fathers enrolled in the JHU program?
- Importance of recognizing and rewarding those who show initiative.

How can Apaches acquire basic job-finding skills?

- While the White Mountain Apache Tribe should emphasize the development and education of motivated, young Apaches, the Tribe must also avoid overlooking Apaches warranting more support and encouragement.
- How can WMAT serve those who drop out of high school? How can WMAT serve Apaches with chronic unemployment records?
- Tribal efforts to assist Apaches in job-placement should include all Apaches, not just the more successful and more motivated ones. Include all segments of the population, rather than only the high school graduates.

How can Apaches acquire advanced job-finding skills?

Networking and referral systems are advanced job-finding mechanisms that go beyond resumes, interviews, and dress code.

How can the Tribe assist in the development of advanced job-finding skills?

- An Economic database would allow the Tribe to match available jobs to young Apaches seeking work. Resume cross-referencing would enhance efficiency.
- A database should contain the latest copies of resumes completed by individual Apaches. These resumes can be completed by students at the local schools.
- A database may also contain educational records, employment histories, references, and records of skills.

How can Apaches acquire advanced job-finding skills?

How can the Tribe assist in the development of advanced job-finding skills?

-Linking the Tribal Enterprise Office to older students connects employers to employees. The presence of Tribal Enterprise officials in the schools, introductions, internships, and contact all help form a network. It shows young Apaches that the Tribe cares about their economic well-being. It convinces young Apaches, whether independent or part of young families, that the Tribe is taking steps to assist their financial success.

- When jobs open, the White Mountain Apache Tribe could quickly match the skills required for the job to Apaches possessing those skills. Appropriate candidates would then be alerted to the opening.

How can Apaches acquire advanced job-finding skills?

How can the Tribe assist in the development of advanced job-finding skills?

- Just as a database matches Apaches to jobs, it matches jobs to Apaches. The White Mountain Apache Tribe will benefit from having the best candidates in the positions. It also enhances efficiency; positions are filled quickly.
- Assistance from the Tribe will help those Apaches seeking employment off the Reservation in a nearby community such as Show Low.

How can Apaches acquire basic financial skills?

Financial skills are especially important for families. The finances of a family are more complicated than those of an individual. The White Mountain Apache Tribe should consider assisting Apache fathers in this area.

How can WMAT assist the fathers?

Instruction can assist young Apaches in managing their finances. WMAT may consider distributing/implementing a basic financial skills curriculum. The Johns Hopkins Fathering Program's curriculum is a good model.

How can Apaches acquire basic financial skills?

What are the components of a financial skills curriculum?


- Financial *Planning*
- Banks, Savings and Money Management
 - Finding the right bank
 - Simple Account Management
 - Checks
- Credit Cards and the ATM
- Loan Applications
- Insurance



How can Apaches acquire advanced financial skills?

How can the White Mountain Apache Tribe benefit from teaching advanced financial skills to Apache fathers?


- Advanced financial skills teach Apaches basic business development skills, including formulating business plans. Obtaining loans from local financial institutions is also covered.
- WMAT, with its existing interest in fostering private small business development and encouraging entrepreneurs, benefits from this. Before Apaches begin designing business plans and incorporating businesses, they require the education and skills that such a curriculum delivers
- Teaching such skills at the high school level is a sound investment in future business and enterprise. The appendix includes sample programs.



Job Skills Education Curriculum Supplement

A Supplementary Chapter for the Johns Hopkins University
Strengthening Families Program on the White Mountain Apache
Reservation, AZ

Katie Heller
Win Ruml



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Preface

This curriculum is a compilation of curriculum materials from a variety of sources, including the Fannie Mae Foundation “Building Native Communities” program, as well as from the SER Santa Fe Jobs for Progress LIFE (Learning Initiatives Focusing on Employment) Program, and Joan Timeche’s Entrepreneurship Curriculum. This curriculum is constructed to be in keeping with the format and time constraints of the existing Johns Hopkins program. These adaptations were made possible through special permission from Fannie Mae and the SER Programs. Additionally, this curriculum is based on field research conducted in March 2001 on the White Mountain reservation, in conjunction with WMAT and Johns Hopkins. Also included as an appendix is a compilation of select portions of the Fannie Mae and SER curriculums. Selections were chosen for their appropriateness and congruity with the existing Strengthening Families curriculum, and often include additional materials where subjects were treated less extensively in the curriculum due to estimated time constraints.



Preface

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Job Skills Education

Finding a Job

Getting a Job

Obstacles to Getting a Job

Keeping the Job



Job Skills Education Fieldworker Notes

Finding a Job

Getting a Job

Obstacles to Getting a Job

Keeping the Job





Finding A Job

✓ What are you interested in?


- What do you do best?
 - Mechanics?
 - Working with computers?
 - Sales?
 - Working with animals?
 - Math? Working with numbers?
- What do you like to do?
- What jobs have you held before?
 - In high school?
 - In the summers?

✓ What do your friends and family do?

- Parents?
- Grandparents?
- Aunts? Uncles?

✓ What skills do you have?

- What kind of training do you have?
- What are your qualifications?
- What degrees do you have?



Finding a Job

Fieldworker Notes

✓ Question: What types of jobs are you interested in?

- What do you do best?
- What do you like to do?
- What jobs have you held before?
- What do your friends and family do?

✓ Question: What skills do you have?

- What kind of training do you have?
- What are your qualifications?
- What degrees do you have?

