



Annual 2015 Building Native
Communities Train-the-Trainer Survey

Highlights

64% of participants started or participated in Financial Education (FE) trainings in their communities

Of 525 classes started or participated in by BNC graduates, 3,499 participants were taught

Trainees want further contact with Oweesta via newsletters and webinars

There exists a strong interest in a curriculum tailored for Native Youth

BNC T-t-T served Reservations and communities all across the US

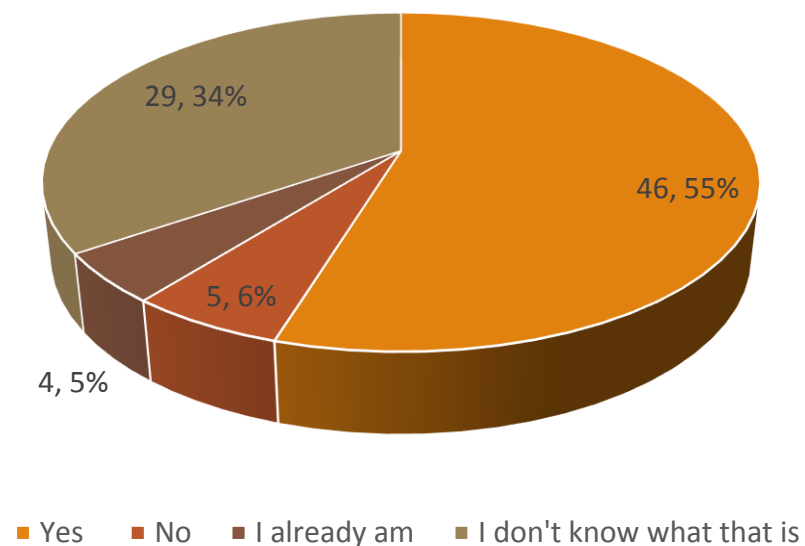
BNC T-t-T trainees would like content offered that focuses more on investments and understanding credit reports/credit building

How can Oweesta continue to serve its trainees?



