

PIIKANI MONEY CAMPAIGN TOOLKIT

“Just Don’t Blow It”



Introduction

In 2016, the American Community Development Corporation (NACDC), a certified community development financial institution (CDFI) located in Browning, Montana on the Blackfeet Reservation implemented the *Piikani Money Campaign*, a financial and predatory practices awareness campaign to serve potential recipients of the Land Buy-Back Program for Tribal Nations. The Land Buy-Back Program, a component of the *Cobell Settlement*, provided \$1.9 billion to purchase fractional interests in trust or restricted land from willing sellers at fair market value. Consolidated interests are immediately restored to tribal trust ownership for uses benefiting the reservation community and tribal members.

The Piikani Money Campaign

The *Piikani Money “Just Don’t Blow It” Campaign* was a grassroots pilot program developed by a number of organizations and agencies working together to support landowners on the Blackfeet Reservation who were eligible to receive payments from the Department of the Interior under its Land Buy-Back program. The purpose of the campaign was to foster awareness of predatory practices and scams as well as increase knowledge of beneficial financial practices and opportunities, maximizing the financial readiness and awareness of those individuals who may be receiving payments.

The *Piikani Money Campaign* was designed to reach a majority of potential payment recipients with easy-to-digest, broadly disseminated messages through a multi-media platform including posters, billboards, radio and television paid advertisements and Public Service Announcements, and earned media, social media, and workshops that augmented existing programs and curricula. The *Piikani Money Campaign* created a brand for the campaign, including the name and colors that reflected their community. They also developed the campaign slogan “*Don’t Just Blow It,*” and, based on the results of a Pre-Campaign Community Assessment, created eight core messages promoting financial education and culturally appropriate slogans for each core message. Over a four-month period, campaign organizers saturated communities with communications and information about financial readiness and how to access financial resources and assistance. The core messages targeted several key groups and served as the basis for radio and television Public Service Announcements, a campaign brochure and workshop content. The slogans were used on posters, billboards and in social media outreach.

The Toolkit

The toolkit provides information, guidance, lessons learned, original materials and templates for you to adapt for the implementation of a campaign in your community. All of the print, audio and visual materials in this toolkit may be customized to include your specific contact information, dates and times and sponsor logos. Customizing existing materials will save you money and time.

It is important, however, to consider your local economy, culture and demographics, and identify and engage local partners and volunteers in your community in the creation, planning and implementation of your campaign. Doing so will help to build ownership of the project and create energy around your campaign.

The *Piikani Money Campaign* was developed to provide financial education for individuals receiving settlement funds through the Land Buy-Back Program, but the processes and tools can be modified and used in whole or in part for other types of settlement payments and payout events.

How to Navigate the Toolkit

Begin by viewing the Land Buy-Back Program and the *Piikani Money Campaign* Overview Webinar using the link below. The Webinar is 1:21 in length. Then, review the toolkit in its entirety to gain a cursory understanding of the processes and materials therein. The toolkit is presented in four parts: Initiate, Plan, Implement and Evaluate. Each section contains information, tips and links to materials that you may use to develop your campaign. Each section includes information about the methods used in the *Piikani Money Campaign*, as well as steps you might consider in developing your campaign. Information about The *Piikani Money Campaign* is presented in italic font, while considerations for your campaign are in regular font.

View Piikani
Overview Webinar

The Piikani Money Campaign organizers would like to thank all those responsible for this important project including a special thank you to Susan Woodrow for her role in organizing partnerships and generating resources to implement the campaign.

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1 Initiate



**Partnerships
Coalition Development**

Existing Community Resources

The Piikani Money Campaign coordinated with several stakeholder entities to provide financial education, resources and materials to the broadest possible audience.

Identify and coordinate with existing resources and entities in your community that provide financial literacy services or serve similar networks. Doing so will help you develop and broaden the exposure of your campaign, save money and time, and consolidate financial education for easier access and more effective service. Some entities may offer expertise in financial literacy and can serve as workshop presenters or provide direct services to individuals seeking in-depth information or assistance in creating bank accounts, starting businesses, purchasing homes or investing. Others may provide outlets for distributing and housing media posters, brochures or other information about your campaign. Others still, may provide sponsorships and/or in-kind services of time and talent for your campaign. Build relationships with these groups by providing them with an overview of your campaign and how it aligns with their work. Then, engage them as key partner members of your coalition.

Examples of coordinating resources are:

- Federal, state, local, and Tribal Governments and Tribal organizations
- financial and lending institutions such as banks and financial advisors
- real estate brokers
- elder protection or consumer protection agencies
- tribal offices
- hospital and other care centers
- community development corporations
- businesses and business organizations
- service providing for profit and nonprofit organizations
- traditional media outlets such as television, radio and newspaper
- colleges and universities
- volunteer groups and nonprofit organizations
- law enforcement
- state agencies

Campaign Coalition

The Piikani Money Campaign formed a coalition of key partners to inventory and consolidate existing resources, ensure broad representation of stakeholders, develop the campaign plan and scope, identify and secure resources, centralize project activities, create energy around the campaign, ensure buy-in from the community and provide oversight and accountability for funds.