✓ Brainstorming Jobs

✓ Techniques:

- Identify interests
- Identify skills
- Identify jobs in the community
- Identify contacts
 - Be sure to consider all the job opportunities in the area; consider everything, not just what friends and relative do, or what the participant has done before.

✓ To think about:

- encourage setting goals early in order for:
 - a greater chance of success
 - chance to later change plans
 - make contacts early

✓ To do:

- Have participants enunciate job goals
 - What education is needed?
 - What skills are needed?
- **Have participants locate job listings**



Job Search Worksheet

- ✓ Where can you find listings of jobs offerings? Go to the Tribal Headquarters, to the Hospital, or look in the newspaper and find 3 jobs that interest you:

1. _____

2. _____

3. _____

- ✓ What training or education do these jobs require?

- ✓ Do you have these skills? What would you have to do to get these skills?

- ✓ Many jobs require “references,” or letters from former employers that discuss you as an employee. Who could you ask to write these letters?



Job Search Worksheet

Fieldworker Notes

- ✓ Where can you find listings of jobs offerings? Go to the Tribal Headquarters or to the Hospital and find 3 jobs that interest you? List the job and the phone number/contact information.

1. _____
2. _____
3. _____

- ✓ What training or education do these jobs require?

- ✓ Do you have these skills? What would you have to do to get these skills?

- ✓ Many jobs require “references,” or letters from former employers that discuss you as an employee. Who could you ask to write these letters?

Fieldworker Suggestions

- ✓ Have participants follow up with people in these jobs.
 - Find people who hold these jobs and find out what the job is like.
- ✓ Discuss the realistic possibilities of these jobs, the training and commitment they require
 - Stress an understanding of the fact that jobs and careers work by starting at the bottom and working up.

Concept adapted from Building Native Communities, Fannie Mae Foundation, 2000



Getting the Job

- ✓ 1. Steps to Getting a Job
 - Find a job that you would like
 - Write a Resume
 - Set up an interview
 - Go to the interview
 - Get the job!
 - Start working!




Getting the Job

- ✓ Steps to getting a job
 - Find a job that you would like
 - Write a Resume
 - Ask for an interview
 - Go to the interview
 - Get the job!
 - Start working!



Getting the Job

- ✓ Once you have found a job you would like to get
 - Call and find out about the job: is it still open? Do you need experience?
 - Ask for an interview; or
 - Go to the job and ask to speak to the manager
- ✓ When you have an interview set up:
 - Show up 5-10 minutes before your interview, just to be safe and to show promptness.
 - Dress appropriately -- better to look too fancy than too casual.
 - Most important: know why you want this job, and why this job wants you.
 - What do you bring to the job? Why should they hire you?
- ✓ Always be sure to bring your resume (don't worry, we'll get to that) with you to job interviews and when asking about jobs



Getting the Job

Fieldworker Notes

- ✓ Once you have found a job you would like
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Why should they hire you?
- ✓ Always be sure to bring your resume (don't worry, we'll get to that) with you to job interviews and when inquiring about jobs
- ✓ Skills to work on:
 - Phone skills
 - Do role-plays to simulate calling for an interview
 - emphasize manners, willingness to talk, confidence
 - Interview Skills
 - Do role-plays to simulate interviews
 - Emphasize importance of ambition, showing why YOU should get the job
 - Discuss possible interview dress
 - Resume-writing
 - See next panel

Resume Writing

- ✓ What is a resume?
- ✓ Questions to answer on a resume:
 - ✓ What languages do you speak?
 - ✓ What education or training do you have?
 - ✓ What jobs have you held in the past?
 - Working for a family business? Babysitting? Family tasks?
 - What have you done after-school or during the summer?
 - ✓ Have you ever received any awards, scholarships, prizes?
 - ✓ Have you been on any teams, in any clubs?
 - Have you held any leadership positions within those organizations?

Resume Writing

Fieldworker Notes

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 - What have you done after-school or during the summer?
 - ✓ Have you ever received any awards, scholarships, prizes?
 - ✓ Have you been on any teams, in any clubs?
 - Have you held any leadership positions within those organizations?
- ✓ A resume is a list of your skills, talents, training, and education. It is a mini-biography, but should never go over one page. A resume is a chance to list all of your accomplishments and skills.
- ✓ Get participants thinking about what they might list on a resume:
 - Skills do not have to be from formal employment -- babysitting, work for a family member, anything that shows responsibility and initiative can be listed on a resume

Resume Writing Tips

- ✓ You should always bring your resume with you to all job interviews.
 - Match the resume to the job for which you are interviewing. You might have a resume that focuses on different skills for an accounting job or a mechanic job. More work, yes, but this will show that you are serious about that job.
 - Be neat and make sure your resume is free of errors.
 - Keep it short – resumes should be no longer than a page.
 - List references –past employers, people who know you well and can tell future employers that you are a good worker -- but don't use family members as references.
 - Do not include: physical handicaps, religion, age, race, or gender, or physical handicaps.
 - Do not send flowers, candy, or others gifts to potential employers.
 - Keep your resume up to date.
 - Always include a cover letter written specifically for that job.
 - A cover letter is a letter to your future employer that tells them a little bit of why you are applying for this job and why you are good for the job. Cover letters should include your name and address, the address of the person you are writing to, the date, and a greeting. Close with sincerely, skip 4 lines and type your name. Sign your name in the space above your typed name.

