This curriculum, *Native Financial Cents: Supporting Financial Capability for Native Americans* was designed by the American Indian Science and Engineering Society under the direction of Sarah EchoHawk, AISES Chief Executive Officer with support and funding from the Wells Fargo Foundation.

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**Disclaimer**

All names and examples provided in this workbook are fictional. Any resemblance to actual individuals or their financial situations is coincidental.

This curriculum is intended for educational purposes only. It does not offer specific investment advice or recommendations and should not be relied on as legal or tax advice. Please seek the counsel of a qualified attorney, tax professional, or investment advisor for further assistance.

**More Information**

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Introduction

In partnership with the Wells Fargo Foundation, The American Indian Science and Engineering Society (AISES) developed Native Financial Cents: Supporting Financial Capability for Native Americans Curriculum (NFC) to engage Native communities in supporting financial education for youth and young adults.

Financial education is a critical component of workforce development, ensuring students and professionals can persist and thrive in their educational and professional endeavors while successfully managing personal finances. Financial skill development help students and early career professional to advance more quickly both personally and professionally. Additionally, this financial knowledge will extend beyond personal finances to positively impact workplaces and communities, given the financial principles learned are not exclusive to individual use, ultimately having a ripple effect throughout Indian Country.

Learning money management skills at an early age can help youth prepare for a stable and secure financial future. AISES’ NFC Curriculum was designed to supplement content from Wells Fargo’s Hands on Banking® Curricula which provides financial education for elementary, middle, high school, and young adults to help students start their financial lives smart and strong.

The NFC curriculum incorporates Native customs, traditions, and culture so that content will be more relevant and easily understood and applied by Native learners. The curriculum focuses on the importance of the participants’ connection to their culture, and the important role of community educators as part of that connection. The curriculum addresses commonalities among tribes, borrowing examples from individual tribes when necessary, and also provides an opportunity for narrative content to be customized to tribal and urban Native communities. This curriculum falls into 4 categories:

• Culturally-relevant: Culturally-relevant curriculum empowers participant intellectually, socially, emotionally and politically by using culture to impart knowledge skills and attitudes. Culturally-relevant curriculum utilizes the backgrounds, knowledge and experiences of the participants to inform the curriculum, e.g., including Native values in the implementation of the curriculum.

• Culturally-Informed: Culturally-informed curriculum refers to curriculum that, during development, includes specific cultural components. Users of the culturally-informed curriculum learn about and engage with the cultural components of the curriculum.
• Project-Based: Project-based curriculum allows participant to gain knowledge and skills by working for an extended period to investigate and respond to authentic, engaging and complex questions, problems or challenges.

• Life-Stage Appropriate: This curriculum is designed to be appropriate for a variety of participants in different stages of their life from elementary school age to young adults.

This program is delivered through Ambassadors who are certified to teach the curriculum through participation in a Train-the-Trainer Workshop. The certified Ambassadors conduct multiple community and school-based trainings. While this project is anticipated to certify trainers and instruct elementary, middle school, and high school students throughout the U.S., the results from this project will potentially benefit thousands of American Indian/Alaska Native students nationwide by serving as a community-based education model.

The goal of the Native Financial Cents curriculum is to increase the financial knowledge, capacity and confidence of Native learners within their communities and educational institutions and throughout Indian Country through development and access to culturally contextualized curriculum and training opportunities. The long-term impact of this project is to increase the financial capability of Native youth and professionals.
Instructional Guide

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“The Hands on Banking® program is a free public service provided by Wells Fargo. You may also access the program anytime at www.handsonbanking.org | www.elfuturoentusmanos.org.”
Introduction

When students participate in a learning environment, they bring with them a personal and social reality that impacts their learning. As facilitators of learning, we can either choose to ignore these realities or we can embrace them and make conscious choices about curriculum and instruction creating opportunities for learning that will become embodied in the students’ daily practice. In order to apply this concept, it is important to acknowledge the unique abilities, culture and traditions that influence Native learners.

Every learner brings a reservoir of knowledge that resides in their personal experience as a member of a family, a member of a community and a historical being that has been influenced by culture and heritage. Ignoring these experiences threatens to omit them from impacting learning and leaves this valuable personal and social history untapped.

Learning is most effective when the learner is given the opportunity to apply prior knowledge to new experiences. Knowledge becomes embodied when it is enriched by personal reflection that considers immediate reality, cultural influences and traditions that create a framework for life. The more meaningful and relevant the concept, the easier it is to learn.

“Culturally relevant teaching” means validating the culture of the students by including learning experiences and knowledge that derive from the culture of the students themselves. It looks not only at the individual students, but also to the community and culture from which the students come as a source of curricular experiences (Saphier and Gower, 1997).

An integrated, culturally responsive, course of study uses materials and resources that link traditional knowledge and culture to the curriculum. The use of tribal art, history language, geography, literature and science can infuse the educational experience in relevance that will serve the needs of the Native student (Cramblit, 2014).
INSTRUCTIONAL STRATEGIES OVERVIEW
Instructional Strategies Overview

Importance of Cultural and Historical Context

For all students, especially Native students, it is important to provide cultural and historical background information on the topic being taught. This background information enriches the curriculum and relates topics to the students’ personal lives.

1. Traditional learning in many tribes begins with a historical or moral lesson before the actual lesson is taught – what did they do, what motivated them, what was successful, what was challenging, what was the outcome?

2. Native students learn more by doing than by listening. It is important to provide opportunities for students to take an active role in the lesson. Each lesson will include activities that challenge students to research, investigate, create, and demonstrate.

