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Native CDFI Capital Access Convening

# Unveiling Invisible Financial Wounds within Tribal Communities

11:15am-12:45pm :: Queens 4

Sayre Savage & Vincent Grant :: **Oweesta Corporation**

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# Meet Your Instructors



**Sayre Savage**  
Director of Programs  
Oweesta Corporation



**Vincent Grant**  
Programs Officer  
Oweesta Corporation



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# Get to Know Your Neighbor

- Name
- Location
- Organization
- Travel time
- What interests you most about the relationship between finances and trauma



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# Grounding Exercise

What do things look like when all of your needs are met?



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# Shared Understandings

- Confidentiality
- Suspend Judgement
- Challenge Yourself
- Open Communication
- Take Care of Yourself



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# What is Financial Trauma?

"A distressing or disturbing experience"



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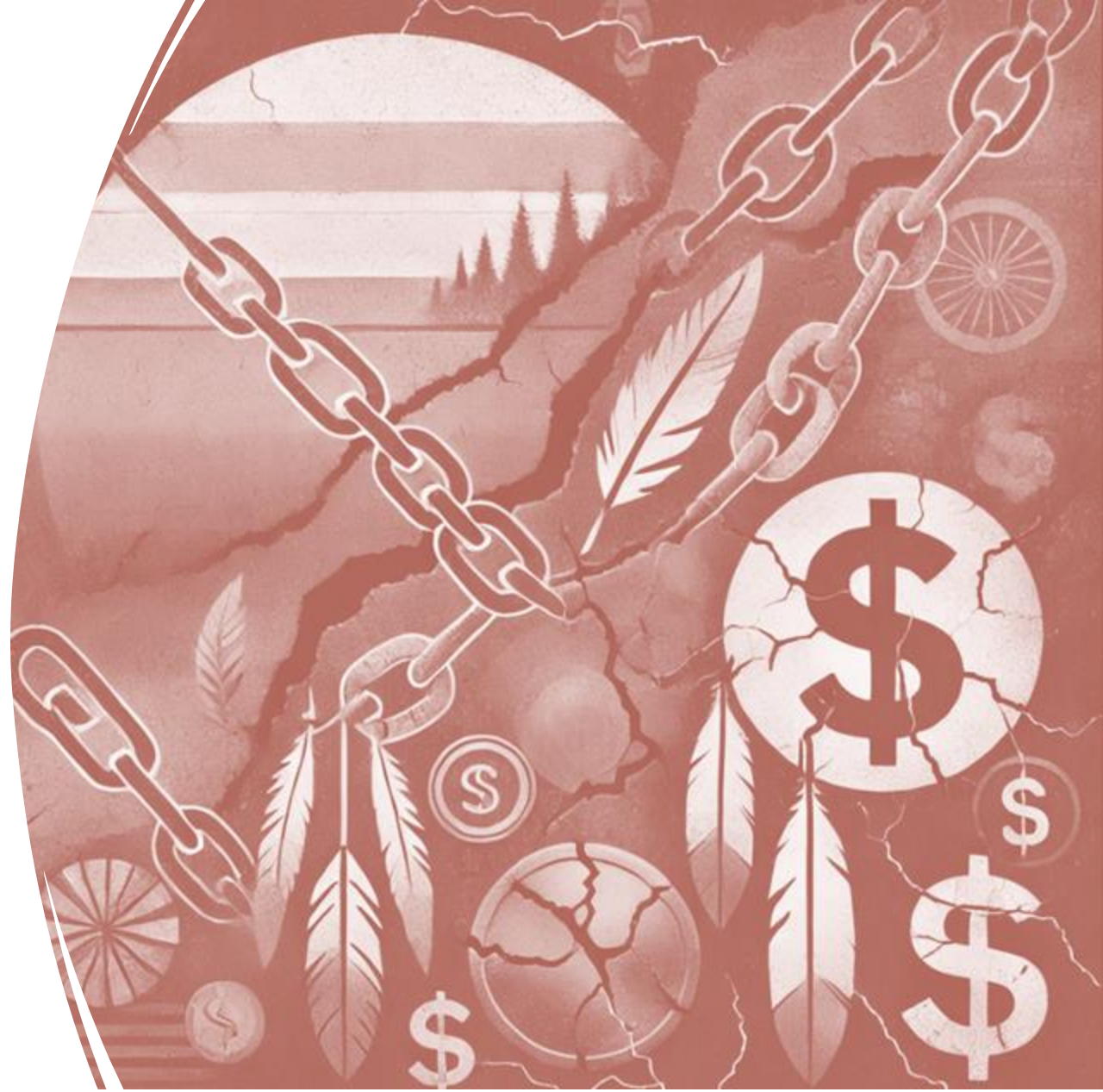