(Suggestions adapted from LIFE Curriculum Supporting Materials; SER, Santa Fe Jobs for Progress, Inc. 1997)

Resume Writing Tips

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Sample Resume

Pat Goklish
32 Whiteside Terrace
White River, AZ

Education

High School Diploma, Alchesay High School, White River, AZ
Honor Roll Student, Captain, Alchesay Falcons Varsity Basketball Team.

Work Experience

Hon-Dah Resort White River, AZ
Worked at the reception desk, handled reservations, check-ins, guest concerns. July 2000-June 2001.

Babysitting White River, AZ
Babysat three younger siblings at night when my mother worked nights, for all four years of high school. September 1996- June 2000.

Activities

Basketball White River, AZ
Helped to organize a pick-up basketball tournament in White River. July 1999.

Additional Skills

- Skillful Mechanic – Able to fix cars, lawnmowers
- Skillful Typist -- 45 words per minute

Sample Resume

Fieldworker Notes

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Resume Workshop 1

Resume Template

Your Name
Your Address

Education

Last School You Attended
Grades completed,; honors, awards, prizes earned; GPA; Clubs and activities. City or Town, State

Previous School (if any)
Grades completed; honors, awards, prizes earned; GPA; Clubs and activities. City or Town, State

Work Experience

Last Job Held
Office or position held; Job responsibilities; When employed. City or Town, State

Previous Job Held
Office or position held; Job Responsibilities; When employed. City or Town, State

Activities

Any extra curricular activities
Specifics of the activity; any position held within the organization City or Town, State

Additional Skills, Activities, Awards and Honors

Language Skills
Past summer or educational programs of significance
Any other job or vocational training

Resume Workshop 1

Resume Template

Fieldworker Notes

Your Name
Your Address

Education

Last School You Attended

Grades completed,; honors, awards, prizes earned; GPA; Clubs and activities.

City or Town, State

Previous School (if any)

Grades completed; honors, awards, prizes earned; GPA; Clubs and activities.

City or Town, State

Work Experience

Last Job Held

Office or position held; Job responsibilities; When employed.

City or Town, State

Previous Job Held

Office or position held; Job Responsibilities; When employed.

City or Town, State

Activities

Any extra curricular activities

Specifics of the activity; any position held within the organization

City or Town, State

Additional Skills and Activities

Language Skills

Past summer or educational programs of significance

Any other job or vocational training

Resume Workshop 2

Your Turn!

Education

Work Experience

Activities

Additional Skills and Activities



Resume Workshop 2

Your Turn!