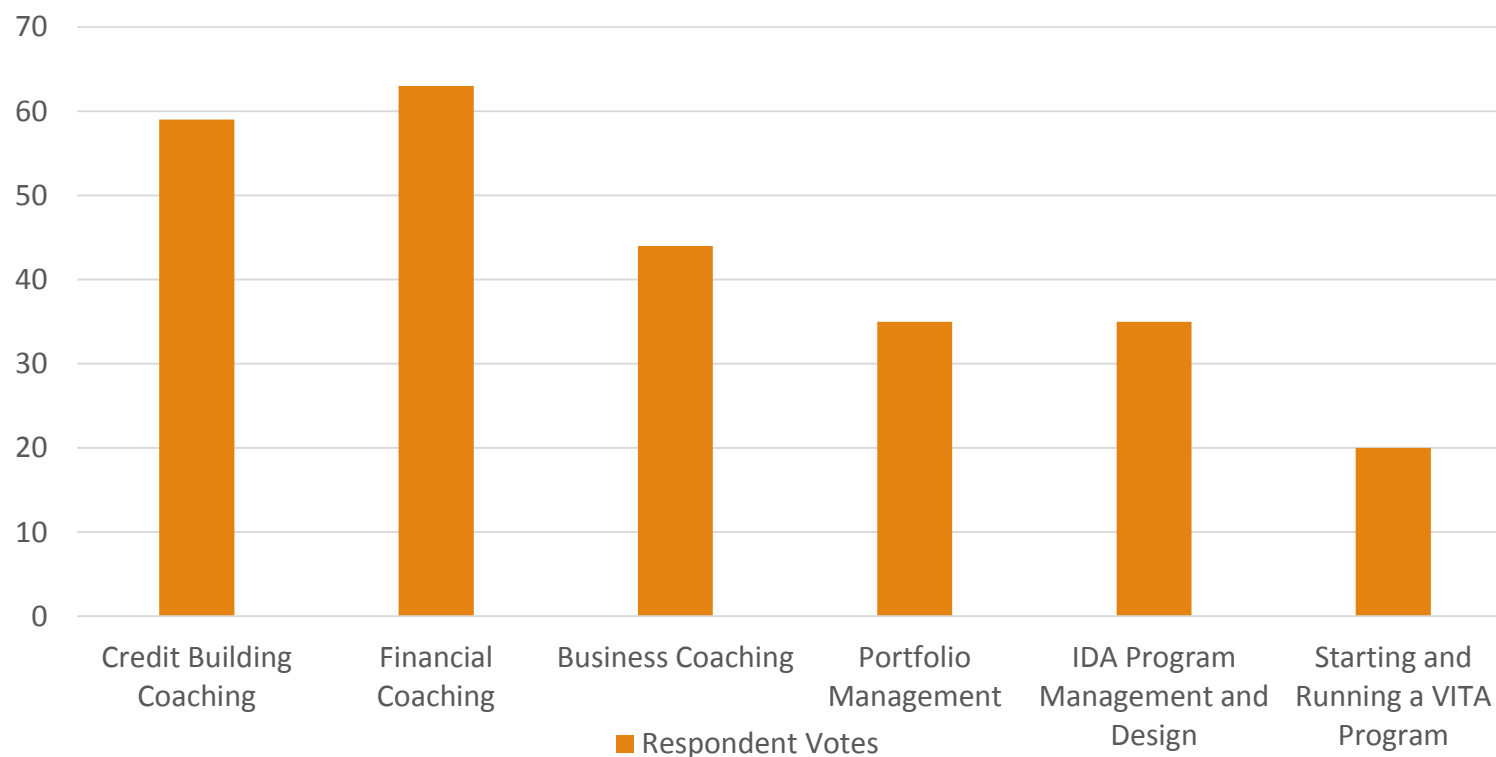
Content of Future Training

Would you be interested in Invest
Native Curriculum?



*All 84 respondents answered this question

Content of Future Training Cont.

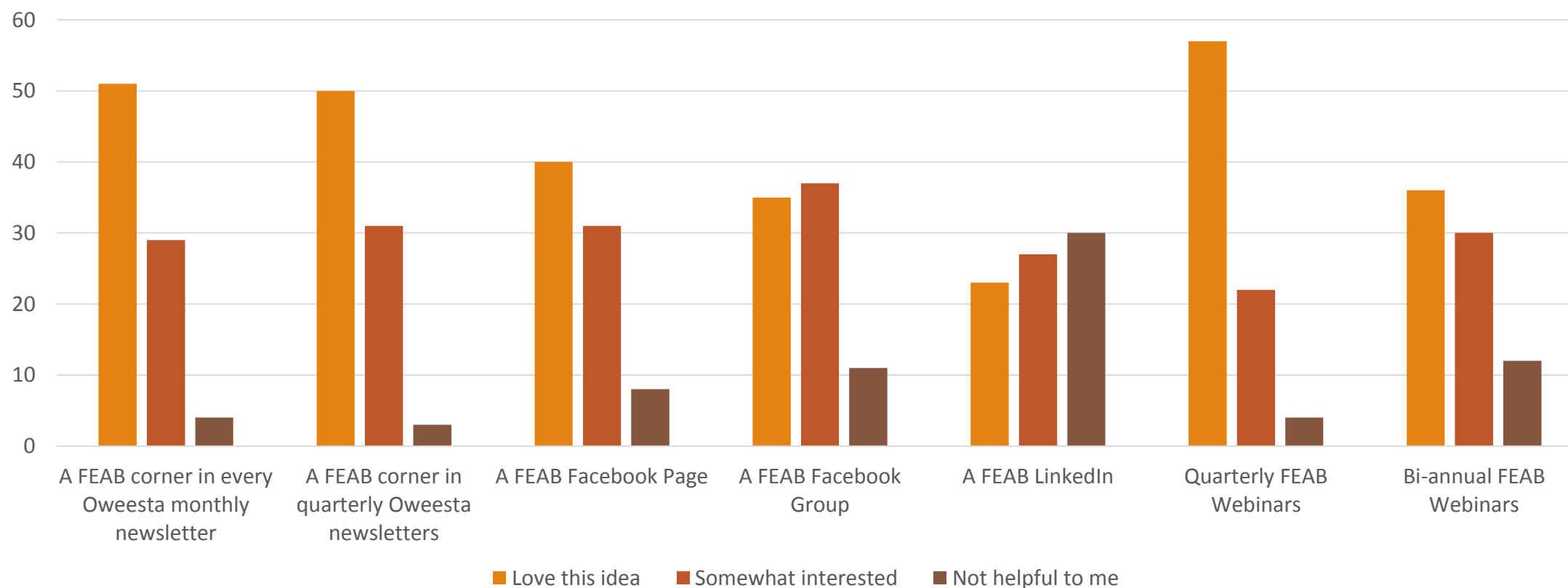


The above question stated: "I would attend a training by Oweesta on the following topics."