3. Having students conduct research on their own tribe’s history will enrich their learning experience. Students may develop new insights into their history by learning about their Native traditions. For example:

   a. In many of the Plains tribes, their economy was based on hunting and gathering, in addition to making most of the personal items needed for everyday life.

   b. In the Southwest region, where tribes were more stationary, their economy was based on farming and trade. While the Southwest people made most of their personal items, they would trade for the materials to make them.

   c. Eastern Coastal tribes, after contact, learned the use of money for trade, so the Iroquois began making Wampum Belts out of leather and beads. These “belts” were used to buy what the people needed.

This section provides an overview of instructional strategies, techniques, tools, and activities that ambassadors will find helpful in supporting Native student learning styles. These strategies are important in creating a positive learning environment in which students will thrive.

Personalized instruction is the key to making curriculum relevant. Recognize that within each learning goal and objective lies multiple opportunities for students to discover personal applications to their lives.

Students are more connected to the learning activities when the teacher is fully engaged. Facilitation skills include paying attention to the dynamics, the mood of the group and the degree to which each student is focused on learning. This requires intentional observation of the group dynamics and individual engagement. Through careful observation one can determine when it is time to re-teach, review or move forward to the next step. Questioning and listening are also valuable tools in making these determinations. The ultimate purpose of a question is not to identify a student who has the right answer, but to identify those who are confused, lost or detached from the learning experience.
Consider enhancing the traditional lecture format for delivering information with a more interactive discussion forum. Here students can relate to the concepts being presented by listening to the views of others and participating in creating knowledge. In a discussion format, the instructor’s role shifts from delivering information to asking strategic questions that will encourage students to uncover information. In a discussion the questions are critical to reaching the objectives. The questions should be designed to encourage interaction, reflection, and making connections between what is known and what is discovered. “Wait time” becomes important. After posing a question, wait until everyone in the class has time for reflection. The purpose of the responses is not to get the “right answer,” but rather to generate further dialogue.

Visual learners appreciate seeing concepts in a variety of formats that enrich the learning concepts. Incorporating multi-media into instruction enhances the delivery of the curriculum. PowerPoint presentations, computer-assisted instruction and boards and charts are examples of ways to create visual aids. Asking students to participate in the creation of these visual representations not only gives students a way to incorporate their learning but will also serve as an assessment of the extent to which they have comprehended the information.

Assessing the students’ learning should incorporate multiple criteria. Assessment strategies can include traditional objective measures. Assessment is not only a culminating activity but should be woven throughout the entire curriculum. It is important to pre-assess the students’ knowledge prior to beginning instruction. Pre-assessment provides information identifying how much the students already know about the subject. This information informs where to begin teaching, the range of abilities within the class and how much growth is accomplished at the end of the instruction. Subjective strategies should also be included that consider the students’ ability to self-assess their awareness of the concepts, their ability to advocate for what they need to further their understanding and to reflect upon the next steps in their cognitive and emotional development.

The instructional techniques, tool, and activities below will support the Native Financial Cents curriculum. Throughout this curriculum are suggestions for application of these techniques.

1. **Group Investigation**
   Native students often are most comfortable interacting in small groups. Their life experiences in their family and community revolve around cooperation and working together for a common goal.

2. **Journaling**
   Students require time for data gathering and reflection. A journal is an excellent way to keep track of ideas, thoughts, and plans. It provides an opportunity for students to return to previous notes, reflect on their growth, and identify the areas that will become next steps in their learning.

3. **Hands on Learning Projects**
   Students learn by doing. In order to demonstrate their understanding, students will be asked to create products that encompass aspects of imagination, design, and construction to demonstrate their grasp of the concepts and ideas.
4. **Research**
   Because cultural and historical context is critical to the understanding and assimilation of learning, students will be asked to research their tribal background as it relates to the lesson objectives. This research may take a variety of forms including identifying resources, gathering information, surveys, interviews, and online learning.

5. **Presentation**
   By explaining their ideas to others, students demonstrate their ability to organize their thoughts, prioritize what is most relevant, plan the best way to deliver their information, and communicate their findings.

When applying any of the above strategies and techniques, we encourage you to refer back to this section for rationales and lesson plans.
Lesson Plan: Group Investigation

Rationale:
Group activities promote affiliation and interpersonal skills and also provide opportunities for collective inquiry and other problem-solving experiences. The individual gains mutual support during the time spent learning problem-solving behaviors.

Goal:
The student will interact successfully as a member of the group to produce the desired outcome. This outcome will be defined both academically and socially. For example, the group will design and produce a plan for contributing to a savings account on a monthly basis. The group will work together collaboratively and reach consensus each time that a decision is made that is relevant to the outcome.

Objectives:
In group work, objectives must be identified that are appropriate both academically and socially.

*Academic:*
Identify 3-5 content-specific outcomes that must be accomplished. These outcomes will be found in the content of the Section that you are studying. Often these outcomes may be found in the “Key Points”. These outcomes should be explicitly reviewed with the students to make sure that they are clearly understood.

*Social:*
As important as the content outcomes are the social outcomes. If a group is unsuccessful in completing a project, it is important to be able to identify the cause. Did the group not understand the academic concept or were they unsuccessful because of poor group dynamics? These social outcomes will often be the same from one group activity to another and will become increasingly more sophisticated as groups have opportunities to practice and improve their group skills.

Examples of Social Group Skill Objectives:
1. Identify roles of group members (e.g. recorder, timer, facilitator, reporter).
2. Be responsible for your assigned task.
3. Assist group members who may be struggling.
4. Be a consensus builder.
Lesson Sequence:

Group investigation may consist of the following events:

1. Students are given a dilemma.
2. Students discuss their reactions.
3. Students identify the problem.
4. Students make a plan and discuss roles.
5. Students carry out the plan.
6. Students reflect on their experiences.

The sequence of the lesson is important in order to help students organize their time, stay on task and meet deadlines. Students should be given a clear road map which includes where they will begin, the steps that are necessary for successful completion and what the outcome for the group will look like when the task has been accomplished. The more specific this sequence is, the less ambiguity the students will experience during the group work process. If the task is not successfully completed, you may need to review this area to determine if an important step was not identified and therefore, missed by the group.

