

TC In	Who	Spoken words
00:00:01	Billy Hensley	(Billy Hensley) Welcome back to the National Endowment for Financial Education's Focus on FinEd: The Policy Convenings Series.
00:00:08	Billy Hensley	I am Dr. Billy Hensley, President and CEO of NEFE.
00:00:11	Billy Hensley	In this mini-series of podcasts, we have been exploring where the financial education and financial well-being fields are headed, based on Policy Convenings we held in partnership with the Council for Economic Education, along with advocates and stakeholders from around the country.
00:00:27	Billy Hensley	Today, we are exploring our fourth convening, and the one that drew the most interest from virtual participants: Developing Stronger Financial Education Foundations in Rural Communities.
00:00:37	Billy Hensley	This convening also featured native and military stakeholders--
00:00:41	Billy Hensley	two groups that frequently overlap and intersect with rural communities.
00:00:45	Billy Hensley	A phrase I often say is that, "Financial education is not a silver bullet," that "it isn't a one-size-fits-all solution."
00:00:53	Billy Hensley	There is core curriculum that is beneficial for all learners.
00:00:56	Billy Hensley	But communities also have to offer some level of practicality in their curricula and adapted to best suit the needs of diverse audiences.
00:01:04	Billy Hensley	It can't just be about who is learning it, but also where they are learning and why they need to learn financial education.
00:01:11	Billy Hensley	Meeting learners where they are means customizing the curricula, which is particularly important in rural communities.
00:01:18	Billy Hensley	Rural community members generally are under-resourced.
00:01:22	Billy Hensley	In these banking deserts people may be unbanked or underbanked and lack access to broadband Internet.
00:01:27	Billy Hensley	Residents of rural communities face a litany of unique challenges, but also have a wealth of strength and resources, such as strong community networks.

00:01:36	Billy Hensley	This convening not only brought these issues to light, but provided an avenue for stakeholders to share and learn from each other's successes.
00:01:44	Billy Hensley	Here, once again, to lead our discussion is Raven Newberry, Director of Policy and Advocacy at the National Endowment for Financial Education.
00:01:52	Raven Newberry	(Raven Newberry) Thank you, Billy.
00:01:53	Raven Newberry	Joining me today is Chrystel Cornelius, President and CEO of the Oweesta Corporation, which is the longest-standing, native community development financial institution, which is also known as a CDFI.
00:02:05	Raven Newberry	CDFI intermediary offering products and developments exclusively to Native CDFIs and communities to provide opportunities for native people to develop financial assets and create wealth.
00:02:15	Raven Newberry	Chrystel acted as this session's moderator and facilitated the rich discussions that happened at that convening.
00:02:21	Raven Newberry	Welcome Chrystel, and thank you for being here with us today and for continuing this conversation.
00:02:26	Chrystel Cornelius	(Chrystel Cornelius) Yes.
00:02:27	Chrystel Cornelius	Thank you so much for inviting me and allowing me to join in on this conversation.
00:02:31	Chrystel Cornelius	It's incredibly exciting.
00:02:32	Chrystel Cornelius	[inaudible] thank you.
00:02:34	Raven Newberry	(Raven) I have asked other community moderators, who have joined us for the series--
00:02:39	Raven Newberry	this is just the first question we like to start off with--
00:02:41	Raven Newberry	what were your general takeaways from the event?
00:02:44	Chrystel Cornelius	(Chrystel) I really found this event really enlightening, and I think some of the biggest takeaways, and we were talking specifically or I was talking specifically about a lot of the work Oweesta has done over the past 20 years in financial inclusion in Native communities.
00:02:59	Chrystel Cornelius	We are also enveloping rural initiatives and prerogatives within the content of the discussion.