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# Indigenous Financial Trauma

- Historical financial displacement
- Systematic financial discrimination
- Economic marginalization
- Cultural & spiritual disconnection



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# Earliest Memory of Money

**Take a moment to reflect on your earliest memory of money**

- What is the importance of this memory?
- What details are in the memory?
- How has this memory influence your spending habits today?
- What personal values come up in that memory?



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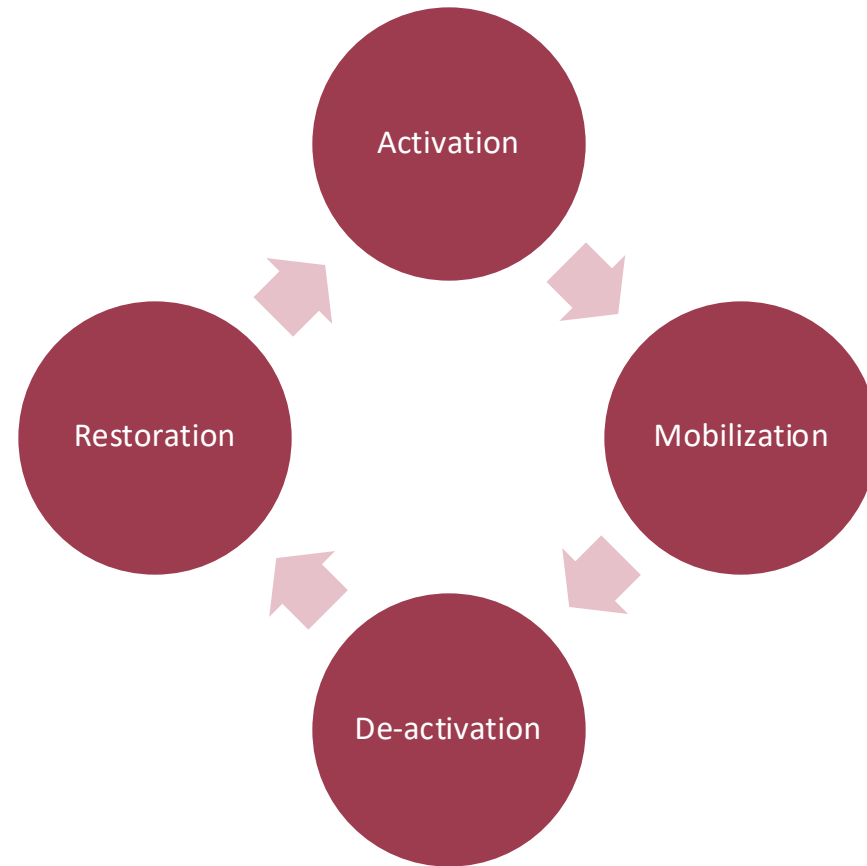
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# The Stress Response Cycle



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# Financial Trauma Behavioral Symptoms

