

## **Using American Indian Legends to Teach Youths Financial Literacy: Innovative Approaches to Cultural Adaptation**

### **Abstract**

In this article, we report on pilot implementation of a financial education program for American Indian (AI) youths. Our purpose is to share our experience engaging AI youths in a culturally relevant experience in which they learn financial education concepts. Specifically, we incorporated Ojibwe legends into lesson content to connect Ojibwe culture to the information being taught. We report a combination of quantitative survey data and qualitative observational notes that overall suggest evidence of success regarding effectively engaging AI youths in financial education. Our approach may be of particular interest to Extension educators working with youths from culturally underserved audiences.

**Keywords:** [financial literacy](#), [American Indian culture](#), [Ojibwe youths](#), [youth development](#), [cultural adaptation](#)

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## **Introduction**

In this article, we describe the strengths-based approach we used to develop and conduct pilot testing on a series of financial education lessons for American Indian (AI) youths to address the lack of financial management experiences and limited opportunities available to them (Anderson, Brantmeier, Jorgensen, & Lounsberg, 2010). With funding from the National Institute of Food and Agriculture (NIFA), we launched Fostering Achievement and Connections to Engage Students, a 5-year afterschool initiative aimed at reducing educational disparities for racial/ethnic minority youths in underserved Minnesota communities. Because two of the program sites are situated on or near the Fond du Lac Reservation, where many Ojibwe live, we developed four financial lessons integrating Ojibwe legends and language with engaging activities. We then pilot tested the lessons with middle school youths from Fond du Lac Ojibwe School and Carlton Middle School in northern Minnesota. In this report, we describe our approach and our pilot test results.

We started with the fundamental assumption that contemporary AI life is rooted in historical trauma, defined as "the cumulative emotional and psychological wounding over one's lifetime from generation to generation following loss of lives, land, and vital aspects of culture" (Brave Heart, 2004, p. 7). Because

healing and resiliency in response to historical trauma are found in spirituality or connection to culture and language (Walters, 1999; Walters, Simoni, & Evans-Campbell, 2002), we adopted a storytelling framework as a platform for our lessons.

## The Ojibwe Culture and Financial Education

Family financial management involves cultural nuances that must be considered when education is developed and delivered (Danes, Garbow, & Jokela, 2016; Meraz, Petersen, Marczak, Brown, & Rajasekar, 2013). In Ojibwe culture, storytelling is a vital part of the oral learning tradition that "expresses values and beliefs, what it means to be human, our need to know why things are the way they are, and how to conduct ourselves in a good way" (Indian Land Tenure Foundation, n.d., "Teacher Background," para. 1). To honor cultural connections and engage youths, we designed financial lessons based on Ojibwe stories and legends. Our approach was not to bring culture *back* to the people, but rather to simply and humbly incorporate cultural aspects into practical skill-building tools for AI youths.

### Methods

Two Extension educators taught the lessons at the Cloquet Forestry Center. We describe the process we used to develop the culturally relevant financial lessons in Table 1 and provide an overview of the four lessons in Table 2.

**Table 1.**  
Cultural Adaptation Process

Step	Description
1. Brainstorm ideas.	<p>On the basis of previous youth educator experience and research on culturally relevant programming, we used legends as a device for meaningfully engaging youths in financial education.</p> <p>We contacted a Supplemental Nutrition Assistance Program educator to learn Ojibwe vocabulary words for each lesson.</p>
2. Identify core lessons.	<p>We selected four financial concepts that were both relevant to everyday choices of AI youths and covered in most financial education programs (Kabaci &amp; Cude, 2015).</p>
3. Search for relevant legends.	<p>We searched for legends related to the selected financial concepts. We intentionally conveyed and shared important cultural customs (e.g., Ojibwe legends can be told only if there is snow on the ground [Treuer, 2010]).</p>
4. Develop lessons based on legends.	<p>We searched for interactive activities drawn from existing materials (e.g., Bizkid\$ lessons) for the application/self-discovery parts of the lessons.</p>
5. Pilot test lessons	<p>We taught four lessons (two in fall 2016, two in spring 2017). Lessons were taught</p>

with youths. approximately every other month.

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*Note.* AI = American Indian.