Fieldworker Notes

Education

Work Experience

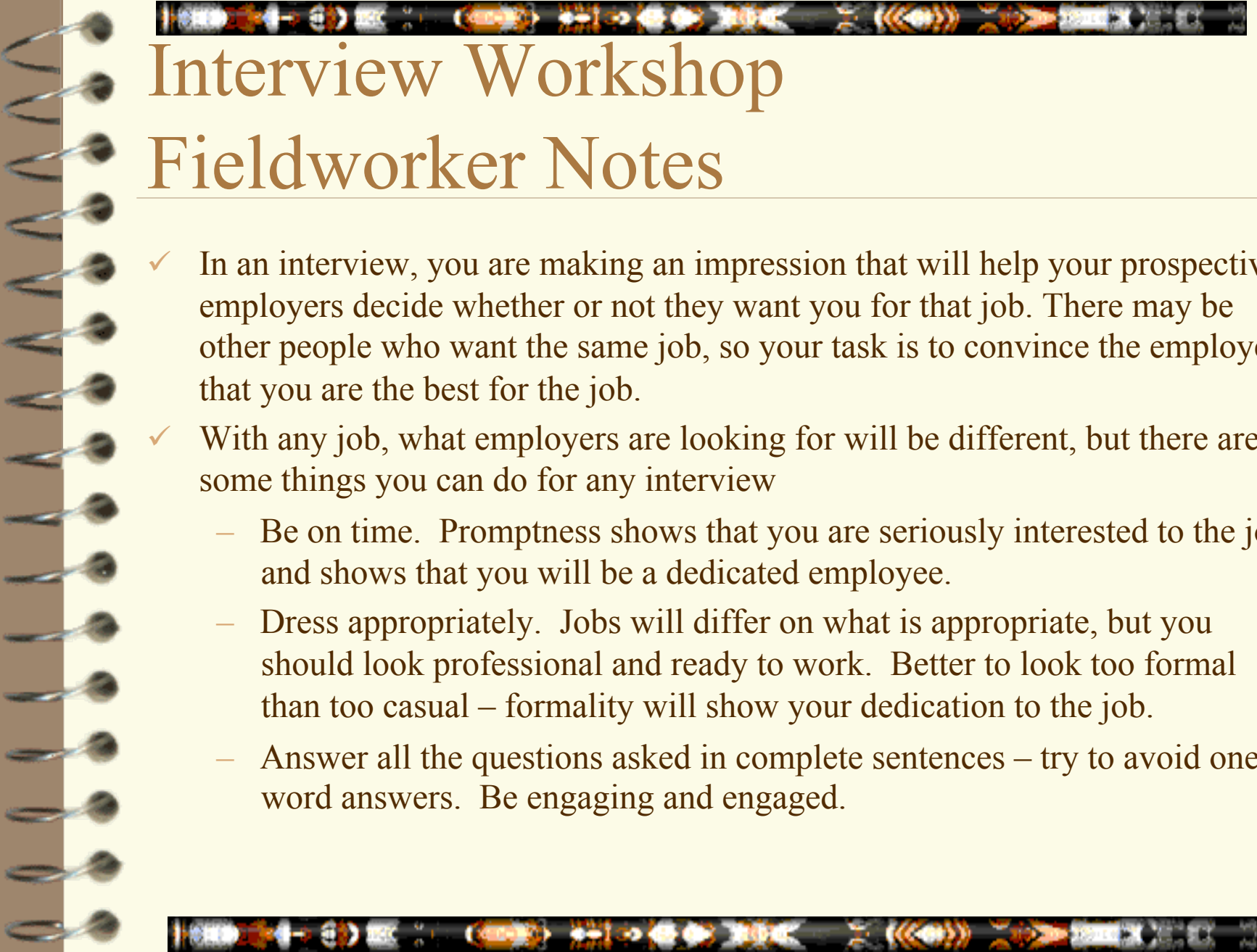
Activities

Additional Skills and Activities



Interview Workshop

- ✓ What is a job interview?
- ✓ Why are interviews important?
- ✓ What are the you trying to tell the interviewer?
- ✓ What does the interviewer want to know?
- ✓ What are some hints for making a good impression?
- ✓ What are some “don’t”s of interviewing?



Interview Workshop

Fieldworker Notes

- ✓ In an interview, you are making an impression that will help your prospective employers decide whether or not they want you for that job. There may be other people who want the same job, so your task is to convince the employer that you are the best for the job.
- ✓ With any job, what employers are looking for will be different, but there are some things you can do for any interview
 - Be on time. Promptness shows that you are seriously interested to the job, and shows that you will be a dedicated employee.
 - Dress appropriately. Jobs will differ on what is appropriate, but you should look professional and ready to work. Better to look too formal than too casual – formality will show your dedication to the job.
 - Answer all the questions asked in complete sentences – try to avoid one word answers. Be engaging and engaged.



Interview Worksheet

- ✓ List three different jobs you might apply for:


1. _____
2. _____
3. _____

- ✓ What should you wear for each interview?

1. _____
2. _____
3. _____

- ✓ Why are you a good person for each of these jobs?

1. _____
2. _____
3. _____



Interview Worksheet

Fieldworker Notes

List three different jobs you might apply for:

1. _____
2. _____
3. _____

✓ What should you wear for each interview?

1. _____
2. _____
3. _____

✓ Why are you a good person for each of these jobs?

1. _____
2. _____
3. _____

Common Obstacles

- ✓ If there is a job out there that you want but can not get, what might be the reasons?
 - Do you have the right skills?
 - Do you lack transportation?
 - Do you not have enough time to balance the job and family responsibilities?
 - Are your friends employed? Does that make it harder or easier for you to work?
 - Are there temptations not to work?
 - Why do you feel like you need a job?

Common Obstacles:

Fieldworker Notes

- ✓ If there is a job out there that you want but can not get, what might be the reasons?
 - Do you lack the appropriate skills?
 - Suggestions: GED, community college, adult education classes, job training, job shadowing
 - Do you lack transportation?
 - Suggestions: Are there car-pool options?
 - Is some sort of transportation a worthwhile investment; will the income from this job make it worthwhile?
 - Do you not have enough time to balance job and family responsibilities?
 - Having a job and being financially responsible is one of your family responsibilities
 - Are your friends employed? Does that make it harder or easier for you to work?
 - Are there temptations not to work?
 - Why do you feel like you need a job?
 - Understand the pros and cons of employment for you, not for anyone else. Keep goals in mind, focus.

Keeping the Job

- ✓ Once you have the job:
 - Be on Time
 - Be Dedicated
 - Dress Appropriately
 - Be Respectful
 - Set goals, work hard, achieve them.
 - What are you working or saving for? Buying a car, paying for education, paying for a home? Set a goal and meet it.

Keeping the Job

Fieldworker Notes

- ✓ Once you have the job:
 - Be on Time
 - Be Dedicated
 - A hard worker is the first to arrive and the last to leave. Employers will notice if you stay to get the job done instead of just leaving when your time is done.
 - Dress Appropriately
 - Be Respectful
 - Tips for being respectful and getting along with co-workers
 - If you see something that needs doing – do it.
 - If you see someone doing something worthy of praise – praise them and let them know you appreciate it.
 - Be upfront with your boss and co-workers; discuss problems, do not get frustrated.
 - Set goals, work hard, achieve them.
 - What are you working or saving for? Buying a car, paying for education, paying for a home? Set a goal and meet it.
 - Talk about what the responsibilities of holding a job are; discuss expectations; discuss what the first couple of days might be like; discuss starting at the bottom and working up.

(Suggestions adapted from the LIFE Curriculum Supporting Materials; SER, Santa Fe Jobs for Progress, Inc., 1997.)

Organizing Your Work and Life

Financial Planning

Finding the Right Bank

Banks, Savings and Money Management

Simple Account Management

Checks

Credit Cards and the ATM

Loan Applications

Insurance

Organizing Your Work and Life

Financial Planning

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Financial Planning

- ✓ Savings: Short Term versus Long Term Goals
 - What are short and long term goals?
 - What are some ways to save for short and long term goals?
 - What are some ways to save money everyday?

(Suggestions adapted from [Building Native Communities](#), Fannie Mae Foundation, 2000)

Financial Planning

Fieldworker Notes

- ✓ Savings: Short Term versus Long Term Goals
 - What are short and long term goals?
 - Car, home, education? Encourage discussion about the responsibilities of saving – for yourself, for your family, for your children, for your retirement.
 - What are some ways to save for short and long term goals?
 - Keeping track of daily, monthly, and annual savings; keep balanced accounts, pay off debts promptly, pay attention to expenses and excesses.
 - What are some ways to save money everyday?
 - Conserve energy by turning off lights, wait for sales, set a monthly budget and work around that, eat at home, rather than buying meals, make a shopping list before you get to the grocery store, have your paycheck direct deposited in your account.