* 82 respondents answered

Answer Choices	Responses
Credit Building Coaching	71.95 %
Financial Coaching	76.83 %
Business Coaching	53.66 %
Portfolio Management	42.68 %
IDA Program Management and Design	42.68 %
Starting and Running a VITA Program	24.39 %

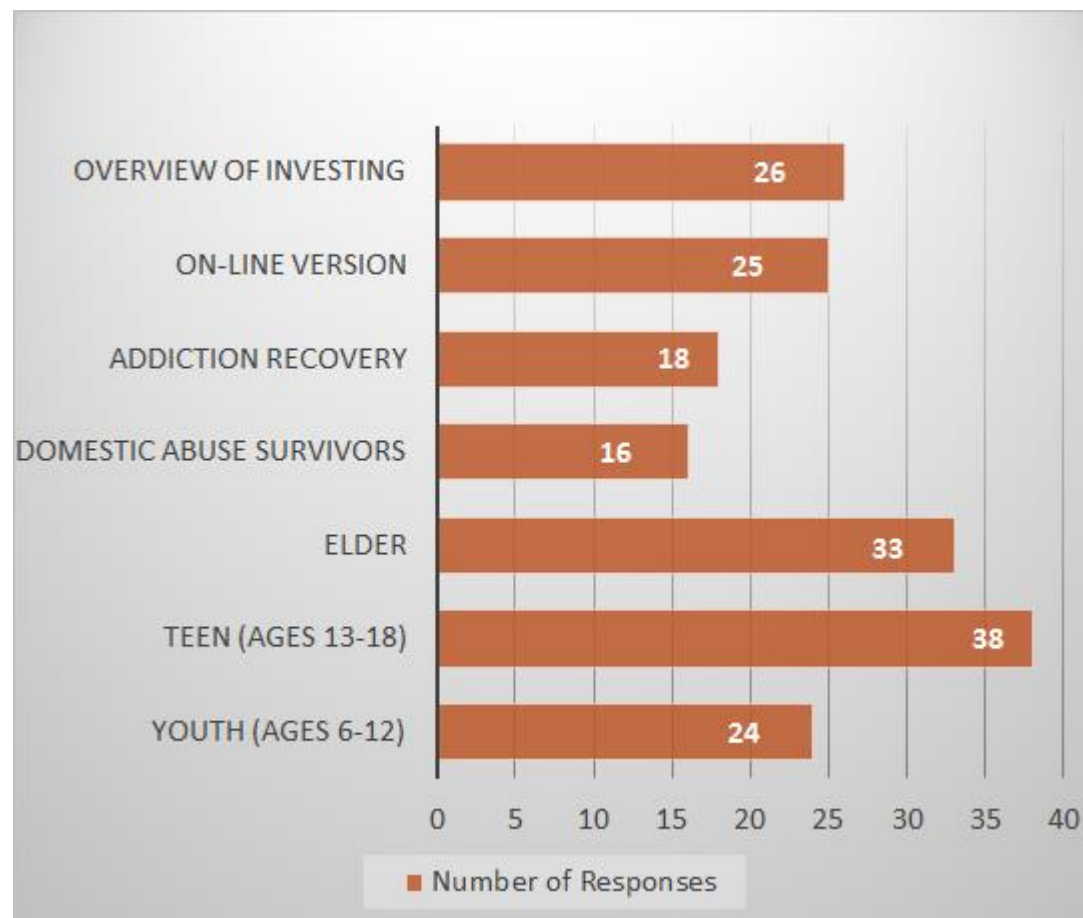
How can Oweesta support our trainees in the future? (see ensuing slide for percentages)



How can Oweesta support our trainees in the future?

