



Key Financial Education Messages for Tribal Leaders

As a leader in your tribal and Native community, you may have opportunities during the month of April and throughout the year to talk about the importance of financial education. Below are key messages about financial education that you can use as a guide along with other tools in this package.

- ▶ **Financial education is an important part of our education.** Managing money is a life skill not often taught in school. Having community members who are more financially empowered and capable helps not only the individual and their families but the entire community.
- ▶ **Keep Native money at home.** For a variety of reasons we often spend our money outside the reservation or Native community. Sometimes it's unavoidable. But we can plan to keep some of our money at home. As the local business sector grows, seek to purchase goods and services at home. The longer money stays in the local economy, the more benefits we receive.
- ▶ **Use local financial education programs.** In general, people feel uncomfortable about money and their money management skills. Yet there are people in our community who can help. If we wanted to learn to fix cars or speak another language, we wouldn't hesitate to find someone who can teach us. Many of us never learned the skills we need to manage our money.
- ▶ **Prioritize youth financial education.** Young people are the future and investing in their financial skills and education can reap benefits now and in the future. Young people share their knowledge with their families so education investments made in youth programs will benefit the larger community.
- ▶ **Have patience.** Tribes and Native communities have made, and are making, significant economic gains. These gains have taken a long time. Investing in building financial skills and knowledge now will reap benefits well into the future. This is a long term investment in our future. With patience and persistence, and new skills learned through financial education, we can and will succeed.
- ▶ **Financial education is good for tribal health.** Recognize that the financial decisions that the tribal government, other institutions, and the people make affect the entire community. The financial health of the community means everyone, from tribal leaders and staff, leaders of local organizations, and community members have the skills and knowledge to make informed decisions. Strong and self-determined tribes and Native communities are key to our future success.