Financial Avoidance	coping with stress by not thinking about money at all. This can be avoidance of bill paying, filing taxes, or following up with money owed to you
Overspending/Compulsive Spending	spending that is done as a way to avoid or soothe pain that results in negative consequences such as debt
Hoarding/Underspending	hoarding money or possessions and finding it very difficult to make decisions about either
Gambling	excessive and problematic gambling and risk taking when it comes to money
Workaholism	use work as a way to cope and escape emotional pain. Self-worth is connected to work and there are intense feelings of guilt when you are not working
Financial Dependence	dependent on family, friends, partners or government to take care of financial needs. Feel resentment towards people around money and giving
Financial Enabling	uses money to prioritize other people's comfort over your own. Example: undercharging, buying friends' dinners often when you can't afford it
Financial Infidelity	lying or hiding information about your financial situation with a partner. This can happen between romantic or business partners

\*Dr. Brad Klontz, Creator of Klontz Money Script® Inventory



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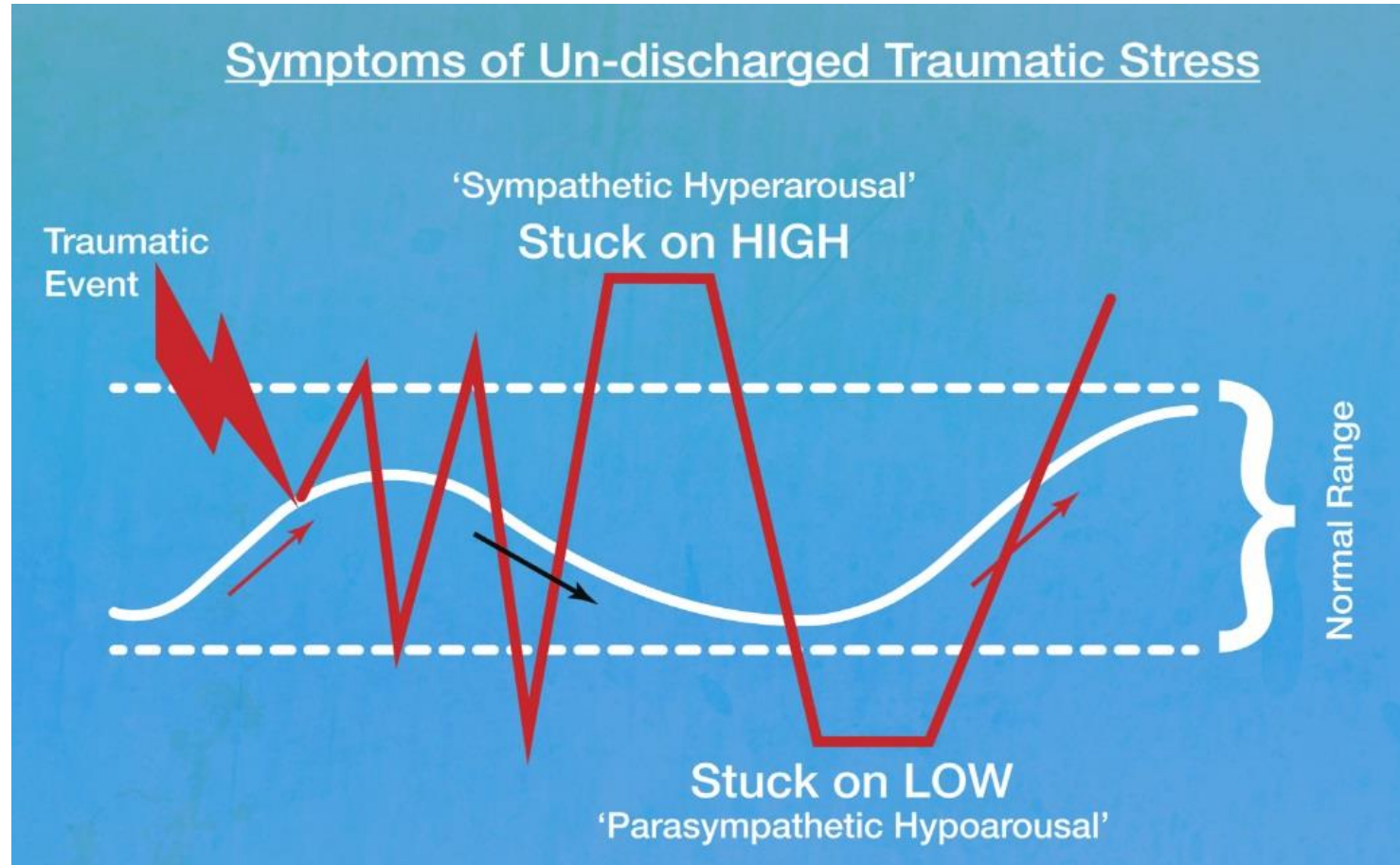
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# Understanding the Nervous System