	Love This Idea	Love This Idea %	Somewhat Interested	Somewhat Interested %	Not Helpful to me	Not Helpful to me %	Response Count
A FEAB corner in every Oweesta monthly newsletter	51	60.71%	29	34.52%	4	4.76%	84
A FEAB specific newsletter (quarterly addition)	50	59.52%	31	36.90%	3	3.57%	84
A FEAB Facebook page	40	50.63%	31	39.24%	8	10.13%	79
A FEAB Facebook group	35	42.17%	37	44.58%	11	13.25%	83
A FEAB LinkedIn	23	28.75%	27	33.75%	30	37.50%	80
Webinars on FEAB (quarterly)	57	68.67%	22	26.51%	4	4.82%	83
Webinars on FEAB type topics (bi-annually)	36	46.15%	30	38.46%	12	15.38%	78
Other (please specify)							6

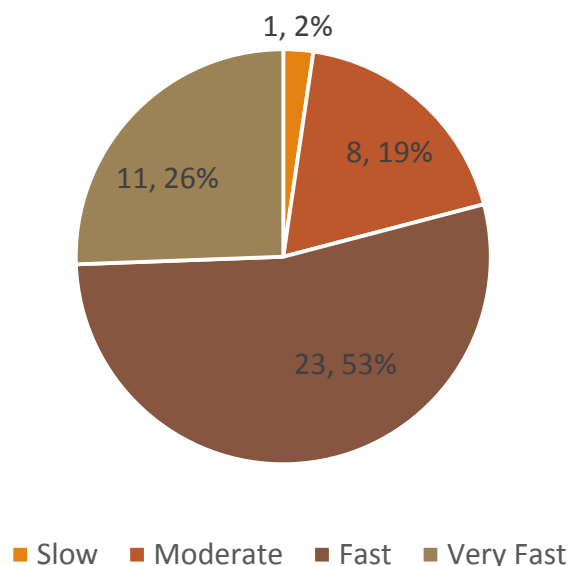
What modules or variations would trainees use in their classes if they were added to BNC T-t-T?



Answer Choices	Response %	Response Count
Youth (Ages 6-12)	53.33%	24
Teen (Ages 13-18)	84.44%	38
Elder	73.33%	33
Domestic Abuse Survivors	35.56%	16
Addiction Recovery	40.00%	18
On-line Version	55.56%	25
Overview of Investing	57.78%	26

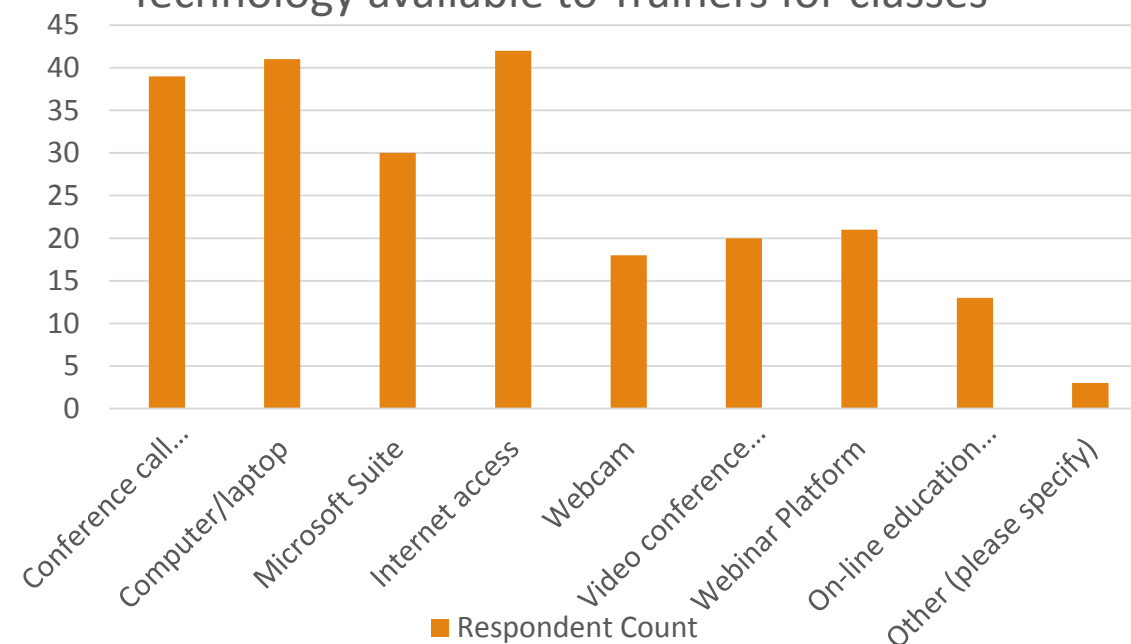
Utility of BNC T-t-T Graduate' Organizations

Internet Speed



- This data is valuable when deciding what to offer in the future to BNC T-t-T trainees

Technology available to Trainers for classes



-See the following slide for percentages of the above data

Technology Available to Trainers cont.

