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10TH ANNUAL
Native CDFI Capital Access Convening



Beyond the Basics: Effective Financial Literacy Programming for Native CDFIs

Presented By:

Chantay Moore, CFEd, MBA

(Navajo/African American)

Director, Native American Financial Literacy Services



Sponsors:



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The entire presentation does not guarantee any rate of return, and any examples provided are for hypothetical illustration purposes only.



Information contained in this presentation may not all be accurate due to changes in securities, insurance or tax laws.



You will not learn everything on these topics today.



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Welcome!

Chantay Moore, CFEd, MBA

(Navajo/African American)

- 20 years licensed financial professional
- Certified Financial Educator
- Certified College Consultant
- Facilitated over 300 financial literacy workshops



I Teach People HowMoneyWorks!

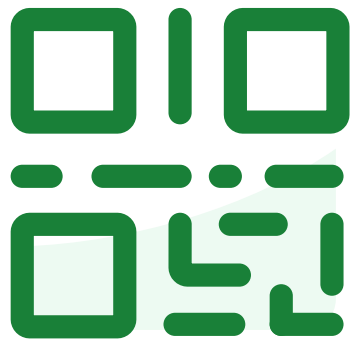


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**Join at slido.com
#2131196**



Which emoji best describes how you're feeling right now?



In one word, what is your biggest frustration with your current (or lack of) financial literacy program?

Let's Take A Step Back

Understand unique financial challenges and opportunities faced by Native communities and how these impact individual decision making



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Feast or Famine....



What financial resources are available to your community members? How do they utilize them?

- Per Cap
- Social Services
- Tribal Benefits



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Who's in control?

Are the resources helping or hurting?

The more people understand about money, the more they can take control of their future

What would financial success and stability look like in your community?



What can Success look like?



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Community Engagement

Increasing one's financial literacy is a lifelong process

- Who can people work with one-on-one?
 - Team members of CDFI
 - Collaborating with Native financial professionals
- What on-going resources are being offered?
 - Regular financial literacy programming
 - Annual check-ins
 - Engaging the entire family
- Where and How are resources offered?
 - In-person, online, recorded webinars, special events, cultural celebrations



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Generation Focused Workshops

- **Generation Z** (born between 1997-2012)- college planning, avoiding debt, firsts in life- buying a car, home, starting new job, workplace benefits and retirement accounts, starting a family, entrepreneurship
- **Millennials** (born between 1981-1996) – desire purpose and meaning in their work, focused on wealth building, life insurance, paying down debt, saving/paying for college. Have strong technical aptitude
- **Generation X** (born between 1965-1980)- in the middle of work careers, planning for retirement, long-term care. Characterized as skeptical, independent, self-reliant, taking care of older parents and children
- **Elders/Seniors/Baby Boomers** (born between 1946-1964)- influential, face financial challenges, legacy and estate planning, healthcare, pensions, Medicare, Social Security, navigating intergenerational dynamics



Topic Focused Educational Workshops

- **Basic Financial Education-** Budgeting, Emergency Funds, Banking, Understanding Credit and Debt, Financial Coaching
- **Protecting Income, Assets, and Savings-** Life Insurance, Long-Term Care benefits, Disability Insurance
- **Wealth Building-** Investing in the Stock Market, Risk vs. Reward, Understanding Taxes & Inflation (should only be offered by a licensed professional)
- **Legacy and Estate Planning-** Wills, Trusts, Power of Attorneys, Living Wills/Advance Healthcare Directives, Understanding Beneficiary Designations, Tribal probate process or State probate process
- **College Planning**
- **Women and Money**
- **Saving Money for Kids**
- **Financial Planning for Entrepreneurs**



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Identify Native Financial Professionals

- Search on LinkedIn, local recommendations, reach a nationwide network/experts
- Properly licensed; ie. State life and health insurance license, certifications
- If anyone claims to be a Financial Advisor or says they can help you with investments, they should have a securities license– and you can check this by going to <https://brokercheck.finra.org/>
- Are they affiliated with any financial institutions or insurance companies?
- What financial, investment, or insurance products can they offer and how many product lines?
- How long have they been in the financial services industry as a licensed financial professional?
- How do they offer unbiased and objective financial advice?