Outcomes:

What does successful completion for this group project look like both academically and socially?

The answer to this question academically will be articulated with the Section that is being taught. There may be different levels of outcomes: specific learning objectives accomplished, and a product produced to showcase the objectives. For example, if the goal is to produce a plan for regularly contributing to a savings account, then the academic outcome might be a computer-generated spread sheet that can be modified monthly as savings contributions are made. The categories of this spread sheet must reflect the “Key Points” in the Section being taught.

Socially, the outcomes should reflect a cohesive group dynamic in which everyone contributed equally to the successful completion of the outcome. This can be informed by teacher observation during the group process and student feedback.

Assessment:

The most comprehensive assessment practice is one that uses multiple criteria to measure success. This requires intentional observation on the part of the teacher, peer feedback and self-reflection.

An assessment plan includes identification of specific knowledge that was focused on in the Section, the success of delivery is measured by peer feedback and self-reflection as individual students report their relative comfort level with the learnings.

The assessment instruments used may be traditional formats including objective tests, oral feedback from classmates regarding the overall effectiveness of the presentation/product and an opportunity for students to record their comfort level with the content and the group process in their journals.

The purpose of a comprehensive assessment is to not only determine how well individuals grasp the information, but also to effectively personalize and individualize the next steps in learning to each student based upon his/her readiness to move on.
INSTRUCTOR NOTES
Lesson Plan: Journaling

Rationale:
Journal writing has been used for many years in classrooms. Instructors use journaling as a way for students to reflect upon their thinking and connect information that they know with what they are learning. Journal writing is also an excellent form of self-expression. Journaling is a way student can process their thoughts, feelings, opinions and emotions on paper. Journals offer students a place where they can take notes, record information that they want to think about, self-assess their progress and identify “next steps” in their academic and personal growth.

Goal:
Through journaling, students will be able to highlight thoughts and perceptions about course content. Students will express in writing their understanding of, reflections on, response to, or analysis of an event, experience, or concept.

Objectives:
Journals may be incorporated into instruction in a variety of ways:

1. Preview activity
   a. Ask students to write about what they already know about the topic of today’s lesson.
   b. Ask students if they already have an opinion about the topic.
   c. Ask students to reflect upon yesterday’s homework assignment: what was most helpful, what was most challenging and what additional questions were generated?

2. Summarize opinions before and after instruction
   a. Ask students to become self-aware. What preconceived ideas do they have before they begin the lesson? Have their ideas changed as a result of their learning experience?

3. Relevant questions
   a. Ask students to self-advocate. What questions do they have about the topic before learning begins? At the end of the lesson, what further information do they need to feel fully informed and able to make a decision? Do they know where to go to continue their investigations?

4. Recording Interviews
   a. The journal may become a part of the interview process. It may be used to develop and record relevant interview questions and document responses.
b. Incorporate an opportunity for students to reflect on the results of the interview. This includes noting the variety in responses and their feelings about the responses. What did they learn and how do they value the reflections of others?

5. Assessment
   a. Encourage self-assessment by providing a channel of inner communication connecting self-awareness to the increase of knowledge and application of course content.
   b. As students practice and apply self-assessment within their journals, they are developing a critically important life-long skill.

Lesson Sequence:
Journaling increases student engagement, provides a place for students to document their learning journey, and encourages further investigation.

1. Begin the first lesson with an introduction of the concept of journaling; the rationale, goals, objectives, and purpose.
2. Ask students what experience they have had with journals. How is this class journal exercise similar and different from the journaling that they have experienced?
3. Provide students with a notebook and give them time to personalize it with signs, symbols, pictures and words that represent their thoughts and feelings.
4. Begin the first class with a journal exercise that will encourage students to use their journal skills.
5. Create opportunities in each lesson to use the journal in some way. This may include incorporating it into homework assignments, assessment activities, and wrap-up activities for each lesson reflecting on their learning experiences.
6. Throughout the course, take time to look at each student’s journal. This is not meant to be a grading opportunity, but rather a way for you to look for academic and personal growth in the use of the journal and the quality of the self-reflective entries.

Outcomes:
Journaling encourages students to modify their ideas, thoughts and beliefs through critical reflection. They become able to consciously make and implement plans that bring about a more sophisticated and improved way of approaching their world.

You may find it helpful to pose questions to jump start the journaling process:

1. What were the three main things that I learned from this lesson?
2. What did I previously think was true, but now question?
3. What questions do I still have?
4. What was new or surprising to me?

5. How have I changed in my mind as a result of this lesson?

6. One thing that I learned in this lesson that I may be able to use in the future is…

7. I am still unsure about…

8. Ideas for action, based on this lesson…

**Assessment:**
While the assessment of the journaling activities is on-going throughout the course, a final journal activity is suggested to assist students in the areas of self-awareness, self-assessment and self-reflection:

1. Ask students to review all of the journal entries that they have written throughout the course.

2. Have students identify their growth in the following categories:
   a. Academic learning: In what ways do my journal entries demonstrate academic growth? What are the significant learnings that I have made as a result of my participation in this course?
   b. Self-awareness: Have my opinions about my personal finances changed? In what ways?
   c. Self-Reflection: What are my next steps in becoming financially responsible? What am I looking forward to achieving?
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Lesson Plan: Project Based Lesson Plan (Hands on Learning)

**Rationale:**
When a teacher steps back and assumes the role of coach and facilitator, student learning increases. With this strategy, students take ownership of their work and build autonomy and self-confidence. Hands on learning projects engage the students in all phases of the learning process: imagination, creativity, planning, acquiring knowledge, designing, building and assessing. The more responsibility a student assumes, the greater the commitment to learning and the more a student with be able to practice and apply the information.