Bring together a group of interested and invested individuals who can lead and manage your campaign. Identify coalition members who:

- are representative of your community;
- have knowledge about your community;
- have skills and experience in leading and managing a campaign;
- have the time to commit to the project;
- have expertise in (or access to) one or more of the campaign topic areas;
- have networks you wish to reach in your campaign, and
- have access to resources for your campaign.

Consider the structure of your coalition; some key questions to consider are:

- Should we have a lead group to organize and manage meetings and workflow?
- Should we have committees to perform specific tasks?
- Should chairs be appointed for committees to manage committee activities, report to and present recommendations to the coalition?

Consider how decisions will be made; some key questions to consider are:

- Consensus
- Majority vote
- Key group of decision-makers with input from full group

Consider coalition communications; some key questions to consider are:

- Should we schedule regular meetings?
- How can we communicate in between meetings?

Set a meeting schedule

View Piikani Money
Campaign Coalition

Tip

Provide coalition members with a job description or list of expectations and the amount of time expected of them. Make sure the goals of the campaign are written and understood by all coalition members.

2 Plan



Project Plan
Outcomes
Budget
Funding
Campaign Management
Consultants
Surveys

The Piikani Money Campaign Coalition began by creating a general project plan to organize the coalition and to develop campaign goals and outcomes, determine the scope of the project, create a timeline, and to draft a campaign budget.

Consider reviewing the *Piikani Money Campaign Toolkit* before developing the project plan to gain an understanding of the scope of the original campaign and how you will adapt it for your community. Then, create a written project plan to help you make decisions, create a budget, target resources and keep the project on schedule.

Once funding was secured and the Pre-Campaign Assessment was completed, the Piikani Money Campaign production and media campaign implementation took approximately nine months, beginning September, 2016 and concluding in June, 2017.

In creating your project plan:

- Create a campaign name and choose colors if you wish.
- Consider whether you wish to conduct any assessments.
- Consider whether you will adapt the core messages, slogans, materials and processes in this toolkit or create your own.
- Consider whether you will hire or appoint a lead project manager or outsource the work to consultants.
- Determine which types and the quantity of media buys you will need and the quantity of workshops you will deliver.
- Determine a timeframe for your campaign

The project plan will determine your budget needs and serve as a proposal for securing the funds for your project; and the project plan will outline specific tasks and who will be responsible for performing each task.

The key areas of the Piikani Money Campaign included:

- pre, mid, and post-campaign assessments
- development of core messages and slogans
- development of print materials
- development of radio and television materials
- earned media
- development of website and social media
- development of workshops
- post project evaluation

View Piikani Project Plan
and Timeline

View Project
Plan Template

Campaign Outcomes

The Piikani Money Campaign determined outcomes for their campaign that were based on the results of the Pre-Campaign Assessment.

- More individuals will have avoided utilizing predatory sellers of goods, typically substandard and at inflated prices.
- More individuals will have avoided falling victim to financial fraud.
- More individuals will have opened bank accounts and are utilizing banking services.
- Fewer individuals will have fallen victim to financial abuse, particularly among the elderly population.
- More individuals will realize the need for and will seek more traditional classroom and other financial education opportunities and resources
- More individuals will have started or expanded businesses, including agricultural operations.
- More individuals will have taken steps toward homeownership
- More individuals will have reduced or paid off debt.

Focus on these outcomes to guide your efforts. If you wish to determine other outcomes, consider the following questions:

- What problem will we solve or what situation will we prevent or improve with our campaign?
- What may change in our community as a result of our campaign?
- What does success look like for our campaign?
- Upon completion of the campaign, when we are gathered for our final meeting, what are we celebrating?

[View Piikani Outcomes](#)

Develop a Campaign Budget

By utilizing the experience and tools in this toolkit, the cost of your campaign should be considerably less than the original *Piikani Money Campaign*, the value of which was \$100,000 and included direct costs for several consultants, assessments, message development, printing, etc.

Review the assessments, processes and materials provided in this toolkit to determine those activities you will use and adapt, and which activities you want to develop on your own. The costs for your campaign will be based on your project plan. Research the development, printing and advertising costs for the following areas and include those costs in your budget:

- newspaper
- radio
- television
- posters
- website development
- billboards
- general administration
- workshop expenses including venues, catering and other

If you choose to conduct workshop presentations during, or as part of other scheduled events in your community, you will have fewer logistical expenses. Also, if you decide to use the *Piikani Money Campaign* assessment and adapt existing materials, you will not need to hire consultants and your production costs will be less than the original campaign. You will, however, need to budget for printing and advertising expenses based on estimates for those costs in your area. Also, if you choose to adapt the materials instead of hiring a consultant to develop them, consider any new or upgraded tools or equipment you may need for those tasks and include the purchase of those items in your budget.