How are they compensated?

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Move to Action

- Educate through storytelling
- Be vulnerable and relatable
- Equip with tools for success
 - Offer ongoing resources
 - Help/refer to *immediately* implement strategies and solutions
- Be Bold, people need a nudge
Procrastination is the poorest nation in the country

Get Out Of Your Head
And Into Your Heart!



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Financial Literacy Resource Examples

Feel free to use these resources, they are at no cost to you or your community members



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Download free eBook
from my website:

*'Change Your Literacy
Change Your Life'*



THE MONEY BOOKS [BOOKS](#) [COURSE](#) [LEARN](#) [ABOUT](#) [MEDIA](#) [VIDEOS](#) [BLOG](#) Chantay Moore, MBA
Financial Educator [Blog](#)

How will the financial story of your life unfold?

Financial transformation starts with information. Are you ready to start a literacy revolution in your life and for your legacy?

[GET THE EBOOK\(S\)](#) [WATCH THE VIDEO](#)

**CHANGE YOUR LITERACY
CHANGE YOUR LIFE**

Begin Your Personal
FINANCIAL REVOLUTION

Tom MATHEWS Kim SCOLLER Andy HORNER

Avoid Debt
While some debts, like mortgages, can be seen as investments, it's essential to avoid unnecessary liabilities. High-interest debts, especially from credit cards, can be financially crippling.

Pay Yourself First
Make saving a priority. Set aside a portion of your income before paying bills or buying non-essential items. It's easier to save consistently when it becomes a habit.

Invest Wisely
Understand the basics. It's not about chasing quick riches but about steady growth over time. Diversify your accounts and never put all your eggs in one basket.

Emergency Fund
Life is unpredictable. A safety net in terms of savings can be the difference between a minor setback and a financial catastrophe.

Education Is Continuous
The financial landscape evolves. Commit to lifelong learning, staying updated with changes in the financial world.

As Anna spoke, she could see the curiosity in Lily's eyes. The young girl was like a sponge, absorbing every word and understanding the value of these lessons not just for herself but for the generations to come.

To drive her point home, Anna quoted an old Chinese proverb:

“The best time to plant a tree was 20 years ago. The second best time is now.”

Live Within Your Means
Before building wealth, you must develop discipline. No matter how much you earn, spending more than you make will drive you to financial instability.

The Power of Compounding
Start saving early, even if it's a small amount. Over time, the magic of compounding, your savings can grow exponentially.

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Shop Your Term Learn Contact Mission


Chantay Moore, MBA

Are you overpaying for term life insurance?

OR Could you get more value for what you're currently spending?

Enter your policy details to find out in less than 60 seconds...

Monthly Premium	Face Amount (Death Benefit)	
\$100	\$100,000	SHOP IT



<https://shopyourterm.com/chantaywmoore/shop-your-term>



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Welcome

Frank & Joanna Miller**Accounts**[View All](#)**Cash** **\$25,000** **Checking Account** **\$12,000**
Bank of Money 6 days ago**Savings Account** **\$12,000**
Bank of Money 6 days ago**Money Market Account** **\$12,000**
Bank of Money 8 days ago**Credit Cards** **-\$3,643** **Taxable** **\$256,617** **Tax Advantaged** **\$0** **Net Worth** **\$1,970,865**