**Goal:**
The student will be able to identify a problem or task and create a plan for exploring and investigating for the purpose of addressing the task. Students will not only acquire the academic knowledge required to address the problem but will develop the social/emotional skills necessary to develop confidence in their ability to make decisions, solve problems and apply knowledge and skills to accomplish a goal.

**Objectives:**
The teacher changes roles from “sage on the stage” to “guide on the side.” Project-based learning activities incorporate the following objectives:

1. **Encourage Inquiry:** Allow students to think for themselves. Provide students time in class to reflect and consider their options.
2. **Challenge Students:** Your role is not to give the answer, but to pose questions that are thought-provoking, challenging and are geared to real-life solutions.
3. **Intervene when Necessary:** Intervention does not mean providing the answer or solution, but rather, to ask questions that will encourage students to get back on track, identify road blocks to success and imagine solutions that are effective and unique.
4. **Encourage Out-of-the-Box Thinking:** Project-based learning acknowledges that there is no one right answer. The emphasis is on developing creative thinkers, problem-solvers, decision-makers, designers and developers.

**Lesson Sequence:**
1. Identify a problem, question or task to be addressed.
2. Develop a plan for creating a solution.
3. Identify the skills necessary to execute the plan.
4. Devise a strategy to acquire the skills.
5. Research: Choose, explore and communicate the data.
6. Create: Imagine, design and build a solution.
7. Investigate: Ask questions, test hypotheses and improve the product.


Outcomes:
Students will begin to think in terms of the bigger picture. Rather than focusing on the memorization of facts in order to pass a test, students will take responsibility for their own learning. The end goal of the project is not to please the teacher. The result is to take responsibility for one’s own learning, to see learning as making connections, thinking critically and applying what you know to real life.

Assessment:
Since there are no right or wrong answers to student exploration and investigation, assessment is subjective and reflective. With your students, identify what the end result will look like academically and emotionally. Using their journal, ask students to assess their abilities in these areas before they begin the project-based process. Throughout project development, ask students to reflect on the successes and challenges that they are experiencing. At the end of the project, have students revisit their thoughts and feelings in the beginning and compare them with those at the end. Ask them to draw conclusions and identify their successes and areas for continued growth and development.
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Lesson Plan: Research

Rationale:
In order to provide students with a culturally contextualized curriculum it is important that they possess the ability to research their own tribal heritage. Native students throughout the United States have diverse traditional, cultural and historical experiences and backgrounds. A curriculum that does not recognize this and provide opportunities for students to explore these backgrounds fails to personalize and individualize the curriculum. Research is a way to provide students with the specific background and experiences that exist culturally and geographically between tribes throughout the U.S. It is important that students have an opportunity to acquire and practice the diverse set of sub-skills necessary to be an effective researcher.

Goal:
To provide students with a variety of opportunities to find relevance within the curriculum as it applies to their specific cultural heritage and current family and community experiences.

Objectives:
Identify and practice research skills:
2. Critical Thinking: Narrowing the topic, identifying and isolating the critical questions to look for, evaluating research results.
3. Strategic Thinking: Knowing what tools and procedures are appropriate for different research questions.
4. Interviewing Techniques: Knowing how to create a series of relevant questions that can be used to effectively gather the information specifically required for completion of the task.
5. Integrating Skills: All of the above skills may work together in becoming a successful researcher.

Lesson Sequence:
Research may consist of the following:
1. Identify the “big picture”: what are you looking for?
2. Identify Sources: Have you found the best source for the information you are seeking?
3. Dive In: Keep asking relevant questions that will take you to the next level?
4. Self-Assess: Identify ways to know when you are satisfied that you have accomplished what you set out to do.

In research, as in other instructional strategies, it is important to prioritize what you want to accomplish and continually assess whether or not the data that you are collecting is moving you toward your academic and/or personal goal.
Outcomes:
Clearly identify the purpose of the learning experience. Until students are able to articulate what they are exploring and what their discovery looks like, they will have a difficult time recognizing when they have done a sufficient amount of research to accomplish their task.

Each lesson will have “Key Points” and/or key questions that are provided to guide the students’ research. Use this information in the beginning as an introduction to the research process, review this again during the process to help students stay on track and recap toward the end of the process to assist students in determining if they have accomplished their goal.

Assessment:
The assessment for successful completion of the research process is measured at an academic/content level and at an instructional/process level. A student’s academic research has been successful if the target questions/key points have been thoroughly addressed. The processes involved in becoming a successful researcher evolve with opportunities for application and practice. While it is helpful for the teacher to provide feedback to the student on their observations and assessment of successful completion of the task, it is the student’s self-assessment of their success that is critical to their growth. Self-reflection in identifying “next steps” is key to a student’s personal and academic growth and development.
INSTRUCTOR NOTES
Lesson Plan: Presentation

Rationale:
Oral communication is a highly valuable skill that is becoming lost in a world of emails, texts and tweets. There is a new generation of youngsters and young adults for whom speaking-discussion or a group presentation is frightening. If it is true that “practice makes perfect,” then it is no wonder that students may find themselves dreading speaking in a formal setting, there are fewer and fewer opportunities to practice. Effective presentation skills foster student learning by establishing clear communication and helping students to engage in the learning process. While it might begin for a presentation, practicing public speaking will carry over to important life experiences and help students build self-confidence, poise, and learn to communicate effectively in a variety of settings.

Goal:
The student will be able to select a topic, create a presentation that will provide information on that topic, and deliver the presentation to others in an interesting, informative and engaging way.

Objectives:

Academic Content:
(This will be provided in the curriculum of the section that you are teaching.)

1. Select an appropriate topic.
2. Narrow the topic so that it can be comfortably delivered in the allotted time.
3. Create an outline of the important points to be covered.
4. Create visual aids, when appropriate, to enhance the understanding of the topic.
5. Present the information clearly.
6. Check for understanding.