» (Suggestions adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Financial Planning Worksheet 1

- ✓ Estimate your expenses in all of these categories for one month:
 - Housing _____
 - Food _____
 - Auto _____
 - Health _____
 - Clothing/Personal _____
 - Entertainment _____
 - Finance _____
 - Childcare _____
 - Savings _____
 - Total _____

- ✓ Now, using the following worksheets, keep track of these expenses over the next month. At the end of the month, see how closely the total you just calculated matches your actual budget. Are you over or under?



Financial Planning

Worksheet 1

Fieldworker Notes

- ✓ Estimate your expenses in all of these categories for one month:
 - Housing _____
 - Food _____
 - Auto _____
 - Health _____
 - Clothing/Personal _____
 - Entertainment _____
 - Finance _____
 - Childcare _____
 - Savings _____
 - Total _____
- ✓ Now, using the following worksheets, keep track of these expenses over the next month. At the end of the month, see how closely the total you just calculated matches your actual budget. Are you over or under?

» (Suggestions adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Financial Planning

Worksheet 2

✓ Use these blanks to write down how much you spend on each of these categories during the next month.
You can use extra paper if you need to.

- Housing (rent, taxes, mortgage, telephone, gas, etc.)

- Food (groceries, meals out, lunches, etc.)

- Auto (car payments, gas, maintenance, parking, etc.)

- Health (medical, dental, optical, etc.)

Categories and concept adapted from Building Native Families, Fannie Mae Foundation, 2000.

- Clothing (family, personal, shoes, haircuts, makeup, etc.)

- Entertainment (going out, vacation, movies, cable, etc.)

- Finance (check cashing, bank fees, taxes, etc.)

- Childcare (child support, education, baby supplies, etc.)

- Savings (savings accounts, investments, pension plan)

Other _____

TOTAL: _____

Financial Planning Worksheet 2 Fieldworker Notes

- Housing (rent, taxes, mortgage, telephone, gas, etc.)

- Food (groceries, meals out, lunches, etc.)

- Auto (car payments, gas, maintenance, parking, etc.)

- Health (medical, dental, optical, etc.)

- Clothing (family, personal, shoes, haircuts, makeup, etc.)

- Entertainment (going out, vacation, movies, cable, etc.)

- Finance (check cashing, bank fees, taxes, etc.)

- Childcare (child support, education, baby supplies, etc.)

- Savings (savings accounts, investments, pension plan)

TOTAL: _____

- Talk about how the projected and actual budgets match up:
 - What can be omitted?
 - What can be accomplished for less money?
 - How much money is being put aside for long-term goals and future savings?
 - How are the participant's debt management skills: talk about credit card debt, the importance of paying off bills promptly

(Suggestions adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Financial Planning

Banks, Savings, and Money Management

✓ Knowing your bank:

- Different banks have different policies and requirements for minimum balances required, bounced check fees, ATM charges, criteria for withdrawing money, etc.
- Before you set up an account with the bank, make sure to ask questions about all of these issues.

» (Suggestions adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Financial Planning
Banks, Savings, and Money Management
Fieldworker Notes

✓ Knowing your bank:

- Different banks have different policies and requirements for minimum balances required, bounced check fees, ATM charges, criteria for withdrawing money, etc.
- Before you set up an account with the bank, make sure to ask questions about all of these issues.
 - What are some banks in the area?
 - What are bank policies in the area?
 - What is standard that participants should be expecting.

» (Suggestions adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Glossary of Important Financial Terms

- ✓ **ATM:** Automated Teller Machine; a machine that allows you to take money out of your account immediately, at any time. There are often fees for using an ATM.
- ✓ **Available Balance:** The money immediately available in your account.
- ✓ **Bounced Check:** A check returned unpaid because it is written for more money than is in the account.
- ✓ **Canceled Check:** A check that has been written and processed and used for payment. Basically, the very end paper product of checking.
- ✓ **Check Register:** A small book used to keep track of how much you spend writing checks.
- ✓ **Clears:** What happens to the check when you write a valid check; it gets subtracted from your account.
- ✓ **Collateral:** Something valuable that you use to guarantee that you will repay a loan.
- ✓ **Credit:** When a bank allows you to borrow money.
- ✓ **Credit Rating:** A number indicating how good a risk you are.
- ✓ **Credit Report:** A report of your credit history.
- ✓ **Debt:** When you owe money.
- ✓ **Deposit:** Putting money into your account.
- ✓ **Direct Deposit:** When you arrange to have your paycheck put directly into your bank account, rather than taking it home in a check.
- ✓ **Endorse:** To sign the back of a check to release funds.
- ✓ **Interest:** The percent amount charged to you for the privilege of being able to borrow money.
- ✓ **Minimum Balance:** Some banks demand that you keep a certain amount of money in certain accounts.
- ✓ **Minimum Payment:** The smallest amount that you are allowed to pay on certain bills.
- ✓ **Overdrawn:** When you try to take out more money than you have.

Glossary of Important Financial Terms

Fieldworker Notes

Discuss what these terms mean to the participant, specifically.