00:03:06	Chrystel Cornelius	But what I found most interesting and, I think, exciting is so many different organizations representing such a diverse aspect of rural communities.
00:03:19	Chrystel Cornelius	We had individuals from school systems, individuals from social agencies, individuals from government, quasi-government.
00:03:26	Chrystel Cornelius	So I'm looking at, basically, our framework of how we provide these services.
00:03:32	Chrystel Cornelius	I found it so enlightening--
00:03:33	Chrystel Cornelius	that individuals really are interested in looking and understanding what cultural dynamics or barriers could be in respective communities, being very, very open and cognizant of that, more cognizant of we don't necessarily know what to do, but we want to be able to do this right to make sure that we're enveloping the whole of their target markets, regardless of the demographics, of age, sex, race.
00:03:59	Chrystel Cornelius	And I thought the inclusion measures and the willingness to listen and really bind best practices, learn new material was fascinating.
00:04:11	Chrystel Cornelius	And it really shows working together, we all understand collectively in our little silos of how we operate our businesses or our communities, that financial inclusion, financial education, and providing that upward ladder of mobility to individuals is incredibly important in changing the economic landscapes of our community, and more so, allowing so many of our communities that have been left out from mainstream society, have the skills that they need to integrate into the larger financial system, which we find many of our populations are people not really able to access, not based on their want or need to, but based on having the skills, opportunities, or organizations that help them get to that measure.
00:04:55	Chrystel Cornelius	So I really thought, overall, and so honored to moderate this session, the interest, the diversity of organizations, and really the thoughtfulness in looking at how to be respectful and inclusive in these measures was really enlightening.
00:05:12	Raven Newberry	(Raven) Totally agree.
00:05:13	Raven Newberry	I was really struck by all the stakeholders' passion for wanting to learn more and hear from each other, and to your point, it was an incredibly diverse group of people, which was something that really stuck with me from this convening, likely because I'm from a rural area myself, but it was just how diverse rural communities are, and how frustrating it can be, when that term is really used as a catch-all to describe communities that are actually incredibly different from one another.
00:05:38	Raven Newberry	As someone who works and serves with many rural communities, do you have any advice on how to ensure each one is seen and recognized for its own unique attributes?

00:05:48	Chrystel Cornelius	(Chrystel) I think a lot of that, and it depends on what your organizational model is.
00:05:53	Chrystel Cornelius	For instance, we're an intermediary, but we have very, very deep relationships with our native CDFIs, who are predominantly in rural areas.
00:06:03	Chrystel Cornelius	I think above all, its relationship is important.
00:06:07	Chrystel Cornelius	And how do you...
00:06:08	Chrystel Cornelius	Some organizations are going to be much more embedded within their communities, whereas a partnership or stakeholder organization coming in.
00:06:17	Chrystel Cornelius	So when I look at the differences, I think, first, to work well in any community is to understand the uniqueness of that community, and every community, regardless if you're native, non-native, every community has its own culture.
00:06:32	Chrystel Cornelius	So how do you respect that, how do you take the strengths of what those community cultures are and build upon that?
00:06:40	Chrystel Cornelius	In our instance, we're talking about how do we get financial education measures out to a variety of individuals: youth, elders, main populations.
00:06:48	Chrystel Cornelius	And then split that out and look into how our minority population's different.
00:06:54	Chrystel Cornelius	And a lot of these are integrated within our rural communities, and those are microcosm economies and cultures.
00:07:01	Chrystel Cornelius	So I think, looking broadly, how do we make sure that's represented?
00:07:06	Chrystel Cornelius	I think it's to be incredibly respectful of the differences, but then we have more similarities than not, and just being very respectful and working in these communities.
00:07:18	Chrystel Cornelius	Generally, you'll find with any marginalized community, we know what we need to gain further assets, to gain wealth-building initiatives--
00:07:27	Chrystel Cornelius	we don't have the resources.
00:07:29	Chrystel Cornelius	So more so, look at what are the gaps for those resources?
00:07:32	Chrystel	Or what our communities looking for that you know within the landscape

	Cornelius	or framework as being offered or not.
00:07:38	Chrystel Cornelius	And look at that inclusiveness in that measure--
00:07:41	Chrystel Cornelius	I think that's the best way.
00:07:43	Chrystel Cornelius	Really letting the mission come from the community up from the ground up, and letting that inform how we work the best rather than, and what you'll find a lot of times with marginalized communities and rural communities is a patronistic model, for lack of a better word, that says, "We know what you need.
00:08:01	Chrystel Cornelius	We're going to give you a, b, or c, work in this measure," and individual organizations have been saying that for a good 20-30 years, and it hasn't been working.
00:08:12	Chrystel Cornelius	It's really being able to open up your mindset, your operations, if you have those abilities and capabilities, and being able to be very maneuverable in meeting those communities' needs, because each community, albeit, will have the same core measures to address, but much different measures in which we integrate within those communities.
00:08:32	Chrystel Cornelius	Because at the end of the day, if we're not being useful, if we haven't provided whatever provision of training and technical assistance that resounds with that community or individual, if they walk out of our offices and don't take something away that helps build their capability to lead a fuller life, whatever that means in their regard--
00:08:52	Chrystel Cornelius	we haven't done our job.
00:08:54	Chrystel Cornelius	So I think the first thing and the hardest thing for a lot of people to do is to listen, re-evaluate, and remodel what may need to change in dynamics of those kind of provisions.
00:09:05	Raven Newberry	(Raven) Yeah. I think that's such a great answer.
00:09:07	Raven Newberry	I particularly loved your phrase, "Let the mission come up from the community."
00:09:11	Raven Newberry	In one of the discussions I was on this convening was an expression of, "You can ask a community what they need, and you have to make sure you follow up on it."
00:09:20	Raven Newberry	To your point, they need to leave with something useful.
00:09:22	Raven Newberry	They need to have some benefit from that experience, otherwise...