as of today

\$4,700

month to date

\$32,764

year to date

Investments **\$1,130,893**

as of today

My Goals[View All](#)**Retirement**

2036 - 2072

37 of 37 Years

Projected Funding

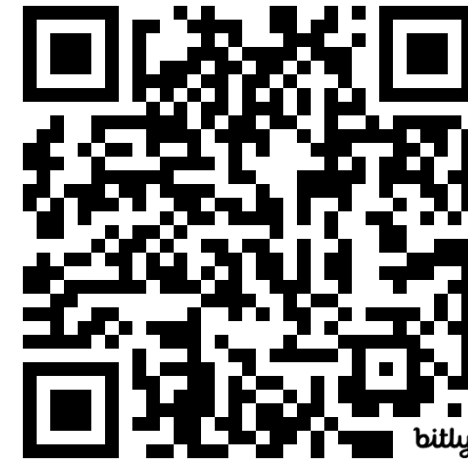
**College for Lucas**

2029 - 2033

\$46,025 of \$212,323

Projected Funding

Request Access to Your Personal Financial Website



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Complete Your Estate Plan at No Cost!

- Last Will & Testament
- Living Will (Advance Healthcare Directive)
- Durable Financial Power of Attorney





Referral code: 26xzi

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This service is brought to you by a partnership between Nationwide and FreeWill.



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Create a will now



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Measuring Success

Let's review a solution to measure success



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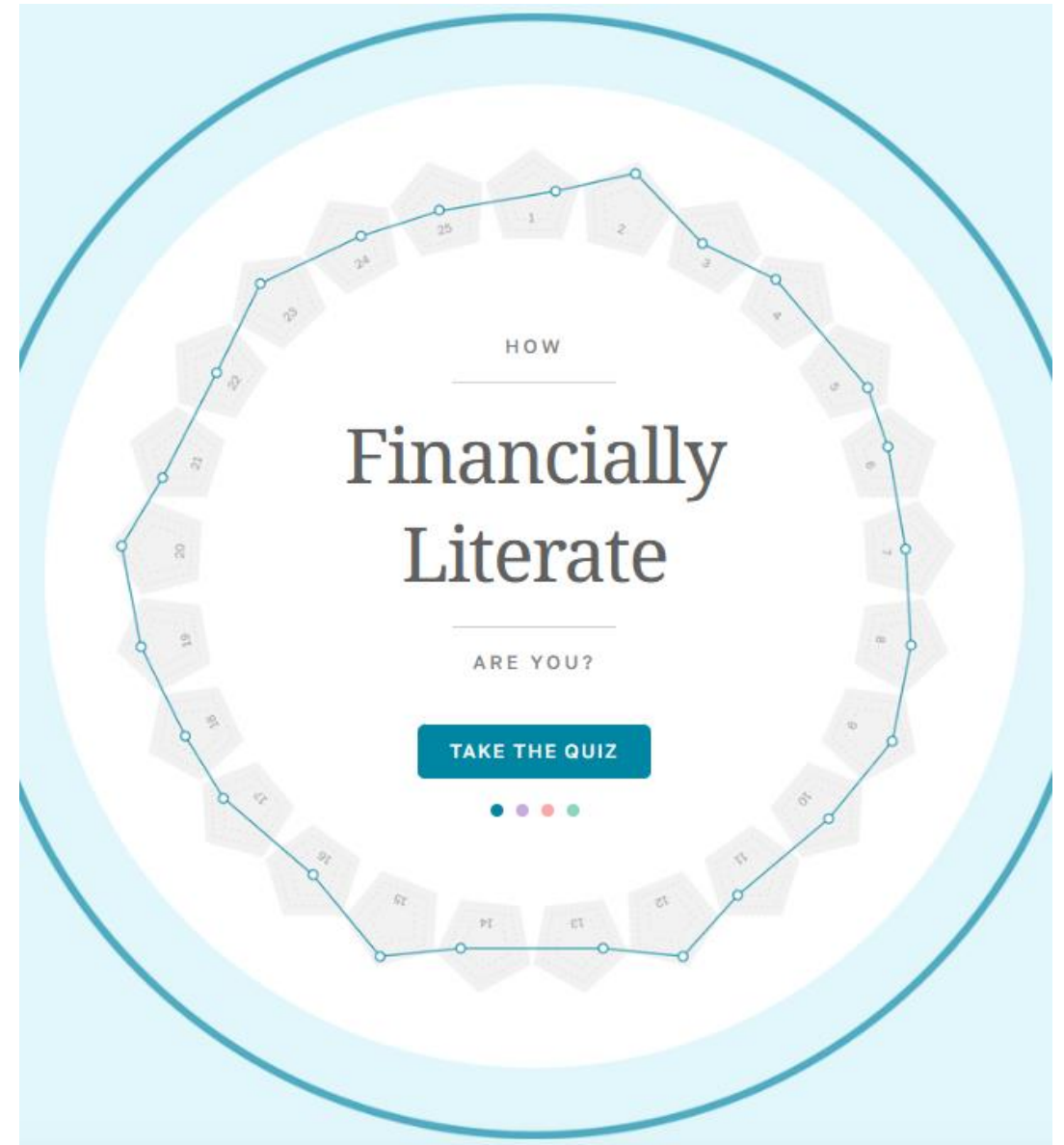