Consider using local vendors for your campaign to enhance your local economy and ensure community ownership of the project.

The Piikani Money Campaign secured funding for the following expenses:

- assessment consultant and assessments' development and distribution
- cultural consultant
- media consultant
- general consultant/project manager
- printing
- media buys
- mailings
- workshops
- meals
- general administration
- travel
- honorariums
- post campaign evaluation

Tip

The media materials in this toolkit may be customized for your community. Adapting existing materials will save on design costs.

Funding

The Piikani Money Campaign identified several public and private sources of funding for their campaign, including grants and sponsors.

Identify potential sources of funding for your campaign, including local business and agencies and Federal and private grant funders. If your coalition members lack grant writing experience, work with a professional grant writer to write funding proposals using the *Piikani Money Campaign* sample proposal. It is important for coalition members to work closely with the grant writer to craft the funding proposal. Refine your project timeline to align it with grant submission and award notification deadlines/timelines to ensure that funds are secured before beginning your campaign.

View Piikani
List of Funders

View Piikani Budget
and Grant Proposal

Leading and Managing the Campaign

Once you have received funding, you may begin planning for the campaign. The information and materials in this toolkit will help you to implement a do-it-yourself campaign and therefore, you should not need to hire assessment and development consultants. You may consider hiring a project manager to oversee the day-to-day activities of the campaign or identify someone in your community of stakeholders to lead your campaign and serve as a project manager. The coalition should continue to serve in an advisory capacity to the project manager and in some cases, members of the coalition may be called upon to perform specific tasks or engage their networks or colleagues to perform tasks. The project manager should provide regular campaign progress reports to the coalition, engage the coalition to solve problems that may arise and brainstorm alternative strategies. If you elect to hire consultants to help with specific aspects of the campaign, review the information for *Working with Consultants* provided for you in this toolkit.

Below are consultants hired for the Piikani Money Campaign. Be sure to include the estimated cost of consultants in your budget and fundraising plans if you decide to outsource any part of the campaign to consultants. **Whereas, most of the consultants hired by the Piikani Money Campaign are optional for your campaign, it is recommended that you hire or appoint a project manager to manage the project.**

- **General Consultant/Project Manager:** *A consultant was hired to manage the day-to-day operations of the project. Consider these skills and abilities in selecting a project manager for your campaign:*
 - excellent organization and leadership skills
 - ability to create a written project and media plan and timelines
 - ability to lead and manage diverse teams to deliver tasks
 - ability to work within and manage a budget
 - ability to identify available resources and manage sponsorships and funds
 - ability to work well with media outlets and vendors
 - ability to manage workflow
 - ability to develop reports for coalition members
 - ability to identify and manage talent and expertise for specific tasks such as website development, workshop presenters, print materials' development, etc.

- **Assessment Consultant:** *An Assessment Consultant was hired to develop survey questions and distribution methods, collect and analyze assessment results and to create a report for use in decision-making. Four assessments were conducted for the Piikani Money Campaign, each of which are detailed in the next section of this toolkit.*

- **Cultural Consultant:** *A Cultural Consultant was hired to create culturally sensitive messages and slogans for the campaign.*

- **Media Consultant:** *The media consultant was responsible for developing a broad-based media campaign, and working with local printers and media outlets.*

Working with Consultants

Consultants can lend expertise and experience to your campaign by helping you to assess your community and project, design materials, and determine and deliver outreach. You may not elect to hire consultants and instead, adapt the materials in this toolkit. Consider hiring consultants if:

- Your group lacks the time to complete the work and/or the work is not defined by anyone's job description;
- You need customized information and/or materials;
- The project loses energy, momentum or enthusiasm.

Be clear with your consultant about your expectations and how you plan to work with him/her. Develop a Request for Proposal (RFP) including a deadline for RFP submissions. Advertise and distribute the RFP broadly through your communication channels and networks, e.g. advertisements, posting to your website, job target sites, and through social media tools to increase your opportunity to attract the best candidates. Get multiple bids if possible. Determine hiring criteria and who will conduct the hiring and/or make recommendations to the coalition. Hire consultants who own their own business or who have Independent Contractors License. Business owners and Independent Contractors pay their own Federal and state taxes, are responsible for obtaining (or opting out of) their own Workers Compensation policies, and provide their own work space and equipment.