Answer Choices	Number of Respondents in respective category	Percentages of Respondents “...”
Conference call speaker system	39	90.70 %
Computer/laptop	41	95.35 %
Microsoft Suite	30	69.77 %
Internet Access	42	97.67 %
Webcam	18	41.86 %
Video Conference call platform	20	46.51 %
Webinar platform	21	48.84 %
On-line education platform	13	30.23 %
Other (please specify)	3	6.98 %

How can Oweesta change BNC T-t-T to improve it?

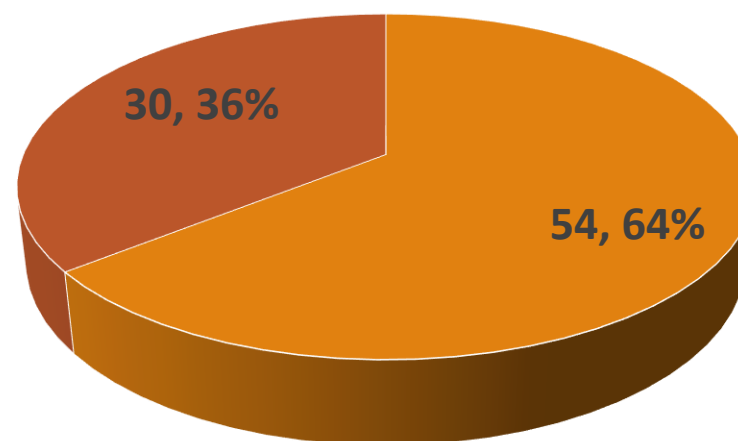
- “Online version would be very beneficial for our rural communities.”
- “Focus on younger generations so they understand importance of family budget and also help parents keep their focus on their outcome.”
- “Alaska Native art/artists Economic references”
- “More graphs and scenarios for better understanding for the elders and the youth.”
- “Take into consideration that some trainers are training off-reservation Native Communities that are Urban.”
- “add in a CD-ROM that has all worksheets available.”

Effects of Oweesta's Trainings



Use of BNC T-t-T curriculum in trainee communities

Did you start or participate in an education program for your community after graduating from BNC T-t-T?