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The Financial Literacy Quiz

A simple 25-question quiz that gives an insightful snapshot of someone's financial literacy across five core areas:

- Building Wealth
- Managing Resources
- Protection & Risk Management
- Understanding Financial Systems
- Education & Guidance



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View Complete Results and Assessment

SURVEY COMPLETE

Amazing! You're a Financial Pioneer.

RETAKE THE QUIZ

24 out of 25

Score: 96

95%

Number of questions answered correctly

4 points for each correct answer, a score of 70 is required to pass

Based on all respondents since 5/5/2025

- ✓ Review correct and incorrect answers
- ✓ See explanations for each question and answer
- ✓ Compare your score to people like you
- ✓ View your strength and weakness chart
- ✓ Improve your literacy with custom learning modules
- ✓ Demographics data kept completely anonymous
- ✓ Contribute your demographic data to our research
- ✓ 100% Free—Absolutely no cost or commitment



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Explore Your Answers

All Questions

■ Correct ■ Incorrect

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25

Question 25 ✕ ANSWERED INCORRECTLY

What is a sinking fund?

YOUR ANSWER

A

A fund created to cover urgent or unexpected daily expenses

B

A backup savings account with less than recommended funds

C

A savings plan used to prepare for upcoming known expenses

D

An investment account that consistently performs at a loss

Explanation

A sinking fund is a savings strategy where you set aside money regularly for specific, planned expenses—like car repairs, vacations, or home maintenance. It helps you avoid debt by preparing in advance for costs you know are coming. The term “sinking” refers to gradually reducing a future financial burden over time.