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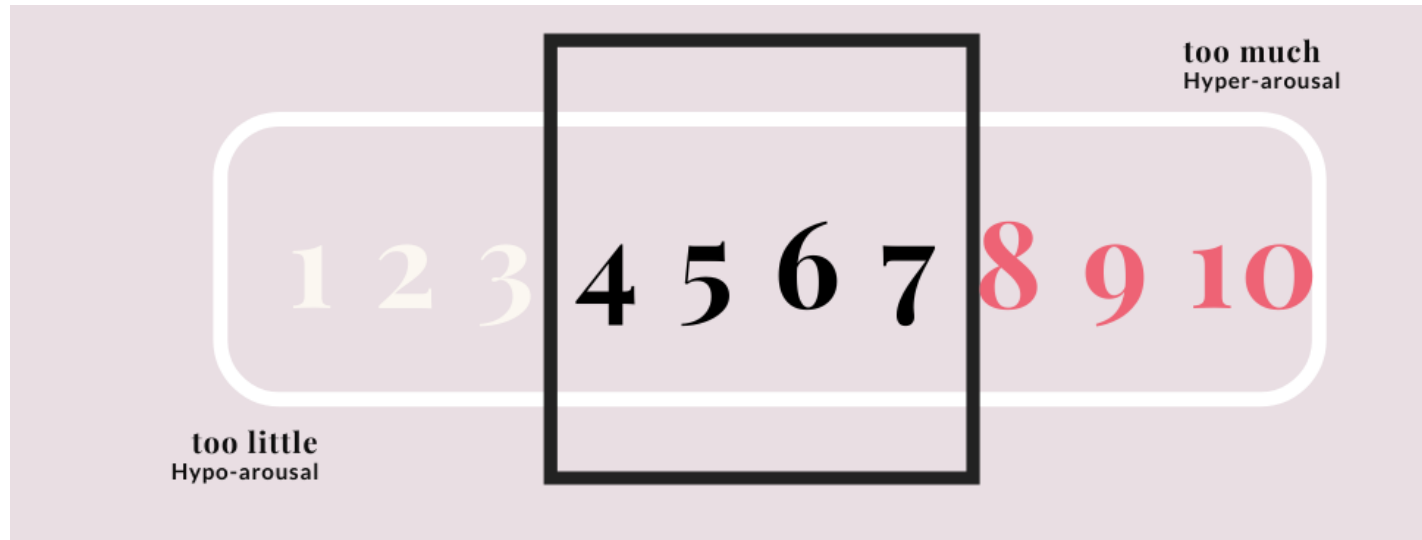
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# Window of Regulation + Self Care