00:09:26	Raven Newberry	(Chrystal) ...to be empowered, not talk to them.
00:09:28	Raven Newberry	(Raven) Exactly.
00:09:29	Raven Newberry	(Chrystal) How are we empowering individuals?
00:09:31	Raven Newberry	Take our organizational egos out.
00:09:33	Raven Newberry	What can we really do to be of service?
00:09:36	Raven Newberry	(Raven) Yeah. It's just making sure you're following up and really proving that you are there to help as a partner.
00:09:41	Raven Newberry	And your points about community culture being a big aspect of this is a perfect segue for my next question, which is another huge takeaway from this convening was: What is the role that culture plays in financial education?
00:09:54	Raven Newberry	We know that personal finance is personal.
00:09:57	Raven Newberry	As just one example.
00:09:58	Raven Newberry	I know some participants at this convening shared that some native communities struggled with how wealth building was being framed in financial education because it felt like prioritizing oneself over their community, which fell out of sync with their values.
00:10:11	Raven Newberry	And these same participants shared how they tweaked their teachings, to better reflect those communal values, which I just thought was such an excellent example of customizing financial education to make it relevant to learners.
00:10:22	Raven Newberry	How can educators ensure they are approaching a community's cultural values with sensitivity?
00:10:27	Chrystal Cornelius	(Chrystal) I love that question.
00:10:29	Chrystal Cornelius	I think I'm going to reiterate one of those stories to kind of like bounce off on how, what, or why.
00:10:35	Chrystal Cornelius	But that was one of the most full dialogue-conversations we had.

00:10:39	Chrystel Cornelius	And it was really an eye-opener to a lot of rural communities that worked in Native communities and had no idea that wealth and wealth generation is really thought about differently, even though, you're 50 miles away and possibly in a border town, but that specific example I think I gave one.
00:10:57	Chrystel Cornelius	In my former life, I started the first organization in Belcourt, North Dakota.
00:11:02	Chrystel Cornelius	We're very, very small rural reservation, about 10 miles from the Canadian border and in North Central North Dakota.
00:11:09	Chrystel Cornelius	So very isolated.
00:11:10	Chrystel Cornelius	We don't have bank satellite offices in our communities, and we're a persistent poverty county, meaning that 20% of our population has been below the poverty line for 30 years or more.
00:11:21	Chrystel Cornelius	From us, it's really since colonization began.
00:11:24	Chrystel Cornelius	So there's a lot of very different dynamics in looking at building up wealth.
00:11:29	Chrystel Cornelius	And how do we do that, and being a Native American myself, realize those cultural differences, but not to the extent as when I started teaching.
00:11:39	Chrystel Cornelius	So my quick example is, as we are teaching within a curriculum that Oweesta has designed--
00:11:44	Chrystel Cornelius	It's the widest used financial education curriculum used within Indian country--
00:11:49	Chrystel Cornelius	it's called Building Native Communities: Financial Skills for Families.
00:11:52	Chrystel Cornelius	And we're now on the fifth edition.
00:11:54	Chrystel Cornelius	The beautiful thing about this curriculum is we understood as native people that we had to integrate our culture and our cultural mores into this curriculum to have it be very meaningful to our respective tribal Nations that we're teaching.
00:12:12	Chrystel Cornelius	A lot of things we're doing is reiterating and, let's say, that the first model--
00:12:17	Chrystel Cornelius	we're looking at wealth, we're looking at how we were perpetually able to take care of ourselves and save, and look at our resources before the advent of the monetary system, in which we were somewhat forced to

		live.
00:12:30	Chrystel Cornelius	So as we're talking about savings goals, and short-term savings goals, and long-term savings goals.
00:12:36	Chrystel Cornelius	What are those mean?
00:12:37	Chrystel Cornelius	Why are they beneficial?
00:12:38	Chrystel Cornelius	Which really integrates into next--
00:12:41	Chrystel Cornelius	looking at safe ways to manage your money, which is using a financial institution for a savings account.
00:12:47	Chrystel Cornelius	Not using those Mason jars and digging them up, And digging them in your yard...
00:12:52	Chrystel Cornelius	A lot of we've lived in cash economies for so incredibly long that's somewhat a normalization.
00:12:58	Chrystel Cornelius	So when I was talking to an elder about saving, she got very angry at me, and she said, "You know what, you're asking me to be like the white man, and you're asking me to save for myself and you're asking me to be selfish.
00:13:11	Chrystel Cornelius	This is not in 500 years how as a communal nation we have survived."
00:13:17	Chrystel Cornelius	And I thought, "Oh my goodness!."
00:13:19	Chrystel Cornelius	That's the last thing that I was trying...
00:13:23	Chrystel Cornelius	With the curriculum at this juncture, I'm not working for Oweesta at this level, and it really took me aback.
00:13:28	Chrystel Cornelius	So I had to think about it.
00:13:30	Chrystel Cornelius	And within her particular situation, she was the matriarch of her family, she happened to come into my CDFI, a local native CDFI, and needed some consumer lending products.
00:13:40	Chrystel Cornelius	But what had happened, her family had experienced a death, and she ended up going to predatory lenders to buy bus tickets, to let numerous amounts of individuals come home.