Presentation Skills

1. Identify the elements that will be used to deliver the information including, demonstration, visual aids, technology, etc.
2. Identify a plan for connecting with the audience including the use of questions, anecdotes, humor, etc.
3. Practice speaking clearly and loudly enough to be heard by everyone.
4. Engage the audience with opportunities to interact and provide feedback.
5. Consider a variety of elements of delivery including, making eye contact, speaking with enthusiasm and relating subject matter to life experiences.
Lesson Sequence:
A successful presentation begins with identifying an appropriate topic and carefully planning the content and delivery of the presentation.

1. Select a topic. While it is possible to assign topics, students will be more engaged and enthusiastic about the presentation when they have had an opportunity to identify the topic they would like to present.

2. Narrow the topic. Select the information that will be presented in order to effectively communicate the essential information in the time frame provided.

3. Identify what listeners will learn from the content of this presentation.

4. Create an outline for presenting the information. The outline should have enough detail that the ideas are clear but should consists of words and phrases that cannot be used as a script, but rather guide the explanation.

5. Select and design appropriate supporting materials that most effectively enhance the topic.

6. Practice the delivery of the presentation until a comfort level is established and delivery is smooth and relaxed.

7. Build in opportunities to interact with the audience including time for comments, questions and feedback.

8. Create a feedback form for the audience that will provide them with an opportunity to explain what they learned from the presentation. How does this compare with what was identified as intended learning?

Outcomes:
A successful presentation is characterized by engaging the listeners in both the content and the delivery of the information. The audience should provide feedback in terms of what they learned from the presentation and suggestions for improvement.

With each presentation it is anticipated that the presenter will improve both content identification skills and delivery skills. This feedback can be reflected by teacher observation, audience participation and self-reflection.

Assessment:
In presentation development, both content and process are considered. Students should demonstrate improvement in topic selection, identification of appropriate supporting details and visual aids, and organization of the introduction, body and summary of the presentation. The process of delivery should improve in voice, clarity, tone, eye contact and movement.

When considering the evaluation of presentation skills, it is as important to assess the presentation itself relative to the improvement of skills over time and with practice. Teacher input, student feedback and self-reflection are key in developing a comfort level with oral communication skills.
INSTRUCTOR NOTES

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NATIVE LEARNING STYLES
Native Learning Styles

Research indicates that Native student learning is characterized by factors of social/affective emphasis, harmony, holistic perspectives, creativity and nonverbal communication. These factors suggest the need for curricular modifications, instructional interventions, and multi-faceted assessment techniques.

Consideration should be given to the following learning style classifications:

1. Field-Dependence/Field-Independence
2. Perceptual Strengths (Visual, Auditory, Kinesthetic)
3. Reflectivity vs. Impulsivity
4. Cooperation vs. Competition

Field-Dependence/Field Independence

Native students tend to be more comfortable in a field-dependent learning environment. These students are more holistic, global learners. They begin with the “big picture”. Field-dependent students are right-brain dominant and highly visual. These students consider relationships and view authority figures as opportunities for guidance listening to the views of others to inform their decisions.

Perceptual Strengths (Visual, Auditory, and Kinesthetic)

Native students tend to be visual learners. Visual learners appreciate a variety of visual learning opportunities such as charts/graphs/pictures, films and demonstrations. Native students experience learning by observing how parents and elders teach through demonstration (e.g. modeling), providing the opportunity to watch and imitate. Instructional settings that provide opportunities for visualization can create comfortable learning climates. Instructional activities that have been designed for non-Native students by instructors who have experienced traditional teacher training are heavily dependent upon auditory practices including presentations, lectures, discussions, and oral instruction, and place Native learners at a disadvantage.

Reflectivity vs. Impulsivity

Native students tend to be reflective learners. Reflection in instruction settings appears as creating opportunities to stop and consider options before responding. The instructional implications include providing longer “wait times” before responding, examining all sides of an issue, providing a variety of opportunities for data collection and allowing for greater accuracy and detail in decision making. Conversely, impulsivity tends to expect more immediate responses with less attention to details in reaching conclusions.
Cooperation vs. Competition

Native students tend to be more comfortable in a learning atmosphere that is intentionally designed to encourage cooperation over competition. Native students recognize the value of people over possessions. Possessions are values to be shared. The more one shares with others, the more respected they are within the community. This translates to instruction settings as students are more comfortable participating in instructional strategies that incorporate cooperation, and activities that bring students together to accomplish a common goal.

Instruction Settings Implications

Native culture plays a critical role in determining learning styles. While the overarching reality is that every student is an individual with unique strengths and challenging areas that impact learning, Native students embody tendencies toward strength in visualization, reflection, cooperation, and holistic creativity. Personalizing and individualizing curriculum and instruction for all students is the key to creating a learning environment in which success is the expected outcome. By respecting the cultural and historically traditional background of Native students, learning can become a life-long expectation.

REFERENCE:

INSTRUCTOR NOTES
CURRICULUM SUPPLEMENTS
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)

Lesson Narrative

For all students, especially Native students, it is important to give them cultural and historical background information on the topic being taught. This is so they can relate it to their own personal lives. Traditional learning, in many tribes, begins with a historical or moral lesson before the actual lesson is taught – how and why they did what they did; what worked and what didn’t; what the outcome was, etc. Native students learn more by doing than by listening, so it’s important for them to take an active role in the lesson which may include discussion, research, interviews, hands on projects, presentations, and peer reviews.