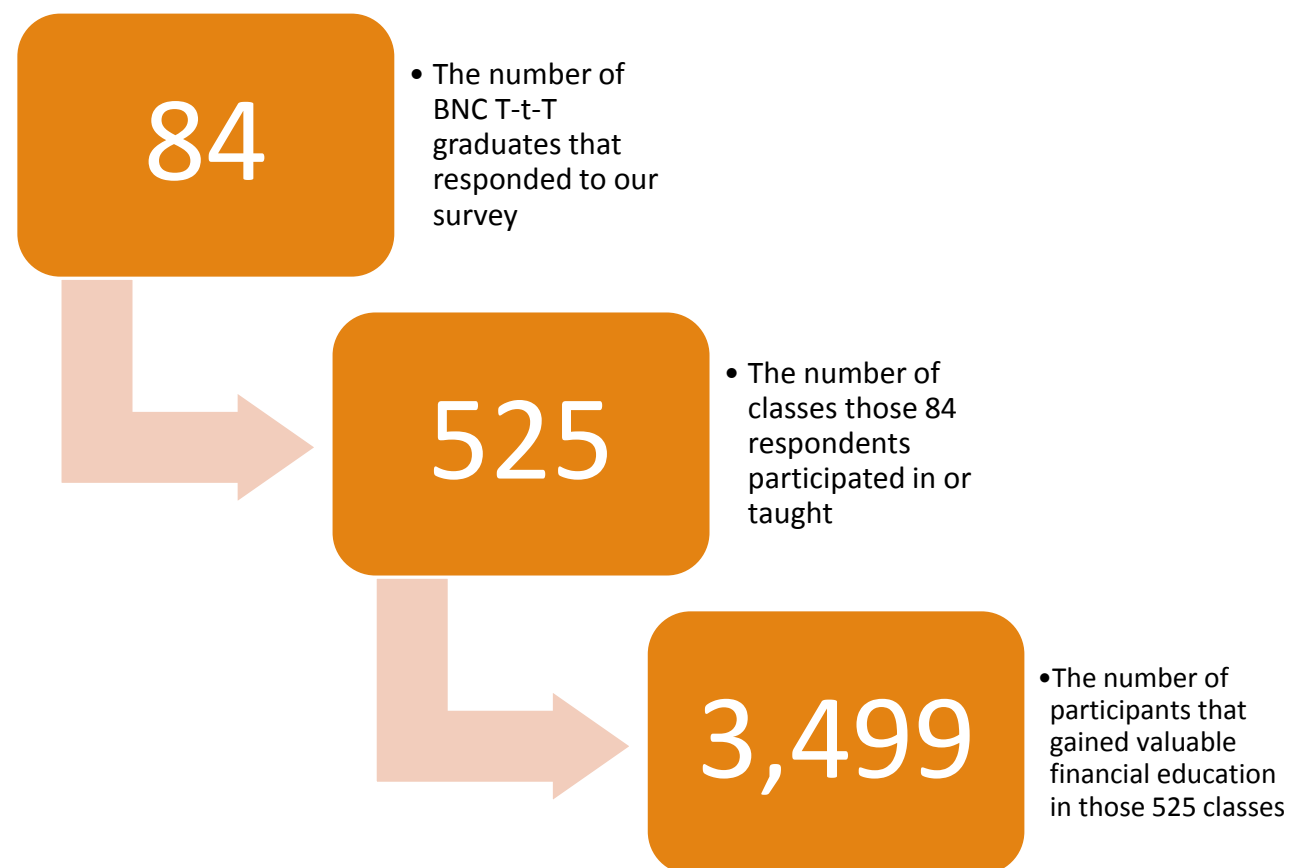


■ Yes ■ No

Communities Served

- Seneca Nation Territories
 - Bois Forte Reservation
 - San Pasqual Band of Michigan Indians
 - Reservations in Southern Oregon, California and Nevada
 - Nez Perce Reservation
 - Navajo Reservation
 - Northern Cheyenne Reservation
 - Pine Ridge and 50 miles outside of it
 - Urban elder community
 - Tolowa Dee-ni' Nation
 - Rapid City
 - Salt River Pima Maricopa Indian Reservation
 - All 19 pueblos of New Mexico
 - Pokagon Band of Potawatomi Citizens
 - Meskwaki Nation
 - Anchorage
 - Dry Creek Rancheria band of Pomo Indians
 - The Minnesota Chippewa Tribes
 - All communities interested
 - Ohkay Owingeh Pueblo
-
- 54 respondents answered this question
 - Answers above are representative – not all communities are listed in this powerpoint