00:13:53	Chrystel Cornelius	She found herself underwater with those predatory loans.
00:13:57	Chrystel Cornelius	We paid them off, got her on a plan.
00:14:00	Chrystel Cornelius	But in looking at knowing that story in the script, I had to say, "Listen...", her name was Alma, I said, "Alma, we're not asking you to be selfish.
00:14:09	Chrystel Cornelius	But if you had had a savings account, you can actually help your people more, and help your family more, and not have to deal with an 89% interest rate, now that we're understanding interest.
00:14:21	Chrystel Cornelius	So it was flipping it in a model.
00:14:23	Chrystel Cornelius	So in that the essence of your larger question, how do we be cognizant of...
00:14:29	Chrystel Cornelius	It could be minority communities, it could be marginalized.
00:14:33	Chrystel Cornelius	But I think, one of the main things you have to do in starting reinvigorating these types of services, number one, is look at the institutional barriers that this community is facing, that is hindering them from reaching a, b, or c.
00:14:48	Chrystel Cornelius	It's that full financial integration and going to the point of having accounts, safe account holders, looking at retirement funds.
00:14:59	Chrystel Cornelius	It doesn't matter where investing, it could be any measure, but to get them on a more stable trajectory for themselves and their families.
00:15:07	Chrystel Cornelius	And then in looking at those institutional barriers, sometimes that can be--
00:15:12	Chrystel Cornelius	there's not a bank within a 100 miles, or a lot of these banks are agricultural lenders, am I able to...
00:15:19	Chrystel Cornelius	I don't have the collateral, I don't have the credit.
00:15:23	Chrystel Cornelius	You can look at instances like that or you can look at an instance of our tribal communities.
00:15:28	Chrystel Cornelius	I began establishing relationships with outside banks in border towns, and I would have their members actually come to our reservation and present to our classes to say, these are the types of accounts that we have.
00:15:43	Chrystel	These are your options.

	Cornelius	
00:15:44	Chrystel Cornelius	But we, essentially, bring people into a measure that level a playing ground.
00:15:50	Chrystel Cornelius	Our native people are going to feel a lot more intimidated, for lack of a better word, walking into that bank and meeting with a loan officer.
00:15:58	Chrystel Cornelius	So we bring that loan officer to our office and say: "Why don't you explain all the products and services, what are the differences from really just establishing those relationships" I can say now, we have over 10,000 new first-time account holders on our reservation.
00:16:14	Chrystel Cornelius	And that's because we broke down the institutional barriers.
00:16:18	Chrystel Cornelius	It could be, "Oh, I don't trust that bank.
00:16:19	Chrystel Cornelius	They won't help."
00:16:21	Chrystel Cornelius	And the bank saying, "We've got a big enough target market.
00:16:24	Chrystel Cornelius	We're doing okay."
00:16:25	Chrystel Cornelius	But until you decide, and some banks are like, we don't want to come, and I'm like, that's fine, but the banks that did...
00:16:33	Chrystel Cornelius	I think there's many ways to look at those partnerships or breaking down those institutional measures and then really understanding what that culture is, or how you can be integrative.
00:16:43	Chrystel Cornelius	For instance, in many communities, some like within native communities, they'll have a native teller.
00:16:50	Chrystel Cornelius	Well, bring that native teller in.
00:16:51	Chrystel Cornelius	Or, if you're working in larger communities that have predominantly white or black populations, it's important that people see people that look like you.
00:17:02	Chrystel Cornelius	Being cognizant of what that looks like.
00:17:04	Chrystel Cornelius	How can we be integrative?