Having the students conduct research on their own tribe’s history will have a deep meaning for them. A few examples of what they may discover about their history include:

- Many of the Plains tribes’ economy was based on hunting and gathering, in addition to making most of the personal items needed for everyday life.
- In the Southwest region, where tribes were more stationary, their economy was based on farming and trade. The southwest people, too, made most of their personal items, but would trade for the materials to make them.
- Eastern coastal tribes, after contact, learned the use of money for trade, so the Iroquois began making Wampum Belts out of leather and beads. These belts were used to “buy” what the people needed.

Giving the students an idea of historical use of “money” will help them in making decisions on how to use it today in their own personal lives. During their research into the tribe’s history, students will see that their ancestors did not waste anything in order to survive. Through this, the desired outcome is to teach Native youth how to save money for future needs and to use it for “needs” first and “wants” second.

Preliminary Work:

1. Survey the students on their understanding of money and the use of money.
2. After discussing the key words given in the Hands on Banking Instructor Guide (Depreciate, Direct deposit, etc.), ask each student what other key words they can think of for “money.” Write these on the board.
Discussion:
Wells Fargo Hands On Banking includes some discussion questions. See HOB Instructor Guide: “Start the Discussion” (pg 8).

Discuss with the students what their understanding is of Native traditional uses of “money.”

1. How did their ancestors obtain the things they needed?
2. How important was trade in their economy?
   a. Who did they trade with and for what?
   b. What did they use for trade?
   c. Was trade different for them before and after contact with Europeans?
      i. How?
      ii. What affect did the change have?
      iii. Why?
3. In addition to trade, what did their ancestors use to get what they needed?
   a. Hunting and Gathering?
   b. Farming? Growing Crops and Raising Animals?

Research:

1. Have students conduct some instructor-led research on traditional forms of economy in their own tribe and current use? Example: How does their tribe take care of its members (medical, education, etc.)?
2. Have students interview their families on the following:
   a. How do they perceive money and its use?
   b. What is the most important thing to remember about money and its use?
   c. What does money mean to each person and the family as a whole?
   d. In their history, what was the form of “money” and how was it used?
   e. Compare traditional/historical use of “money”, and how money is used today.

NOTE: Remember each group you teach will be of a different tribe and living both on/off the reservation so adjustments to the curriculum will be needed each time.
Presentations:
1. Have the students create a presentation on their research findings using poster board or a PowerPoint presentation.
2. Presentations should include visual, audio, and hands on materials.
3. Schedule a day for student presentations.
4. Give the students the presentation evaluation form (in supplemental materials) for peer evaluations.
5. In a group, discuss what students learned from today’s presentations.

Wrap-up Journaling
This journaling entry will give the students a chance to reflect on what they have learned about themselves and family in relation to money and its use.
1. Hand out journal notebooks to students (provided).
2. Ask students what more information they would like on the subject.
3. Let students know the next topic is “So what do you want?” and ask them to come prepared to discuss their “wants” and “needs” for their future.
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**NOTE:** Use these pages to write notes to help you with future trainings.
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)

Lesson Narrative:
In many Native families, the focus is on the group, not on the individual. In this lesson, “So, What Do You Want?” it is important to remember Native values of caring for the whole community. Your students may want to include in their “wants” and “needs” the concept of caring for their family.

Preliminary Work:
Share with your students the information below from the Office of Indian Education, Minnesota Department of Education:

American Indians had and continue to have a distinct value system. The center of this system is respect for the Creator, elders, family, community, Mother Earth, and land. Respect is manifested through such behaviors as practicing traditions, learning language, listening, cooperating, honoring elders, non-interference, showing patience and tolerance, acceptance, humor, humility, gratitude, and respect for all living things.

Generosity/Sharing
Generosity and sharing are important parts of the cultural value system of the people. Communities demonstrate this concept through the giveaways that often occur at community powwows. The response of a tribal community during a family crisis such as an accident or death is very generous. Adults continue to share traditional gifts. Hunters share with extended family, elders, and families known to be in need. Other traditional people often share wild rice or maple syrup with extended family members living in urban areas who do not have access to these gifts. Children are taught to share belongings to such an extent that in schools some children share everything they have. American Indian children may think that majority children have been taught in the same way. The value of generosity and sharing ensures the survival of the group. Sharing takes place not only among family members who live together but also among the extended family, which includes many relatives and sometimes the community. Generosity can be seen in the form of money, clothing, food, emotional support, and helping to take care of each other’s children, especially in crisis situations.

Work
American Indians value work and productive activity. A person has the responsibility to provide for one’s family and extended family, to nurture the children and to contribute to the well-being of the tribe or community. In today’s world those responsibilities are carried out in the workplace in addition to practicing the old ways. The work a person does is valued as a means of carrying out responsibility to family and community, rather than working for the sake of working. A person is valued for being rather than doing. It is important to do one’s share. People at every age level have
important work to do. There are no menial jobs; all work is equal, and one should do one’s best.

Give copies of this graphic to your students

Discussion:
In groups, have the students discuss their understanding of generosity and generosity, and teachings from within their culture and how that affects their planning for their future. Give them at least 10-15 minutes for this discussion. Ask for a volunteer to write down what is being said and have another student to be the reporter. At the end of their discussions, the reporter will let the whole class know what was said in their group.

Have a volunteer write the main ideas on the board. After all the groups have reported out, have a class discussion.

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LEARNER OUTCOME
Students will be able to demonstrate an understanding of the American Indian values system.
Research:

Students will interview their families on the following:

1. What were the traditional values in their own tribe regarding the care of the family vs. the individual?
2. What were the responsibilities of the individual for the community’s welfare?
3. How do family members see those values working today in their lives?
4. What are the expectations of the elders for the youth regarding caring for family and community?

Presentations:

Have each student report their findings to the class.

Wrap-Up Journaling:

This journal entry will give the students a chance to reflect on what they have learned about themselves and family in relation to family values on caring for themselves and the family/community.