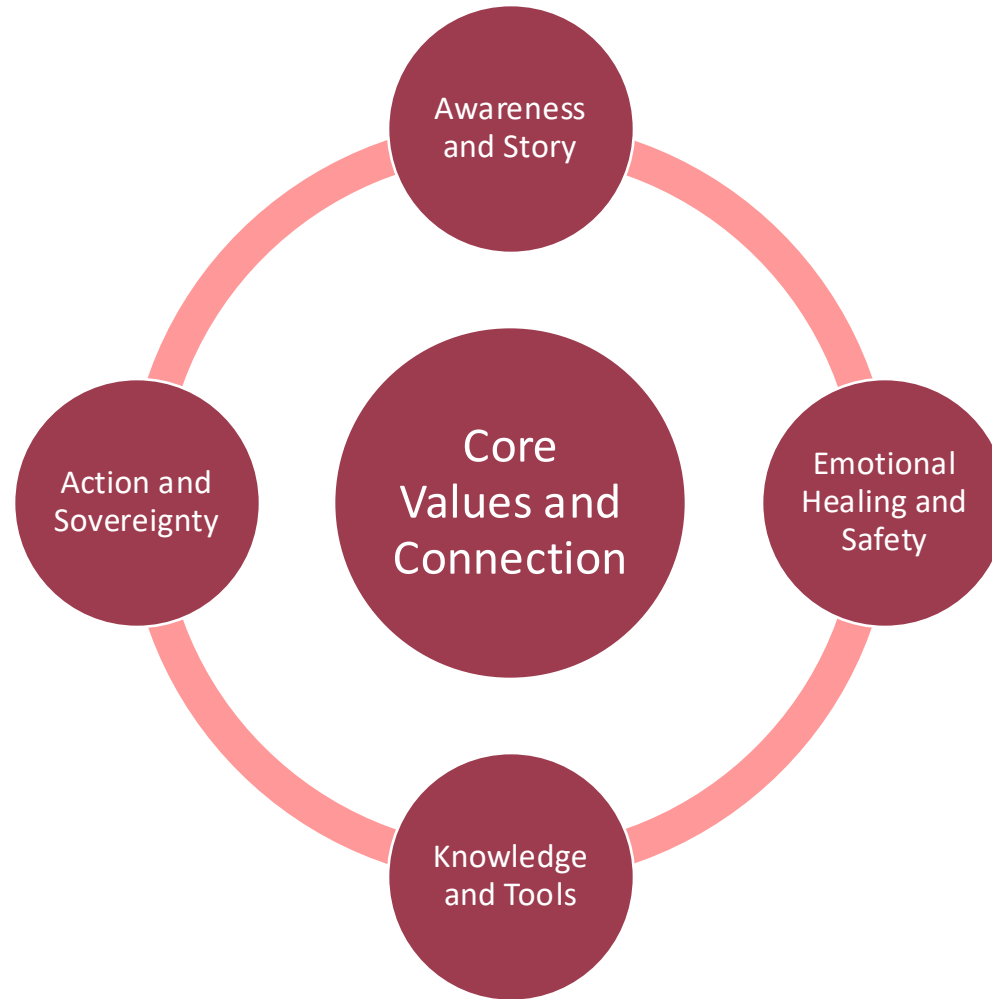
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# Circle of Financial Resilience



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# Story Shifting



## ***Put It Into Practice:***

Sometimes our financial trauma creates a narrative that is harmful. On the index cards, there is a disconnecting distortion on one side. We will practice calling back our medicine and reframing the distortion.



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# Self-Care

- Spiritual
- Natural
- Relational
- Emotional
- Artistic
- Somatic
- Physical



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# Incorporate Into Practice

Normalize all  
nervous  
system states

Active  
Listening

Remove  
judgement

Stay regulated  
yourself

Allow space  
for opt-outs

Build in breaks



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  - **Financial Confidence for Elders** | Train-the-Trainer
  - **Financial Coaching for Families**
  - **Financial Coaching for Families Next Level**
  - **Coaching for Credit Building**
  - **Trauma Informed Financial Practitioner Training**
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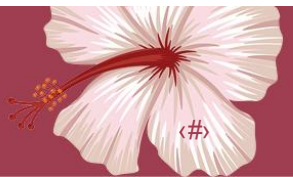
visit: [www.oweesta.org/training-calendar](http://www.oweesta.org/training-calendar)



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# Let's Take it to the Beach!



Red- What can you do to empower financial sovereignty?

Green- What's a financial strength or resilience you carry that you hadn't named until now?

Orange-What does financial healing mean to you now, in one word or phrase?

Yellow-What is some advice your ancestors would give you on financial resilience?

Blue-What's something you learned today that you wish more people in your community knew?

White-What would it look like to center joy and abundance in your financial decisions?



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