Instructor Implementation Guide

Native Financial Cents (NFC) Instructor Guide was created as a culturally contextualized supplement to Wells Fargo's Hands on Banking® Elementary School, Middle School and High School/College Instructor Guides and Toolkits. The NFC Instructor Guide has five topics that correspond to 5 Units/Sections/Topics in the Hands on Banking Instructor Guides. The Hands on Banking Unit/Section/Topic is to be taught first followed by the Toolkit, if additional activities are desired, and then the NFC Topic.

The NFC Curriculum focuses on the participants’ connection to their culture and how they can relate to historical, traditional and modern views on financial education related topics along with the importance of community educators as part of developing that connection. The NFC Curriculum addresses commonalities among tribes, borrowing examples from individual tribes when necessary, to provide an opportunity for narrative content to be customized to tribal and urban Native communities.

Each NFC Topic has the following components listed in the appropriate teaching sequence:

1. **Pre-Assessment** - Recommended questions at the end of the guide. Additional questions can be added per the customized content in lesson narrative. Use information to direct lesson.

2. **Pre-Liminary Work** - Follow instructions included in NFC Instructor Guide for warm up/intro activities.

3. **Lesson Narrative** - Provides examples of various tribal histories and viewpoints to provide guidance on the type of subject material that should be introduced. The Lesson Narrative section is customizable to students in tribal communities and/or urban native settings and to different grade levels. This Implementation Guide provides learning objectives to guide content and suggestions on activities for each topic.

4. **Discussion** - Use questions included in supplement and/or tailor to the information presented.

5. **Research** - Follow instructions included in supplement.

6. **Presentations** - Follow instructions included in supplement.

7. **Wrap-up Journaling** - Follow instructions in supplement.

8. **Post-Assessment** - Recommended questions at the end of the guide. Additional questions can be added per the customized content in lesson narrative.
ALL ABOUT THE MONEY
Supplement for Hands on Banking Instructor Guides:

Elementary School: Unit 1, Lesson 1 – The meaning of Money (p. 2)
Middle School: Unit 1, Section 1 – Money and Banking (p. 10)
High School/College: Topic 1, Lesson 1 – You and $ (p. 8)

Learning Objective: Identify with the traditional and historical concept of money.

Present the content. Example activities can include:

1. Teacher or elder telling a traditional tribal story related to the topic.
2. Having students take pictures of items they find in their house that could be of value for trade.
3. Join PBS Kid’s Molly of Denali on an adventure to barter for traditional ingredients and prepare Grandpa Nat’s Nivagi recipe for the annual Qyah Ice Cream Competition. [Video link]
4. Listen to Native America Calling’s radio show on Indigenous Trade Routes: [Show link]

WEIGHING IN: WANTS AND NEEDS
Supplement for Hands on Banking Instructor Guides:

Elementary School: Unit 2, Section 1 – Needs vs. Wants (p. 22)
Middle School: Unit 1, Section 2 – Value (p. 14)
High School: Topic 1, Lesson 2, So, What Do You Want? (p. 11)

Learning Objective: Identify with the traditional and historical Native American (tribal) values of generosity, sharing and work.

Present the content. Activities can include:

• Teacher or elder telling a traditional tribal story
• PBS Kid’s Molly of Denali goes on a mission to find and return her Grandpa Nat’s drum and learns about the importance of generosity and sharing culture through song. [Video link]
• Have students take pictures of items they need or want in their house.
• Amazon wish list vs shopping cart activity
• Tribal hunting and gathering expert call, presentation or video
• Explore career paths in STEM
• Discuss paying for wants and needs
• College scholarship search
• Listen to Native America Calling’s radio show on Indigenous Trade Routes [Show link]
GROWING SAVINGS
Supplement for Hands on Banking Instructor Guides:

Elementary School: Unit 3, Section 1 – Savings Accounts (p. 37)
Middle School: Unit 3, Section 1 – Savings Accounts (p. 43)
High School/College: Topic 1, Lesson 4, Your Money Toolkit (p. 22)

Learning Objective: Identify with traditional tribal food systems and how they relate to modern savings.

Present the content. Examples include:

- Teacher or elder telling a traditional tribal story
- Interview someone at a bank or CDFI. Visit one online. [https://www.nwaf.org/2018/06/06/see-how-native-cdfis-are-a-win-win-investment-for-financial-institutions-in-indian-country/](https://www.nwaf.org/2018/06/06/see-how-native-cdfis-are-a-win-win-investment-for-financial-institutions-in-indian-country/)
- Tribal Finance expert call, presentation or video
- Budget for a meal, a project like a pow wow outfit, play station, etc.
- Trade something within a group.

YOUR FUTURE YOUR CHOICES
Supplement for Hands on Banking Instructor Guides:

Elementary School: Unit 1, Section 2 – Earnings (p. 11)
Middle School: Unit 1, Section 3 – Earning Power (p. 17)
High School/College: Topic 2, Lesson 1 - Making Your Way (p. 6)

Objective: Identify with traditional and historical backgrounds on tribal roles and duties and how they relate to modern times.

Present the content. Examples include:

- Teacher or elder telling a traditional tribal story.
- Explore tribal employment. Look up tribal council’s education background via LINKEDIN
- Search your tribe’s job board.
- Search AISES job board, look types of positions, i.e. senior level vs entry level.
- Explore what family members do for a living.