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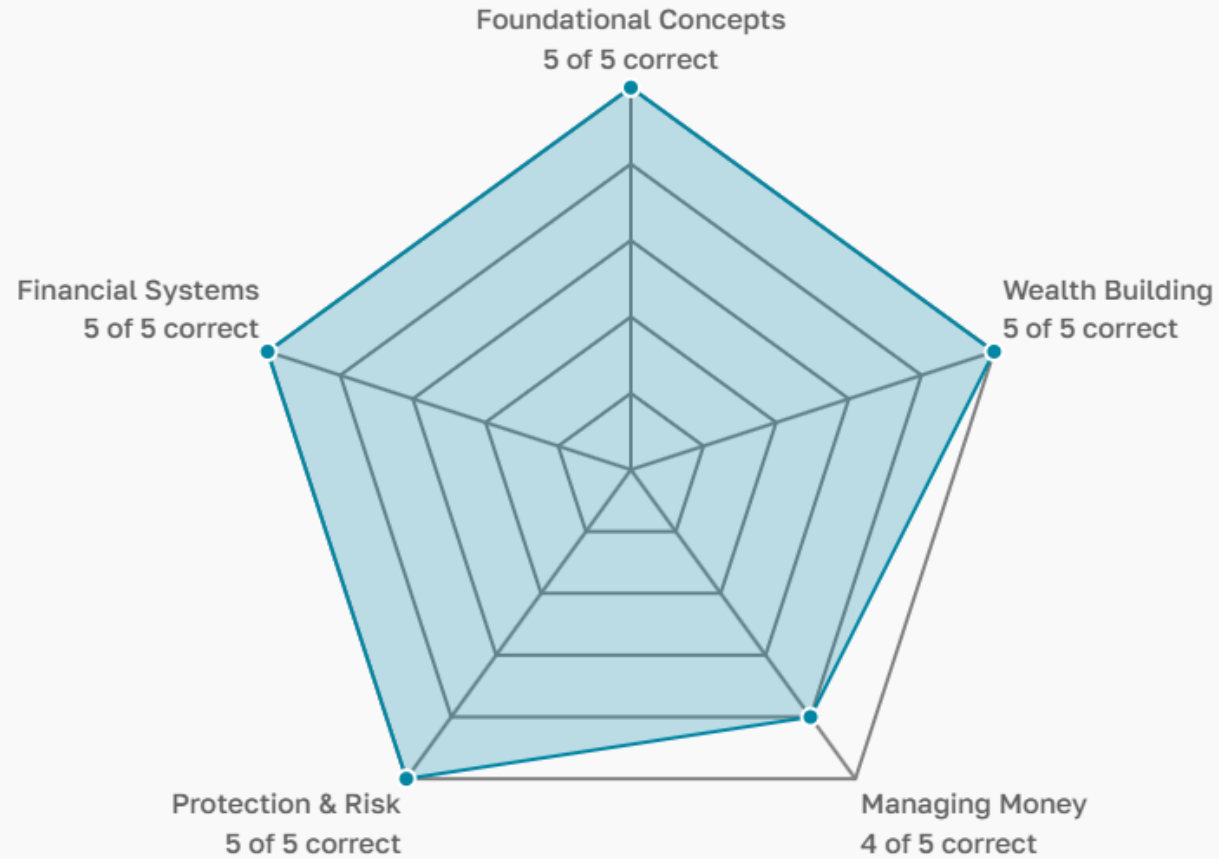
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Visualize Your Strengths and Weaknesses

Each of the 5 points of the pentagon represent the 5 categories of questions you were asked during The Quiz. For each category, you get a point (or dot) for each of the 5 questions you answer correctly. The resulting shape reveals your strength and weakness areas.



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<https://bit.ly/flqcwm>

Financial Literacy Quiz

Start Your Financial Literacy Journey

The Financial Literacy Index is the largest continuous international study ever done on the state of financial literacy in our society. The Index is based on data provided by thousands of participants who take the Financial Literacy Quiz, which anyone can take any time right here.

By taking the Financial Literacy Quiz, you're not just uncovering your financial potential—you're contributing to the groundbreaking Financial Literacy Index, a powerful resource that exposes the state of financial knowledge and empowers us to transform it.

3 Reasons to Take The Quiz

It takes less than 10 minutes to complete

The Quiz has just 25 quick questions across five key areas of financial knowledge. Most people finish it in just a few minutes.

You get a complete assessment.

At the end, you'll immediately receive an assessment with charts and data showing you how you did with helpful comparison data.

Your answers help our research.

Each time a participant takes the Quiz, our research data grows, increasing our demographic insights and findings of our The Index.

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What will you implement moving forward? Recommendations, takeaways?



Audience Q&A

① The Slido app must be installed on every computer you're presenting from

slido

***“People don’t
plan to fail,
they just fail to
plan”***

-John Beckley



**THE BALANCE BETWEEN
PROTECTING YOUR
FAMILY NOW AND
PREPARING FOR
THE FUTURE**



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Chantay W. Moore, CFEd, MBA

(Navajo/African American)

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NATIVE FINANCIAL LITERACY WITH
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