- ✓ **ATM:** Automated Teller Machine; a machine that allows you to take money out of your account immediately, at any time. There are often fees for using an ATM.
- ✓ **Available Balance:** The money immediately available in your account.
- ✓ **Bounced Check:** A check returned unpaid because it is written for more money than is in the account.
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- ✓ **Check Register:** A small book used to keep track of how much you spend writing checks.
- ✓ **Clears:** What happens to the check when you write a valid check; it gets subtracted from your account.
- ✓ **Collateral:** Something valuable that you use to guarantee that you will repay a loan.
- ✓ **Credit:** When a bank allows you to borrow money. **Credit Rating:** A number indicating how good a risk you are.
- ✓ **Credit Report:** A report of your credit history.
- ✓ **Debt:** When you owe money.
- ✓ **Deposit:** Putting money into your account.
- ✓ **Direct Deposit:** When you arrange to have your paycheck put directly into your bank account, rather than taking it home in a check.
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For more glossary terms, see appendix, "Money and Finance," Fannie Mae Foundation section.

(Question topics adapted from [Building Native Communities](#), Fannie Mae Foundation, 2000)

Financial Planning Worksheet

Finding the Right Bank

- ✓ Find three banks in the area.
 - _____
 - _____
 - _____
- ✓ What interest rate does each bank have for checking accounts?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What interest rate does each bank have for saving accounts?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What fee does each bank charge for ATM services?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What fee does each bank charge for bounced checks?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ Does the bank accept tribal ID as valid identification?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What fee does each bank charge for bounced checks?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What is the minimum balance that must be maintained in a checking account?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____
- ✓ What is the minimum balance that must be maintained in a savings account?
 - Bank 1. _____
 - Bank 2. _____
 - Bank 3. _____

Which bank seems like the best match for your needs? Why?

Financial Planning Worksheet

Finding the Right Bank

Fieldworker Notes

- ✓ Find three banks in the area.

- _____
- _____
- _____

- ✓ What interest rate does each bank have for checking accounts?

- Bank 1. _____
- Bank 2. _____
- Bank 3. _____

- ✓ What interest rate does each bank have for saving accounts?

- Bank 1. _____
- Bank 2. _____
- Bank 3. _____

- ✓ What fee does each bank charge for ATM services?

- Bank 1. _____
- Bank 2. _____
- Bank 3. _____

- ✓ What fee does each bank charge for bounced checks?

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- Bank 1. _____
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- ✓ What is the minimum balance that must be maintained in a checking account?

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- Bank 2. _____
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- Bank 1. _____
- Bank 2. _____
- Bank 3. _____

» (Question topics adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Which bank seems like the best match for your needs? Why?

Account Management

✓ How to pay for things:

✓ Cash

- Can be used for most purchases, best for use on small purchases; easy to use
- Runs the risk of theft, often harder to keep track of if no records are kept

✓ Checks

- Can be used for most purchases
- Can be kept track of in a checkbook and with bank statements
- Safer than cash
- There must be a minimum balance in the accounts or fees will result

✓ Credit Cards

- Can be used for most purchases; best for use on large purchases
- Can be kept track of through bank statements
- Can become very dangerous if bills are not paid off on time, and therefore should only be used by very responsible purchasers

Account Management Fieldworker Notes

- ✓ How to pay for things:
 - ✓ Cash
 - Can be used for most purchases, best for use on small purchases; easy to use
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 - ✓ Checks
 - Can be used for most purchases
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 - There must be a minimum balance in the accounts or fees will result
 - ✓ Credit Cards
 - Can be used for most purchases; best for use on large purchases
 - Can be kept track of through bank statements
 - Can become very dangerous if bills are not paid off on time, and therefore should only be used by very responsible purchasers
- ✓ Discuss pros and cons of each type of payment with participants.
 - Discuss in depth these methods of payment.
 - Topics can include:
 - Bank statements
 - Bouncing checks
 - Credit histories
 - Ask them to reflect on their spending habits – which type of payment is most effective and most safe given their payment and spending habits?

Checks

- ✓ Checks are used to draw from a checking account. Usually, checking accounts draw very little interest, but they are readily available for withdrawal and can be drawn upon directly with checks. Often, there is a minimum balance that must be maintained in a checking account to avoid a fine.
- ✓ To write a check:
 - Under “Pay to the order of,” put the name of the person or business you are paying.
 - In the box to the right with the \$ sign, write the amount, dollars and cents, such as \$51.75.
 - On the line below, write out the number of dollars, and then write the number of cents as a fraction. Draw a line from the end of your writing to the word dollars. This prevents anyone from adding dollars to your check and stealing your money.
 - Where it says “For,” or “Memo” in the bottom left, write what the check is for, specifically, such as “Telephone Bill” or “Rent.” This will help you keep track of your expenses when the bank returns the check to you later.
 - Always SIGN the check in the lower right. Never sign checks before you make them out, in case they are lost or stolen.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

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 - Always SIGN the check in the lower right. Never sign checks before you make them out, in case they are lost or stolen.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

More Checks

- ✓ Endorsing a check:
 - When you want to cash your check or to let someone else cash it, you must endorse it. If you sign the back, anyone can cash it. If you write, “For deposit only,” before giving it to the bank, it will be deposited. If you want someone else to cash it, you can write “Pay to the order of ____” and that person will be able to cash the check.
- ✓ Balancing a checkbook
 - You should always keep track of all your purchases, additions, and subtractions to your checking account. Keep a record of all the times you take money out, put money in, or spend money. That way, you can ensure that you never spend more money than you have.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)



More checks

Fieldworker Notes

- ✓ Endorsing a check:
 - When you want to cash your check or to let someone else cash it, you must endorse it. If you sign the back, anyone can cash it. If you write, “For deposit only,” before giving it to the bank, it will be deposited. If you want someone else to cash it, you can write “Pay to the order of _____” and that person will be able to cash the check.
- ✓ Balancing a checkbook
 - You should always keep track of all your purchases, additions, and subtractions to your checking account. Keep a record of all the times you take money out, put money in, or spend money. That way, you can ensure that you never spend more money than you have.