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**Table 2.**  
Overview of Financial Lessons

Lesson number and title	Objective(s)	Legend	Activity
1: Values and Goals	To learn to set goals  To understand that planning ahead is important	Why the Porcupine  Has Quills	Follow-up discussion using flip chart/markers
2: Needs and Wants	To learn the difference between needs and wants	Manabozho  Maple  Trees	Wants and Needs Card Sort—categorization of wants and needs through sorting items with monetary value into either wants or needs (e.g., movies, medication)
3: Decision Making	To understand effective decision-making processes  To learn the importance of listening to elders	The Giant  Pike	BizKid\$ Budgeting Basics Activity #2—use of a budget matrix to prioritize wants and needs (e.g., urgent, not urgent)
4: Budgets and Spending Plans	To identify the importance of family communication and working together for a common goal	The Three Sisters <sup>a</sup>	Budget board activity using beans as currency—allocation of available currency across common household expenses (e.g., food, shelter)

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<sup>a</sup>We used a legend from another tribe because there was no snow on the ground when this lesson was taught.

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For each lesson, the legend was shared orally or read individually, and questions were asked about the story. Financial activities and discussion followed sharing of the legend, allowing participants to make connections between the legend and targeted financial concepts. For example, Lesson 3 focused on the importance of knowing how to make good use of resources. We began with reading *The Giant Pike* legend and discussed the meaning of selected Ojibwe words used in the legend. The educators engaged the youths in a dialogue about access to natural resources, such as through fishing, that added to AI family resources. Next the educators led an informational discussion, explaining that natural resources (e.g., fish, game, berries, wild rice, and maple syrup) are available only during particular seasons. Educators then led the youths through a reflection on the resources available in different seasons to emphasize the importance of planning ahead and saving natural resources for future use.

We collected quantitative survey data from youths about their financial choices before the program began ( $n = 21$ , 57% female, 95% AI, average age = 13.3 years) and again at the end of the program

( $n = 10$ , 60% female, 90% AI, average age = 13.9 years). Small sample sizes such as ours are common in survey data from the AI population (Deweese & Mottola, 2017). In the survey (see appendix), we asked youths to indicate how often they performed basic financial behaviors on a 5-point scale ranging from 1 (*never*) to 5 (*all the time*) (Take Charge America Institute for Consumer Financial Education and Research, 2012).

## Evidence of Success

We report on three levels of evidence supporting this "idea at work."

The survey data did not indicate a change in the frequency of performing positive financial behaviors from youths' reports before and at the end of the program. This is not surprising given the small sample size.

However, the youths offered comments expressing high levels of interest in the legends and activities. In two separate lessons, the legend was familiar to the youths (e.g., "We know that story, our grandma talked to us about this"). After the Needs and Wants lesson, one youth commented, "I want to try to save!" In addition, educators noted that several youths knew many of the Ojibwe words. This familiarity is what seemed to most engage youths in the learning activity.

Finally, a NIFA representative attended one session and made the following qualitative observations in her written report:

The site visit was inspiring and educational . . . The afterschool program began with a traditional Ojibwe Smudging ceremony which is meant to cleanse the environment of negative influences. The Ojibwe Elder conducted the traditional ceremony and spoke on the connection between the Ojibwe people and nature . . . After introductions, the Extension educators led students through an activity using a traditional Ojibwe legend of a young boy going swimming against his grandmother's wishes and being eaten by a pike (fish) to frame the discussion. The Ojibwe language was intertwined throughout the conversations. There was a lot of laughter and youth were clearly engaged with the conversation . . . I learned so much about the culture and language of the Ojibwe Tribal community.

## Implications for Reaching Underserved Youths

By weaving AI culture into each lesson through historic stories and Ojibwe language, we delivered lessons that included relevant anchors for understanding resource planning and saving. The use of active-learning strategies maintained the youths' interest and increased active engagement. Our approach proved to be a fun and meaningful way to create financial awareness among AI youths and may be of particular interest to Extension educators working with youths from culturally underserved audiences.

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## Appendix

### Financial Behaviors Pre/Post Survey for American Indian Youths

How often do I . . .	Never	Rarely	Sometimes	Often	All the Time
Buy something without thinking about it	1	2	3	4	5
Pay for things with cash	1	2	3	4	5
Put money aside for a big purchase (like a car or education)	1	2	3	4	5
Save money for emergencies	1	2	3	4	5
Save up for something I want in a year or two	1	2	3	4	5
Save up for my education after high school	1	2	3	4	5
Shop around for the best deal before buying something I want or need	1	2	3	4	5
Spend money on things I don't really need (reverse coded)	1	2	3	4	5
Without peeking, know how much money I have in my wallet/purse	1	2	3	4	5

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