1. Ask students what additional information they would like on the subject.
2. Let students know the next topic is “How Money Works” and ask them to come prepared to discuss their ideas on the function of money in their lives.
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*NOTE: Use these pages to write notes to help you with future trainings.*
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)

Lesson Narrative:
Traditionally, Native forms of “Savings Accounts” were used to store food and supplies collected in the fall in a cache for winter. Many plains tribes would hunt buffalo, deer, elk and gather fruits, nuts, grain, and berries. The Iroquois nations would gather fish in addition to what they could find growing on the land. Similarly, for the northwest tribes where salmon was plentiful. To preserve these foods, Native people would smoke and/or dry them for easy storage and to prevent spoilage. In the areas where corn and other grains were grown, Natives would first dry and then grind up the grains using a stone and pestle.

Preliminary Work:
Do a quick survey of the class asking:

1. Who in the class currently has a bank account? It could either be for themselves or their family.

2. Does anyone have a “job” or chores they do to earn money? If not, how do they get their money?

3. How easy is it to save money?
Discussion:
Discuss with the students their understanding of traditional ways of saving:

1. How did the ancestors in their particular tribe save for the future?
2. What did saving for the future entail?
3. Was it done individually, family, or community? How and why?
4. Have them compare how saving was done in the past with saving now.

Research:
1. Have your students research how Native people – individuals, communities, tribes, nations - use the current systems for saving and using money.
2. What do these groups use money for and why?
3. Interview peers about how they save and use money.
4. How many of their peers have savings and checking accounts?

Presentations:
Have students report out to the class their findings from their research.

Wrap-Up Journaling:
This journal entry will give the students a chance to reflect on what they have learned in this lesson.

1. How do they see the information they have just learned fitting into their lives?
2. Will they use the tool kits offered in the lesson personally? Will they share it with others?
3. Ask students what more information they would like on the subject.
4. Let students know the next topic is “How to…” and ask them to come prepared to discuss their experiences in using bank accounts.
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NOTE: Use these pages to write notes to help you with future trainings.
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

Lesson Narrative:

Traditionally, each member of the community had a particular job (i.e. leader, educator, hunter, tool maker, cook, child rearing, etc.). Native societies were egalitarian in nature. All jobs were equal as were the people who did them. Women's and men's responsibilities were thought of as parallel rather than hierarchical. In the egalitarian Native societies, authority was dispersed, and decisions were made by those who would be carrying them out. People contributed according to their abilities and interests. The term leader is used because no one in the community had the right to “govern” over another. Governance is commonly defined as the exercise of authority, control, or power. Given this definition, American Indians did not traditionally “govern” themselves and it is inaccurate to try to fit American Indian leadership paradigms into this conceptual framework.

While it is true that the Native women generally played a subordinate role in ceremonial life and lacked formal political power (no women signed treaties), they had a type of political power that contemporary American women lack. In many societies, women owned the lodge, tipi, and its contents. In agricultural societies, she owned the fields, seeds, farming implements, and the right to trade their surplus crops. In societies that hunted, women made the decision on where to camp. Native women had the right to divorce, and since they owned the home, men were “put out” of the home. Native women were held in high esteem for their craft work and healing abilities.

Native men were responsible for hunting, defensive and aggressive warfare, manufacturing of weapons, and many of the community political and religious operations. Their duties often took them away from their homes and it was dangerous work.

At the end of the 19th century, there was an attack on these traditional roles by the U.S. government. Native men were to become farmers, blacksmiths, etc. while Native women were expected to be “civilized” like European American women by becoming housewives. Although these changes were resisted by Native people, many of the Native men's traditional roles quickly disappeared. The job of caring and supporting the families fell on the shoulders of women. You can still see this shift today.

On Plains reservations in the beginning of the 21st century, women are more likely than men to have completed a high school education and to hold jobs outside of the home. Women are often the primary providers for their household, while their partners take over child care, cooking, and cleaning.
**Preliminary Work:**
Review the statistics given in the Hands on Banking lesson to find if they apply to Native teenagers. For example, 70-80% of U.S. teenagers have worked for pay at some time during their high school years.

**Discussion:**
Discuss with the students their understanding of traditional roles within families and communities.

1. What are the ancestral roles of people in their tribe?
2. How did their ancestors view these roles?
3. How are the roles of their ancestors viewed today?
4. What are the roles of men and women today?

**Research:**

1. Have your students research the demographics of their own tribe in the area of family make up: who has jobs, who raises the children (this could be both parents or a mix of parents, grandparents, aunts and uncles).
2. Have them research the employment rates in their tribe.
3. Research the housing make up in their tribe…who lives with whom? And why?
4. Research the correlation between levels of education and earnings.

**Presentations:**
Have students report out to the class their findings from their research.

**Wrap Up Discussion:**
This discussion will give the students a chance to reflect on what they have learned in this lesson.

1. How do they see the information they have just learned fit into their lives?
2. How do they go about obtaining employment? What sources do they use?
3. How long have they worked? Where? For how long?
4. How far in their education do they feel they want to go? Why?
5. Ask students what more information they would like on the subject.
6. Let students know the next topic is “Spend Smart” and ask them to come prepared to discuss their experiences in how to get the most for their money.

*NOTE: The activities in this lesson segues into and covers some ideas in Topic 3.*
# Instructor Lesson Notes

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*NOTE: Use these pages to write notes to help you with future trainings.*
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)

Lesson Narrative:

With the passage of the Indian Gaming Regulatory Act of 1988 legalizing gaming operations on reservations in many states, many Native American tribal communities started to become more economically independent than ever before. Not all tribes have benefited from this growth. There are still tribes with very small gaming operations or none at all. Today, there were over 501 gaming operations run by more than 246 of the nations’ 573 federally-recognized tribes (National Indian Gaming Commission).