Credit Cards and the Automated Teller Machine (ATM)

- ✓ What is the difference between credit card and ATMs?
- ✓ What does an ATM allow you to do?
- ✓ What are the possible dangers of an ATM card?
- ✓ What does a credit card let you do?
 - How should you use credit?
 - How must you be careful?
 - What steps can you take?
 - Credit Histories

Credit Cards and the ATM

Fieldworker Notes -- ATMs

- ✓ There are a variety of credit cards that you can get from the bank, either for withdrawing money or using to pay for goods and services.
 - A card that lets you just withdraw money is called an ATM (Automated Teller Machine)
 - To use an ATM card, go to the ATM, either at the bank, supermarket, on the street, post office, etc. Insert your card, follow the directions on the screen, including entering in your personal identification number, or PIN. Remember to remove your cash, your card, and your receipt.
 - Keep your PIN number private. Anyone with your card and your PIN can take as much money from you as they want.
 - There are sometimes fees associated with using an ATM card. Often there will be no fee for using your ATM card in your bank's ATMs. But cards work in many machines, including ones that do not correspond to your bank. The money will still come out of your account, but you will often be charged a fee for each transaction.
 - To protect yourself when using an ATM card, there are several safety tips you should follow:
 - Sign the back of the card
 - Memorize your pin
 - Keep your ATM receipts as a record of all transactions
 - If you lose your ATM card, call the credit card company **immediately** and cancel it so that you are not responsible for the money a thief may be charging to your account.
 - The main dangers of an ATM card are that they are easy to steal and if someone finds out your pin, either by watching you type it in, or if you have it written in your wallet, someone can easily steal money. Also, it is fairly easy to lose track of how much money you have spent.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Credit Cards and the ATM

Fieldworker Notes – Credit Cards

- ✓ What is credit?
 - Credit is borrowing money from a bank, for use instead of cash. This borrowing costs money, in the form of interest or fees.
 - A credit card allows you to pay “on credit,” as in, to be paid in the near future. Because borrowing on credit costs money (interest, etc.) you should only use credit for large purchases, or ones that you need to make immediately. Other, smaller, less immediate purchases can be made with cash.
- ✓ Keeping track of credit
 - When you apply for a credit card, or for a loan, or for any other sort of financial credibility, that credibility relies on how well you have managed your money in the past. If you have been late on payments, or not paid bills before, this will reflect poorly. If you have been prompt and paid your full bill, this will reflect well.
 - A credit bureau is an organization that keeps track of this credit history. This history is published in a credit report. Check your credit report yearly, to make sure it is correct and to see where you stand.
 - Here are some tips for maintaining a good credit history:
 - Always pay your bills on time, and pay as much of them as possible.
 - Do not overdraw your account or write checks for more money than you have.
 - Do not sign anything you do not understand, and be cautious when signing anything that may jeopardize your credit history.
 - Keep accurate and detailed records and contact appropriate authorities if you feel there is a mistake.
 - Have a secured credit card – this is one in which the spending limit is increased as you consistently pay back your bills.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Financial Planning: Loan Applications

- ✓ If you want to start a business, to buy a house, or even buy a car, you may have to take out a loan.
 - What does a bank consider important in considering a loan application?
 - What can you do to affect your loan application?

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Financial Planning: Loan Applications

Fieldworker Notes

- ✓ If you want to start a business, to buy a house, even buy a car, you may have to take out a loan.
 - In considering a loan application, banks look at “the 5 C’s”: Character, Capacity, Capital, Collateral, and Conditions
 - Basically, the bank is checking up on your credit history, your history of bill paying, your ability to repay the loan, your assets and what you can put up as collateral, and finally, your employment as one of the major determinants in your ability to pay back a loan.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Insurance

- ✓ Do you need insurance?
- ✓ What does insurance do?
- ✓ What are different types of insurance?
- ✓ What does it cost?

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Insurance

Fieldworker Notes

- ✓ Do you need insurance? What does insurance do?
 - Insurance is a way to protect something – you pay a certain amount of money, and that money buys you a certain amount of protection of your investment or purchase.
- ✓ What are different types of insurance?
 - Automobile Insurance
 - Automobile insurance is a requirement in many states and will cover any harm or damage that you cause to another person or property.
 - Health Insurance
 - This will protect you in case of illness and is often required for treatment. IHS offers low-cost medical insurance to enrolled tribal members and often employers have a health care plan.
 - Homeowners Insurance
 - This covers damages caused by natural and man-made disasters, as well as for liabilities that can result from your property.
 - Renter's Insurance
 - Covers damage or loss of a rented home or property.
 - Credit Life Insurance
 - This insurance investments and loans in the case of death.
 - Disability insurance
 - This will cover loss of pay or job in the case of debilitation or injury
 - Life Insurance
 - This is a policy that is paid to your beneficiary at the time of your death. This is really a way of amassing savings to be paid to your family or other beneficiaries in the event of your death so that they are left with some savings.
- ✓ What does it cost? It depends on the policy. Insurance can be taken out for different amounts for different policies.

(Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)



Insurance Reference Information

✓ Different Types of Insurance

- Automobile Insurance
 - Automobile insurance is a requirement in many states and will cover any harm or damage that you cause to another person or property.
- Health Insurance
 - This will protect you in case of illness and is often required for treatment. IHS offers low-cost medical insurance to enrolled tribal members and often employers have a health care plan.
- Homeowners Insurance
 - This covers damages caused by natural and man-made disasters, as well as for liabilities that can result from your property.
- Renter's Insurance
 - Covers damage or loss of a rented home or property.
- Credit Life Insurance
 - This insurance investments and loans in the case of death.
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 - This will cover loss of pay or job in the case of debilitation or injury
- Life Insurance
 - This is a policy that is paid to your beneficiary at the time of your death. This is really a way of amassing savings to be paid to your family or other beneficiaries in the event of your death so that they are left with some savings.
- Which of these is right for you?

• (Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Insurance Reference Information

✓ Different Types of Insurance

- Automobile Insurance
 - Automobile insurance is a requirement in many states and will cover any harm or damage that you cause to another person or property.
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- Homeowners Insurance
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 - Covers damage or loss of a rented home or property.
- Credit Life Insurance
 - This insurance investments and loans in the case of death.
- Disability insurance
 - This will cover loss of pay or job in the case of debilitation or injury
- Life Insurance
 - This is a policy that is paid to your beneficiary at the time of your death. This is really a way of amassing savings to be paid to your family or other beneficiaries in the event of your death so that they are left with some savings.
- **Which of these is right for you?** Discuss with the participant which of these is a good investment; how much do they need any of these?

✓ (Concepts adapted from Building Native Communities, Fannie Mae Foundation, 2000)

Entrepreneurship: Starting Your Own Business

- ✓ Starting a business can be a great undertaking, and a great way to take control of your financial situation. But starting a business requires discipline, responsibility, and dedication.
- ✓ Do you have a business idea?
 - What is your idea?
 - What is the need you wish to fulfill and who is your audience?
 - Do you have the money necessary to start a business?
 - If not, how can you get those resources?
 - If you start this business, who will manage it and work for you?
 - How will you advertise your business?
 - How will you distribute your product?

(Suggestions adapted from Joan Timeche's Entrepreneurship Curriculum)

Entrepreneurship: Starting Your Own Business

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 - If you start this business, who will manage it and work for you?
 - How will you advertise your business?
 - How will you distribute your product?

(Suggestions adapted from Joan Timeche's Entrepreneurship Curriculum.)

- ✓ Use these questions as a starting point to help participants figure out if they are really ready to start a business. If so, the answers to these questions can help them to focus their ambition and make a specific plan of action.



Starting Your Own Business: Worksheet 1

✓ Fill in the following blanks to focus your thinking about your business:

1. What is your idea? _____

2. Who are your customers? What need are you filling? _____

3. Do you have the capital to start a business? If not, where might you get it? _____

4. Who will manage your business, or work for you? _____

5. How will you advertise your business? _____

6. Who will sell your product? How will you distribute it? _____

(Suggestions adapted from Joan Timeche's Entrepreneurship Curriculum.)

Starting Your Own Business:

Worksheet 1: Fieldworker Notes

- ✓ Fill in the following blanks to focus your thinking about your business:

1. What is your idea?

2. Who is your audience? What need are you filling?

3. Do you have the money to start a business? If not, where might you get it? _____

4. Who will manage your business, or work for you?

5. How will you advertise your business?

6. Who will sell your product? How will you distribute it? _____

- ✓ Ideas to think about in answering these questions:

1./2. Is there a viable audience of this product? Is it something people will buy?

3. Discuss loan applications, banks, etc.

4. How can you advertise effectively for employees?

5. Where are good marketing venues for this product? What are transportation alternatives for product distribution?

(Suggestions adapted from Joan Timeche's Entrepreneurship Curriculum.)



See Appendix for Further
Recommendations

A spiral-bound notebook with a light beige, textured cover. The notebook is oriented vertically. The left edge features a silver metal spiral binding. The top and bottom edges of the notebook are decorated with a horizontal border featuring a repeating pattern of stylized, colorful motifs in black, orange, and white. The central area of the notebook is blank, with the text "See Appendix for Further Recommendations" centered in a brown, serif font.

See Appendix for Further
Recommendations

SOURCES

(For More Information, Contact these Offices)

Fannie Mae Foundation and First Nations Development Institute,
Building Native Communities, Washington, DC 2000.

Fannie Mae Foundation
4000 Wisconsin Ave., NW
North Tower, Suite One
Washington, DC 20016
(202) 274-8000

www.fanniemaefoundation.org

First Nations Development Institute
The Stores Building
11917 Main Street
Fredericksburg, VA 222408
(540) 371-5615
www.firstnation.org

(See included Participant and Instructor Handbooks for complete resource)

Joan Timeche's Entrepreneurship Curriculum

Joan Timeche
Assistant Director
Native Nations Institute
Udall Policy Center, University of AZ
803 East First Street
Tuscon, AZ 85719
(520) 884-4394, ext. 225

Santa Fe Jobs for Progress, Inc. SER (Service, Employment, Redevelopment) LIFE Curriculum. SER Bear Publications, Santa Fe, NM 1997.

Utah Department of Workforce Services Life Management Skills Workshop, Personal Finance and Budgeting Module (Participant and Leader Manuals)