INVESTING IN THE FUTURE
Supplement for Hands on Banking Instructor Guides:

Middle School: Unit 5, Section 1 – Introduction to Investing (p. 82)
High School/College: Topic 4, Lesson 3 – Investing Basics (p. 26)
Objective: Identify with traditional and modern perspectives on tribal per capita and/or tribal economies.

Present the content. Activity examples include:

- Teacher or elder telling a traditional tribal story.
- Review tribal website to determine what types of income the tribe has.
- National Indian Gaming Association
- Oneida Nation Integrated Food System [https://www.youtube.com/watch?v=3xHjp_qevbc](https://www.youtube.com/watch?v=3xHjp_qevbc)
- Tribal Finance expert interview or video
- Examples of building assets i.e. home buying, mortgages, HUD 184
- Interview someone at a bank or CDFI. Visit one online: [https://www.nwaf.org/2018/06/06/see-how-native-cdfis-are-a-win-win-investment-for-financial-institutions-in-indian-country/](https://www.nwaf.org/2018/06/06/see-how-native-cdfis-are-a-win-win-investment-for-financial-institutions-in-indian-country/)

TRUE WEALTH

Supplement for Hands on Banking Instructor Guides:

High School/College: Topic 4, Lesson 5, How to Build Wealth (p. 47)

- Teacher or elder telling a traditional tribal story.
- PBS Kid’s Molly of Denali catches her first fish and follows the tradition of honoring one’s elders by offering her prized catch to Grandpa Nat. As students examine values, such as sharing with others and respecting elders, they learn social-emotional skills as well as the importance in Alaska Native culture of connecting to all living things [https://rmpbs.pbslearningmedia.org/resource/mod19-soc-firstfish/first-fish-molly-of-denali/](https://rmpbs.pbslearningmedia.org/resource/mod19-soc-firstfish/first-fish-molly-of-denali/)
- Organize volunteer project in your community.
- Visit elder center, youth programs, tribal recreation areas and other investments your tribe has made for community use.
- Research and visit Native non-profits in your community.

Project suggestions to tie in entire NFC supplement

- COVID19/disaster relief
Native Financial Cents Pre and Post Survey

Date:________________ Age:_____________ Grade:_________ Gender_________________

Circle what best describes your comfort level.

All About the Money

1. I can describe my ancestor’s traditional economy.
   Definitely   Maybe   Not Really   Definitely Not

2. I can give an example of what my tribe historically used for ‘money.’
   Definitely   Maybe   Not Really   Definitely Not

3. I can explain how money changes hands in an economy.
   Definitely   Maybe   Not Really   Definitely Not

4. I can give an example of what money means to me.
   Definitely   Maybe   Not Really   Definitely Not

5. I plan to share information with family, friends and other community members.
   Definitely   Maybe   Not Really   Definitely Not

Weighing In: Wants and Needs

1. I can give two examples of how my ancestors practiced generosity.
   Definitely   Maybe   Not Really   Definitely Not

2. I can explain work from a Native American view.
   Definitely   Maybe   Not Really   Definitely Not

3. I can identify how each of my family members contribute to our household.
   Definitely   Maybe   Not Really   Definitely Not

4. I plan to share information with family, friends and other community members.
   Definitely   Maybe   Not Really   Definitely Not

Investing in the Future

1. I can give two examples of things my ancestors saved for the future.
   Definitely   Maybe   Not Really   Definitely Not

2. I can explain how savings differs now than from what my ancestors practiced.
   Definitely   Maybe   Not Really   Definitely Not

3. I can give an example of how I use and save money.
   Definitely   Maybe   Not Really   Definitely Not

4. I have a checking or savings account or plan to open one.
   Definitely   Maybe   Not Really   Definitely Not

5. I plan to share information with family, friends and other community members.
   Definitely   Maybe   Not Really   Definitely Not
Growing Savings
1. I can give four examples of jobs my tribal ancestors had.
   Definitely  Maybe  Not Really  Definitely Not

2. I can explain how jobs have changed from the ones my ancestors had.
   Definitely  Maybe  Not Really  Definitely Not

3. I can identify the roles of my family in our household.
   Definitely  Maybe  Not Really  Definitely Not

4. I plan to get an education to be able to increase the amount I can earn.
   Definitely  Maybe  Not Really  Definitely Not

5. I plan to share information with family, friends and other community members.
   Definitely  Maybe  Not Really  Definitely Not

Your Future Your Choices
1. I can give an example of two types of income that my tribe receives.
   Definitely  Maybe  Not Really  Definitely Not

2. I understand what per cap is and whether my tribe issues per cap payments to tribal members.
   Definitely  Maybe  Not Really  Definitely Not

3. I can explain the difference between a long-term and a short-term goal.
   Definitely  Maybe  Not Really  Definitely Not

4. I plan on investing in the future because of the importance for achieving long term goals.
   Definitely  Maybe  Not Really  Definitely Not

5. I plan to share information with family, friends and other community members.
   Definitely  Maybe  Not Really  Definitely Not

True Wealth
1. I can explain the difference between what wealth means in a cultural/traditional viewpoint vs a modern viewpoint.
   Definitely  Maybe  Not Really  Definitely Not

2. I understand what building wealth means to my family.
   Definitely  Maybe  Not Really  Definitely Not

3. I understand the concept of trading and bartering and how it can relate in a modern context.
   Definitely  Maybe  Not Really  Definitely Not

4. I can give an example of taking an item and increasing the value of it.
   Definitely  Maybe  Not Really  Definitely Not

5. I plan to share information with family, friends and other community members.
   Definitely  Maybe  Not Really  Definitely Not