Number of classes and participants taught

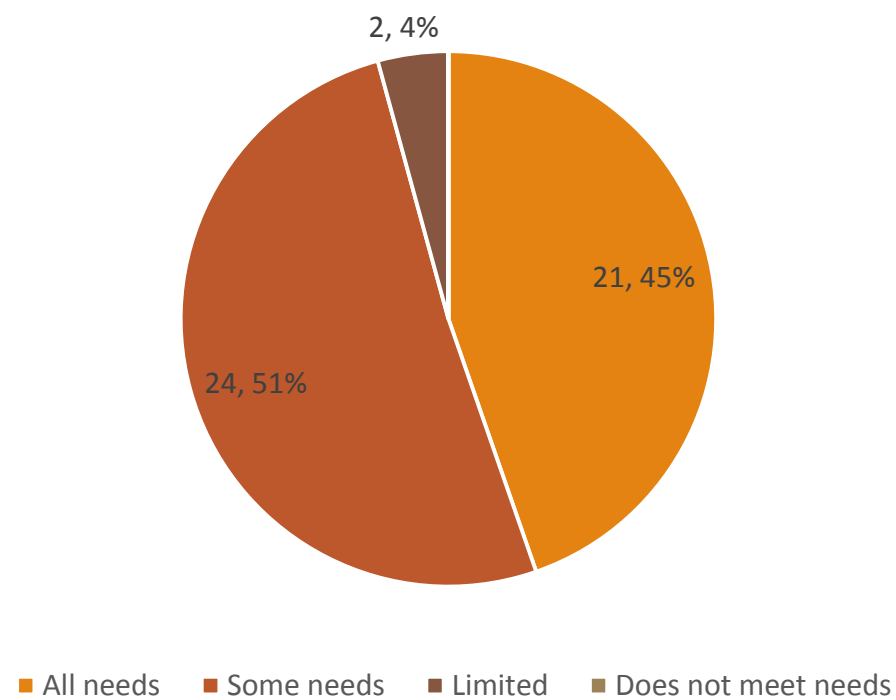


Inspection of classes taught by BNC graduates



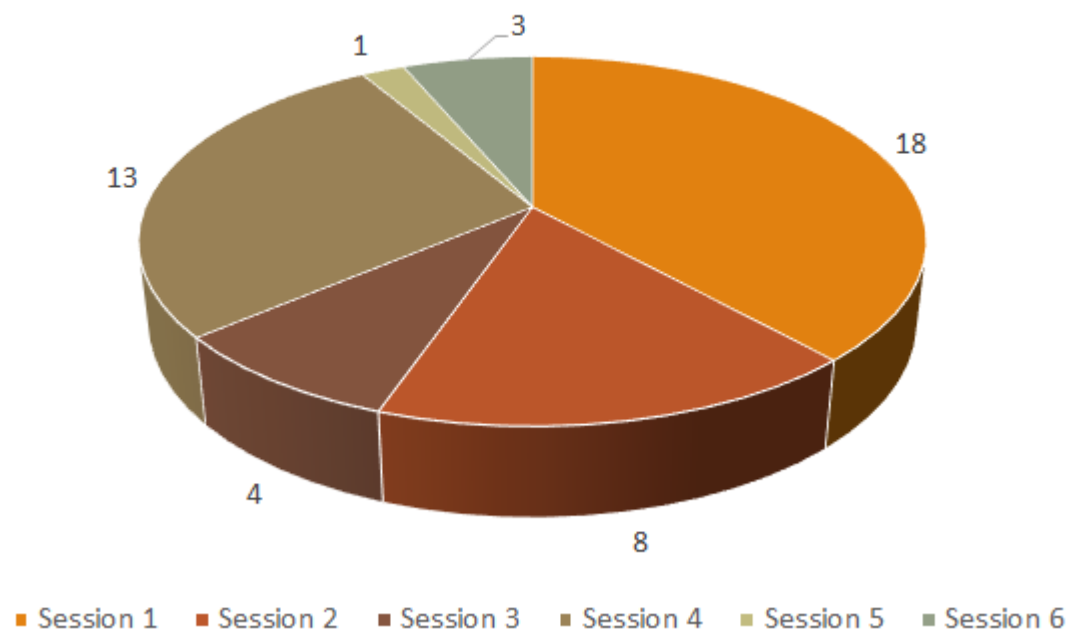
Do the classes match the participants needs?

How well does the content of the curriculum meet your clients' needs?



Session specific data

Most Difficult Session of BNC To Teach

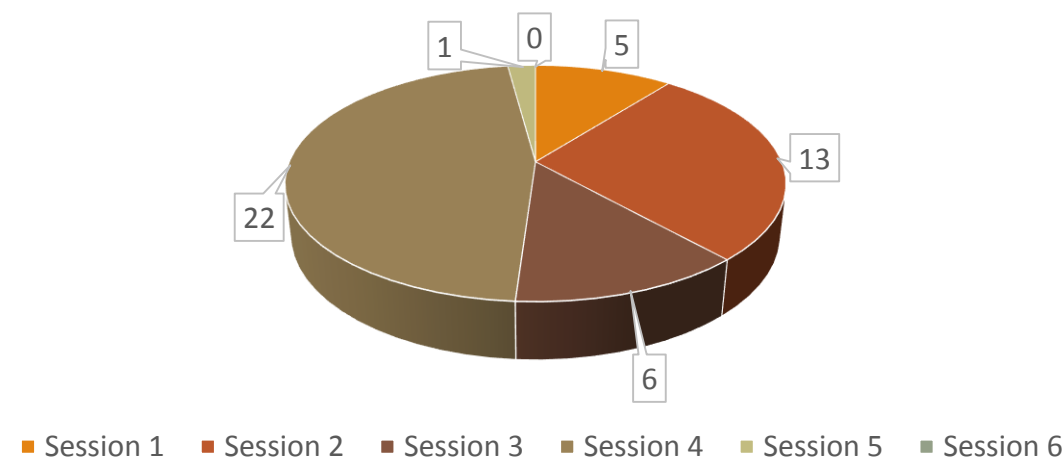


Answer Choices	Response %	Response Count
Session 1: Building a Healthy Economy	38.30%	18
Session 2: Developing a Spending Plan	17.02%	8
Session 3: Working with Checkings and Savings Accounts	8.51%	4
Session 4: Understanding Credit and Your Credit Report	27.66%	13
Session 5: Accessing Credit, Part 1	2.13%	1
Session 6: Accessing Credit, Part 2	6.38%	3

Session Specific Data Cont.