00:17:06	Chrystel Cornelius	How can we be respectful?
00:17:08	Chrystel Cornelius	But more so, and looking in landscaping, I think, your local economy, who are potential partners, who could be potential partners?
00:17:17	Chrystel Cornelius	and always having that community aspect to let them teach you.
00:17:22	Chrystel Cornelius	For instance, Alma taught me a great deal.
00:17:24	Chrystel Cornelius	I always made sure after, in explaining saving and long-term, short-term, what that means.
00:17:32	Chrystel Cornelius	Not to say, we want you to now change your whole cultural prerogative and do what we say to start saving money.
00:17:38	Chrystel Cornelius	So, your community will actually teach you (laughs) along this measure every year, every second, every day, as long as you're open to look at it.
00:17:47	Chrystel Cornelius	But I think that the easiest ways to really pinpoint that: Who are your partners?
00:17:52	Chrystel Cornelius	What are the institutional barriers, and what leverage do you have as an organization, the bandwidth capacity to establish these relationships, partnerships to benefit whatever your X factor is.
00:18:05	Chrystel Cornelius	Whether that's increased participants, whether that's best models and different provisions.
00:18:11	Chrystel Cornelius	I think if you kind of take those three core things and look at any community, you're doing the best you can for inclusion measures.
00:18:18	Raven Newberry	(Raven) That was such a great breakdown.
00:18:20	Raven Newberry	And that example, I think, so powerful of your intent, was very different than the impact it had on this person.
00:18:27	Raven Newberry	And, thankfully, you were open, and listening, and learned, and were able to connect with Alma where she was at, and go from there.
00:18:35	Raven Newberry	I think your point about institutional barriers and the history many communities have with financial institutions is tough, navigating that.
00:18:44	Raven Newberry	I think that highlights the important work of organizations, like Oweesta, which is able to provide an honest broker of connecting communities with financial institutions, and help drive that.

00:18:55	Raven Newberry	So, thank you for sharing all of that.
00:18:58	Raven Newberry	Again, you're nailing this another wonderful segue to my next question, (Chrystal laughs) which is about these touchpoints, trusted touchpoints in communities.
00:19:07	Raven Newberry	And we found within rural communities, maybe even more so than urban counterparts.
00:19:12	Raven Newberry	Trusted touchpoints are very important for effective financial education delivery.
00:19:17	Raven Newberry	In our written summary of this event, we reference just a wide range of examples of these touchpoints: things like after-school programs to food banks.
00:19:24	Raven Newberry	Do you think that this type of community network has to happen organically, or are there ways for community leaders to facilitate and drive this forward?
00:19:33	Raven Newberry	(Chrystal) I think both.
00:19:34	Raven Newberry	And I think both can be very, very powerful.
00:19:37	Raven Newberry	Some organizations, communities have organically found their partners or organically found their niches in provision of services.
00:19:45	Raven Newberry	But, I think overall, in looking at, it's obviously going to be inclusive of whatever mission of X organization is doing.
00:19:53	Raven Newberry	But to scan your community in two measures and looking at the most vulnerable.
00:19:57	Raven Newberry	How do you reach those individuals?
00:19:59	Raven Newberry	And what is it?
00:20:00	Raven Newberry	Are you interested in women?
00:20:01	Raven Newberry	Are you interested in children?
00:20:02	Raven Newberry	Are you interested in the entire population that needs help and financial inclusion?

00:20:08	Raven Newberry	So first, pinpointing the vulnerabilities and the clients that you're hoping to touch.
00:20:13	Raven Newberry	How do you find those individuals?
00:20:15	Raven Newberry	For instance, that was a great aspect--
00:20:18	Raven Newberry	you can look at food banks, you can look at...
00:20:20	Raven Newberry	could be daycare centers.
00:20:22	Raven Newberry	You can look at social service centers and see how to partner in those measures.
00:20:26	Raven Newberry	But also, if you have anchor institutions that are looking to expand and really strengthen their relationships and provision.
00:20:35	Raven Newberry	Maybe one organization is great at budgeting, and the other-- their staff can come in and you can create kind of a collaborative community model, but typically those anchor organizations better at assistance to individuals in rural communities, rural community and the populations know who they are.
00:20:53	Raven Newberry	So, communication incredibly important in that measure: hey, we're partnering with a, b, or c, or we're providing this particular service.
00:21:02	Raven Newberry	In looking at how to strengthen that, I think it's always a really good idea, once every three years is to do a community scan.
00:21:10	Raven Newberry	And especially, I think, that's incredibly interesting after COVID, and we're still experiencing COVID on many measures, but we found in Indian Country, a lot of volunteer organizations that came together to assist immediate crisis needs.
00:21:25	Raven Newberry	For instance, in the Navajo Nation, and their need for clean and running water, which I don't know if that was highlighted throughout the country, but our Navajo Reservation, which is the biggest reservation in the United States, they disproportionately really suffered ill effects.
00:21:42	Raven Newberry	So with this, a lot of organizations came together to get clean water out, put food together, but then they became formalized institutions after COVID, and they're literally new 501(c)(3) organizations that are addressing critical needs that the community organically came forward, to assist.
00:22:03	Raven Newberry	I think looking now and scanning who are potential partners, what organization is there that can help build this capacity--