In the last U.S. Census of 2018, the real median household income for Native Americans was approximately $42,000 while the general population had an average of $64,000 (U.S. Census). Despite the income gains, poverty among all Native Americans was virtually unchanged between 2015 and 2016 (from 26.6 to 26.2 percent) and 33.8 percent of Native American children lived in poverty in 2016—the same as in 2015 (Economic Policy Institute).

A “casino payout” or as some call it, “per capita,” occurs when tribes disburse profits from Indian gaming to individual tribal members for their personal use. However, simply operating a casino does not guarantee tribal riches or mean that tribal members receive such payouts. Contrary to popular belief, fewer than 15% of Indian tribes operate prosperous casinos. In addition, only the 573 federally recognized tribes are eligible to operate casinos with more than 400 tribes additional in the U.S. that are not federally recognized. Likewise, some tribes can be state-recognized and not federally recognized.

Many young people can start receiving their share of the profits from their tribe’s casino when they are born. The funds are put into a minor’s trust fund until they reach the legal age of 18. Some tribes give the entire amount of the trust to these newly made adults, while others give it out in increments. At that moment in the young adult’s life, they have choices…get a new truck, go on a vacation, have a big party, pay off family debts, go to college…the list goes on. These young people are not in the position, nor have the skill set to know about investments and planning for their future.

REFERENCES:


Preliminary Work:
1. Research the economic history of the tribe you are working with.
2. Survey the students:
   a. Have they heard of the term “per capita” or “per cap?”
   b. Do they know what and/or how to invest money?
   c. Who feels it is important to invest money for the future?

Discussion:
Discuss with the students their understanding on traditional ways of investing for the future.
1. Was there a system of taking what their ancestors had and increasing the value of it? What was that?
2. Why do they think investing is a good idea for their future?
3. How would they handle per capita money if they received it?

Research:
Students should research:
1. How does their own tribe handle the income from Native gaming?
2. Does their tribe keep the funds for tribal needs (hospitals, education, etc.)?
3. How much is the average per cap given to individuals in their tribe?
4. Do individual tribal members receive a per capita check? How do they use it?

Presentations:
Have students report out to the class their findings from their research.

Wrap-Up Journaling:
This journal entry will give the students a chance to reflect on what they have learned in this lesson.
1. How do they see the information they have just learned fitting into their lives?
2. How do they feel about investing their income for the future?
3. What did they learn from their families on this topic?
4. How do they see use of per capita in their own community?
5. Ask students what additional information they would like on the subject.
### Instructor Lesson Notes

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True Wealth

Supplement for the *Hands On Banking (HOB)*, High School Instructor Guide:
Topic 4, Lesson 5 – How to Build Wealth (pg 47 in HOB)

Lesson Narrative:

Traditional Native American wealth can be thought of in several different ways.

**Gift Giving** or Give-aways are where status is given to individuals based on what they give to others as opposed to a commodity or exchange economy where status is given to those individuals who have the most. Gift Giving among the Plains tribes can be done in celebration of an achievement, memorial of one’s passing (both at the time of passing and one year following), or as a thank you. The entire community contributes to the ceremony and therefore shows the wealth of the entire tribe.

**Potlatch** is a Chinook adaptation of the Nootka word patshatl, which means “giving.” A Potlatch, much like the Give-Away, celebrates the giving and distribution of a portion of wealth among fellow tribal members. These ceremonies can also serve to mark transfers of power between generations, to memorialize important chieftains, and to celebrate the social initiations of heirs. The Potlach ceremony used up and down the west coast of the U.S. The Canadian coastal people also used Potlatch.

**Bartering** is a form of trading where goods or services are exchanged for a certain amount of other goods and services. Usually no money is used in a barter transaction as bartering typically exists in cultures that have no monetary system. Although bartering still happens today, traditionally Native cultures used bartering to exchange for items needed.

Preliminary Work:

1. Survey the students on their understanding of how to build wealth.
2. Ask students if they have seen wealth building skills within their family and community.
3. What knowledge do the students have on historical forms of trade and bartering?
4. What knowledge do the students have of potlach?

Discussion:

Discuss with the students their understanding on traditional ways of building wealth.

1. Was there a system of taking what their ancestors had and increasing the value of it? What was that?
2. Why do they think investing is a good idea for their future?
3. How would they handle per capita money if they received it?
Research:
Students should research:

1. How did their own tribe historically gather and show wealth?
2. How do they show their wealth now?
3. What is the difference between historical ways of showing wealth and the now?

Presentations:
Have students report out to the class their findings from their research.

Wrap-Up Journaling:
This journal entry will give the students a chance to reflect on what they have learned in this lesson.

1. How do they see the information they have just learned fitting into their lives?
2. How do they feel about traditional wealth and modern wealth?
3. What did they learn from their families on this topic?
4. How do they see wealth in their own community?
5. Ask students what additional information they would like on the subject.
Instructor Lesson Notes

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First Nations Development Institute. Deepening Our Understanding of the Financial Education of Native Youth: An In-Depth Look at Native Students in Montana, New Mexico, and South Dakota.


Office of Indian Education. American Indian History, Culture and Language: Curriculum Framework. Minnesota Department of Education. (07-04 YA)


SUPPLEMENTAL MATERIALS

- Presentation Peer Review
- American Indian Values Chart
Peer Review Presentation Feedback

Title of the Presentation: ________________________________________________________________

Presenter(s): _______________________________________________________________________

Goal of the Presentation: _______________________________________________________________

Important Ideas: _____________________________________________________________________

What I learned from this presentation: _________________________________________________

____________________________________________________________________________________

What I would like to know more about: _________________________________________________

____________________________________________________________________________________

The best part of this presentation: _____________________________________________________

____________________________________________________________________________________
The suggestions that I would make to improve this presentation: ________________________________

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LEARNER OUTCOME
Students will be able to demonstrate an understanding of the American Indian values system.