Answer Choices	Response %	Response Count
Session 1: Building a Healthy Economy	10.64%	5
Session 2: Developing a Spending Plan	27.66%	13
Session 3: Working with Checkings and Savings Accounts	12.77%	6
Session 4: Understanding Credit and Your Credit Report	46.81%	22
Session 5: Accessing Credit, Part 1	2.13%	1
Session 6: Accessing Credit, Part 2	0.00%	0

Session that your clients get the most out of

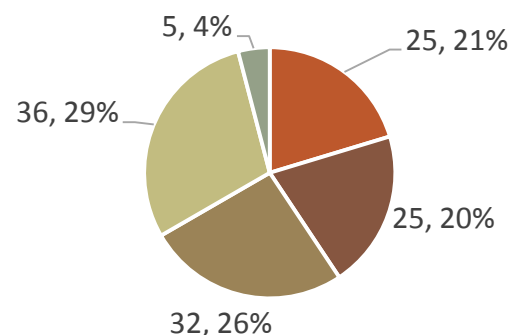


What additional content is needed to meet end user needs?

- Credit building
- Business financial education
- Credit reports
- Investments
- Native Youth curriculum
- Financial literacy pertaining to school aged children
- Credit/asset building

- Above categories are representative of the data – not all responses are found here

Relatability of examples used in curriculum



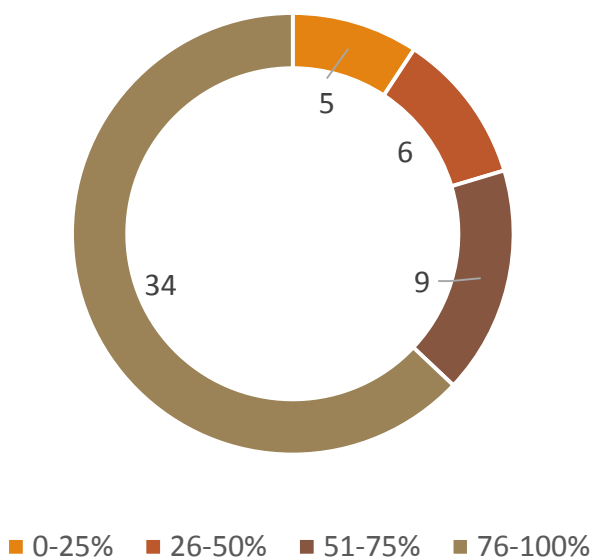
- My clients are not able to relate
- The curriculum accurately reflects my clients cultural background
- The curriculum uses examples of job situations that my clients can relate to
- The curriculum uses examples that are similar to my clients' financial situation
- The curriculum uses income and budgeting examples that my clients can personally relate to
- Other

- Responses classified as "Other (please specify)" can be represented by:

- Alaskan Native culture is different from Tribal Reservations and therefore requires different examples or more region specific material (2 respondents)
- Lack of financial experience in participants makes the examples confusing and therefore unnecessary (2 respondents)
- Examples are not used in the class (1 respondent)

Are students finishing your classes?

Matriculation Rate



54 respondents answered this question

Matriculation rate in classes taught by BNC T-t-T graduates	Response Percent	Response Count
0-25%	9.3%	5
26-50%	11.1%	6
51-75%	16.7%	9
76%-100%	63.0%	34

Success Stories

“We had a family learn how to negotiate negative credit in order to pay-off old balances.”

“Ysleta del Sur Pueblo has just opened the doors to their new CDFI. Commercial and credit builder loans are already being processed and disbursements are being made.”

“Personally, this training program was shared with my daughter's and it really helped them understand why it was important for my budget to work on a monthly basis because we were getting ready for a mortgage loan. My daughter's now help me keep in line when it comes to saving money for our home and unnecessary expenses.”

“I successfully opened my first credit card with adequate knowledge!”

General Comments

“Thank you for providing the financial education training and all resources, I know personally and community wide the information helps individuals become aware of financial and other issues and helps to address them.”

“Thank you for the training material. This training was very helpful and we hope to incorporate this model in our upcoming classes.”

“We really need a well-thought out curriculum for kids in elementary grades with plenty of activities. The crazy cash worked well, but there is nothing similar to keep their attention.”

“Would love for brush up on Training or webinar opportunities. I am no longer working, however decided to become a F/T graduate student. Certification and knowledge to better provide services to my home is important to me.”

“I am interested in more training in the future, specifically in credit score repair.”