00:22:11	Raven Newberry	that's always changing, and that's always really exciting.
00:22:14	Raven Newberry	And then there's a couple of measures there too.
00:22:16	Raven Newberry	So scan locally, who are the individuals you can bring in?
00:22:20	Raven Newberry	and especially now, with a lot of the federal funding relief that has come down in light of COVID or new budgetary measures, and bills that have been passed.
00:22:29	Raven Newberry	There's a lot more federal opportunities for rural communities.
00:22:34	Raven Newberry	So begin partnerships on those levels, whether it's with your local EDA office, a HUD office, Small Business Development, but you'll find many many more initiatives that are looking at building up financial capability, building up small business owners' success, a myriad of financial uplifting capability.
00:22:56	Raven Newberry	So I think this is a really interesting time to do that re-scan, look at who we can bring in as partners or anchor partners, and communication with communities.
00:23:05	Raven Newberry	And rural communities-- we're so small.
00:23:08	Raven Newberry	Essentially, our local radio stations--
00:23:11	Raven Newberry	wonderful, wonderful measure and to get information out.
00:23:15	Raven Newberry	or our weekly papers.
00:23:18	Raven Newberry	Ours is the <i>Turtle Mountain Times</i> and the <i>Star</i> .
00:23:21	Raven Newberry	Everyone is reading that to see what's new, what's going on.
00:23:25	Raven Newberry	So it's kind of a little bit easier.
00:23:27	Raven Newberry	You wouldn't think to communicate with rural communities, but we're so used to these kinds of main hubs of communication.
00:23:35	Raven	I think more so, relaying that communicating what type of initiatives you have, but really solidifying and scanning new partnerships, because I

	Newberry	think they're really popping up throughout the nation to a large extent.
00:23:48	Raven Newberry	So I find that exciting.
00:23:50	Raven Newberry	(Raven) Yeah, yeah, I think you're right.
00:23:51	Raven Newberry	The community network is something that is always going to be shifting, and scanning is a good way of keeping on top of that.
00:23:57	Raven Newberry	And then especially after something catastrophic like COVID is really going to drastically and dramatically change that.
00:24:04	Raven Newberry	(Chrystal) One thing I forgot to mention there, too, and this goes hand-in-hand, but you'll find, I think, with rural communities overall, native communities as well--
00:24:14	Raven Newberry	we are wonderful storytellers.
00:24:16	Raven Newberry	I think that's something that's ingrained.
00:24:19	Raven Newberry	Telling stories from 100 years ago to 10.
00:24:22	Raven Newberry	The way we communicate, we are a very close-knit verbal.
00:24:27	Raven Newberry	But at the same time, and I think something that we need to look at as rural communities, just overall, is the data collection, in essence with our storytelling building up those systems.
00:24:38	Raven Newberry	Because the more competitive we get, although there's a lot of opportunities, not only to showcase that to communities that...
00:24:47	Raven Newberry	Listen, our community raised an X factor of, we now have X amount of new homeowners.
00:24:54	Raven Newberry	We have X amount of new account holders, whatever your metrics are.
00:24:59	Raven Newberry	But to begin to as much as you can quantify and aggregate that data.
00:25:05	Raven Newberry	Because that's only going to be a stronger story for the community backed up by data, and stronger narratives that you can combine with that impact to help impact your community more so.

00:25:17	Raven Newberry	Because people love stories, but at the end of the day, when we're looking at our policymakers, potential funders, they want to know and we need inclusive...
00:25:26	Raven Newberry	We need funding to do this, and it's really hard funding to get at times.
00:25:30	Raven Newberry	Because just at the general landscape, what's the newest initiative?
00:25:34	Raven Newberry	Funders want to know, what's new and innovative?
00:25:36	Raven Newberry	We're just doing the same thing, and that's innovative.
00:25:38	Raven Newberry	We're still here trying.
00:25:41	Raven Newberry	So the more data you really have to help quantify those stories, I think, is incredibly important.
00:25:46	Raven Newberry	And it's incredibly important that we show those successes to our communities as well, because that change is exciting.
00:25:54	Raven Newberry	(Raven) Yeah, absolutely. Yeah.
00:25:54	Chrystel Cornelius	(Chrystel) They did it. They did it.
00:25:57	Chrystel Cornelius	We're just helping.
00:25:58	Chrystel Cornelius	I think putting those two pieces together is magic.
00:26:01	Raven Newberry	(Raven) Yes, data plus storytelling-- huge, and I love tapping into rural communities.
00:26:07	Raven Newberry	That is a strength of rural communities is being able to illustrate and captivate with their own stories, and share who they are.
00:26:14	Raven Newberry	I think that's great example.
00:26:16	Raven Newberry	All right. I think I have one final question before a "final" final question.
00:26:19	Chrystel	(Chrystel) Okay.

	Cornelius	
00:26:21		(laughing)
00:26:22	Raven Newberry	(Raven) Just a preview, but I think, just circling back to the original theme of this convening.
00:26:26	Raven Newberry	Do you have any final thoughts on how financial education can better serve rural communities?
00:26:32	Chrystal Cornelius	(Chrystal) I think we need to get more of it out.
00:26:36	Chrystal Cornelius	In looking, I found it really, really interesting that, obviously, there's quite a bit of different models and curriculums you can use, and one is not better than the other.
00:26:45	Chrystal Cornelius	A lot of curriculums are used, and they're meant to complement and be able to add additional information.
00:26:51	Chrystal Cornelius	But in looking at how we can do that better, especially, as we're looking at relief and recovery.
00:26:58	Chrystal Cornelius	Again, I'm going to go back to communication and being able to communicate often and widely with the provision of services that are available.
00:27:10	Chrystal Cornelius	I would also open it up to some of these stakeholders to begin having working group meetings, brainstorming meetings to where you can all somewhat do a landscape on what are our strengths and opportunities?
00:27:23	Chrystal Cornelius	What are the gaps within our respective target market?
00:27:26	Chrystal Cornelius	And how do we fill those?
00:27:28	Chrystal Cornelius	And that doesn't need to be three hours out of your day, but that's where you'll find, I believe, the strength of looking at all different aspects of a community, and being able to really solidify the platform of services provided.
00:27:43	Chrystal Cornelius	So, I think, in measure of really new landscaping, who are new partners to bring in?
00:27:49	Chrystal Cornelius	How do we communicate this now more than ever to our rural constituents?
00:27:53	Chrystal Cornelius	Because they need assistance, a lot of them do need assistance and bolstering those relationships.

00:28:00	Chrystel Cornelius	And, really, don't be afraid to change things up.
00:28:03	Chrystel Cornelius	If one curriculum, people are just like, "Oh my gosh!"
00:28:07	Chrystel Cornelius	Look, and scan, and take pieces from parts that'll work from your community, or not.
00:28:13	Chrystel Cornelius	Or don't be afraid to make it fun and put exercises in that allow individuals to know each other.
00:28:20	Chrystel Cornelius	Again, when we're talking strictly about financial literacy, those are very, very personal aspects of a human's life.
00:28:28	Chrystel Cornelius	So, to garner that trust, that's incredibly important.
00:28:31	Chrystel Cornelius	They've got to know when they walk into your office you're not going to be gossiping about what their credit report looks like when you're back home with your friends.
00:28:41	Chrystel Cornelius	We all have very, very high ethics in that measure, but one slip-up can change the trust in your community for decades, if not ever.
00:28:50	Chrystel Cornelius	So I think really understanding it, understanding how we're sensitive in those measures.
00:28:56	Chrystel Cornelius	I did find it interesting, just in regards to a cultural context, and people were really open and trying to learn.
00:29:02	Chrystel Cornelius	But I did find at some junctures like, oh, well, I think this may work best in a native community based on an experience of this or that.
00:29:10	Chrystel Cornelius	So I would say, as just a word of caution, when you're working with any-
00:29:15	Chrystel Cornelius	couldn't be any marginalized communities--
00:29:17	Chrystel Cornelius	you don't make assumptions of.
00:29:18	Chrystel Cornelius	Like I wouldn't go into a community that's non-native and assume.
00:29:22	Chrystel Cornelius	And I'm not saying that opposite is happening as well.
00:29:25	Chrystel	But to really be much more thoughtful and gentle in those initial

	Cornelius	reactions, and be more curious than having the answers.
00:29:35	Chrystel Cornelius	So I think listening, in any measure, marginalized or not, and being able to synthesize that really will coagulate what we're looking to do in uplifting rural America's efforts in these regards.
00:29:48	Chrystel Cornelius	Because at the end of the day, a reservation, real community--
00:29:51	Chrystel Cornelius	I don't want our children or have the narrative to our children: you have to move out of this location to have a better opportunity.
00:30:00	Chrystel Cornelius	And that's what we hear a lot.
00:30:02	Chrystel Cornelius	We're trying to change those on so many measures of the people that are coming home, that want to stay.
00:30:06	Chrystel Cornelius	Or, we should all have the same opportunities as the rest of mainstream America.
00:30:11	Chrystel Cornelius	In rural communities, overall, I think we're on a really good trajectory to do that.
00:30:16	Chrystel Cornelius	We're just a little bit a different of an animal to work with but not untamable by any measure.
00:30:22		(laughing)
00:30:24	Raven Newberry	(Raven) I love that.
00:30:25	Raven Newberry	Yeah, different but open.
00:30:26	Chrystel Cornelius	(Chrystel) Yes.
00:30:26	Raven Newberry	(Raven) Yes. Yes. Yes, That's awesome, and I think that feels like kind of a mic-drop moment of.
00:30:32	Raven Newberry	Yeah, be curious, be open and build that trust.
00:30:34	Raven Newberry	I think that's great.
00:30:36	Raven Newberry	So here's what I mean by the "final" final question.

00:30:38	Raven Newberry	We always just like to close out with this one.
00:30:40	Raven Newberry	Where can our listeners learn more about Oweesta and your team's upcoming work going forward?
00:30:45	Chrystel Cornelius	(Chrystel) Oh, well, thank you for that.
00:30:47	Chrystel Cornelius	We have a website www.oweesta.org And I'm excited.
00:30:56	Chrystel Cornelius	We've just gone through a whole rebranding process.
00:30:58	Chrystel Cornelius	So we've got a new look, and new website, and much more in-depth material.
00:31:04	Chrystel Cornelius	Please, look for us there.
00:31:06	Chrystel Cornelius	We also are on LinkedIn, and Facebook, and Twitter just under Oweesta.
00:31:11	Chrystel Cornelius	Pretty easy to find in that measure.
00:31:13	Chrystel Cornelius	New initiatives--
00:31:15	Chrystel Cornelius	So I am excited, and we would love as many people as interested.
00:31:20	Chrystel Cornelius	If you join up for our newsletter via our website, you'll find our recent trainings going out and a lot of our financial education "Train the Trainers."
00:31:29	Chrystel Cornelius	But I'm very excited that we've expanded our services to have not only our core curriculum: "Our Building Native Communities," and that's, again, "Train-the-Trainer" model.
00:31:38	Chrystel Cornelius	We also have developed a new youth curriculum, and we've also developed a special coaching model for individuals.
00:31:47	Chrystel Cornelius	And that's where we find, and again, this is geared towards Native, but not necessarily, and working with families.
00:31:54	Chrystel Cornelius	And you provide that initial curriculum, but then they're coming back and still struggling.

00:31:58	Chrystel Cornelius	I'll give a for instance.
00:32:00	Chrystel Cornelius	We provided an emergency loan, but every six months this family's coming back for an emergency loan.
00:32:04	Chrystel Cornelius	That's fine, kind of, in that they're paying it back.
00:32:08	Chrystel Cornelius	But, what do we need to help change in this measure to cause that behavioral change of saving, spending, looking at assets?
00:32:16	Chrystel Cornelius	This coaching model, which we developed, and we're incredibly proud of, really helps the practitioner, with tools and steps to help working with these families one-on-one to help them indicate what are my hindrances for making these financial behavioral changes?
00:32:33	Chrystel Cornelius	And gives the steps and tools for that in-depth relationship, rather than...
00:32:38	Chrystel Cornelius	And a lot of times that training--
00:32:39	Chrystel Cornelius	people walk out and they're great.
00:32:41	Chrystel Cornelius	But some people need a little bit more, and that's absolutely fine.
00:32:45	Chrystel Cornelius	And so far as tools and skills, we've modeled something under that measure as well.
00:32:51	Chrystel Cornelius	For anyone that's interested, please look on our website.
00:32:53	Chrystel Cornelius	Anyone is invited to attend our trainings.
00:32:56	Chrystel Cornelius	And I thank you so much for inviting me today.
00:32:59	Chrystel Cornelius	It's been such a pleasure.
00:33:01	Roven Newberry	(Roven) Yes, yes. Thank you so much for sharing what you all have been up to.
00:33:04	Roven Newberry	It sounds like Oweesta has been very busy.

00:33:06	Roven Newberry	And I know our listeners will love getting connected with some of those amazing resources.
00:33:11	Roven Newberry	Thank you, again, Chrystel, for joining us and for sharing your insights and perspectives.
00:33:15	Roven Newberry	This has been such a fun episode.
00:33:17	Roven Newberry	I've really enjoyed this conversation.
00:33:18	Chrystel Cornelius	(Chrystel) Thank you, Raven.
00:33:19	Chrystel Cornelius	Have a wonderful day.
00:33:20	Chrystel Cornelius	(speaks foreign language) We don't say goodbye.
00:33:23	Chrystel Cornelius	We say, "We'll see you later!"
00:33:25	Raven Newberry	(Raven) I'll turn it over to you, Billy.
00:33:26	Dr. Billy Hensley	(Billy) Thanks! That was a great conversation Raven and Chrystel.
00:33:30	Dr. Billy Hensley	Please visit www.nefe.org under Initiatives for a complete summary from this convening along with summaries from the other discussions in this series.
00:33:39	Dr. Billy Hensley	Stay tuned for our next episode when we discuss the last of the convening topics: Building Consensus around Financial Education Content That Is Relevant to Diverse Cultures.
00:33:50	narrator	(narrator) <i>Focus on FinEd: The Policy Convenings</i> is produced by the National Endowment for Financial Education, a 501(c)(3) nonprofit that is the independent centralizing voice, providing leadership, research, and collaboration to advance financial education and financial well-being.
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00:34:22	narrator	For more information, visit www.nefe.org ♪ (outro music) ♪