Tip

When signing consultant contracts, be sure to have an Intellectual Property Clause and Confidentiality Statement in place. The Intellectual Property Clause will ensure that materials developed for the campaign remain the property of the campaign for future use and sharing.

View Piikani Consent and Confidentiality Statement

Assessment Surveys

The Piikani Money Campaign conducted four assessments for their campaign. Assessment surveys were offered in electronic format and announced through earned media new releases. The Mid-Campaign Assessment was distributed through a direct mail campaign to individuals eligible for Land Buy-Back offers from a list acquired from the [Land Buy-Back Program office](#). After reviewing the assessment results, you may decide to forego conducting your own assessments if the Piikani assessment results apply to your community.

If you decide to conduct your own assessments, you may customize the surveys provided for you in this toolkit and develop distribution methods, including online and physical surveys and focus groups. Develop a centralized collection method for completed surveys, for analyzing assessment results and creating reports. The results of your pre-campaign assessment will help you to target your message and use your media resources for the greatest impact. For example, if you learn that your community prefers to receive information electronically rather than from posters or billboards, you will adjust your media plan accordingly.

The four assessments conducted by the *Piikani Money Campaign* included:

1. **Pre-Campaign Community Assessment:** Individuals were surveyed on how they would spend the funds received from the Land Buy-Back Program. The results helped campaign organizers identify and target core media messages. The survey also assessed outreach/communication preferences in the community. Methods for learning and receiving information included communication and learning format preferences such as posters, billboards, radio, social media, workshops, etc.
2. **Mid-Campaign Survey:** Individuals were surveyed on the type and quantity of campaign materials they saw, and their participation in workshops. This helped campaign organizers understand the effectiveness of campaign outreach.
3. **Post Campaign Survey:** A post campaign survey was conducted to determine how individuals spent the funds they received from the Land Buy-Back Program. This survey identified to what degree the desired outcomes were achieved.
4. **Business Impact Survey:** A fourth, customized survey was conducted to determine the impact of the campaign on local businesses. The *Piikani Money Campaign* did not include a formal “buy local” message in the campaign, but this message was included informally as part of radio show discussions.

View Piikani Partner Input
Survey

View Piikani Pre-Campaign
Survey

View Piikani Pre-Campaign
Survey Report

View Piikani Follow-Up
Report

3 Implement



Slogans
Spokespersons
Images
Posters
Brochure
Billboards
Newspaper
Television
Radio
Social Media
Workshops

The *Piikani Money Campaign* created the campaign slogan: “*Just Don’t Blow It,*” along with eight core messages based on the results of the Pre-Campaign Community Assessment. The messages were central to the content of brochure and workshops. Additionally, culturally appropriate slogans were developed for each core message for use in posters, billboards and other materials.

The core messages and corresponding slogans for the campaign were:

- Become financially savvy and “money ready”
 - *Be prepared*
 - *Financial knowledge is power*
- Avoid falling victim to financial fraud, scams and predatory sellers of goods and services
 - *Don’t be a victim*
 - *Beware of scams and frauds, Do your research*
- Become “banked”
 - *Got bank?*
 - *Open an Account*
- Invest in the future by starting or expanding a business or agricultural operation
 - *Contribute to our economy and prosper*
 - *Start a business*
- Understand how the impact of Land Buy-Back monies could affect lease income and public benefits
 - *Will your public benefits or lease income be affected by Land Buy-Back?*
 - *Do your research*
- Invest in the future by purchasing a home
 - *A permanent lodge provides stability*
 - *Consider home ownership*
- Prevent elder financial abuse
 - *Financial Exploitation is abuse*
 - *Respect our elders, it’s tradition*
- Cultivate financially savvy youth
 - *Invest in our future*
 - *Cultivate financially savvy youth*

You may adapt the core messages and slogans in this toolkit or develop your own messages. The campaign messages will be used in all print and electronic messaging for maximum effect throughout the campaign. You may not need all of the core messages previously developed and/or you may wish to develop some new messages. If you use the core messages in this toolkit, make sure that you customize them for your community and campaign goals. If you elect to develop new messages or slogans, consider hiring a cultural consultant to help you.

View Piikani's Online
Core Messages and Slogans

Media Vehicles

In an effort to ensure broad reach of their messages, The Piikani Money Campaign used a multi-media strategy to saturate the community with their core messages and slogans.

Once you have decided on the core messages you will use, determine which media vehicles you will use for the campaign. Select media vehicles that reach the broadest possible audience including those in your immediate community and individuals residing in surrounding urban areas. Include a combination of print and electronic delivery methods. You will eventually develop a coordinated media delivery schedule to guide your campaign and ensure that each message is delivered through a variety of media methods simultaneously throughout your community.

Media Vehicles used by the Piikani Money Campaign included:

- posters
- billboards
- brochures
- radio advertisements – paid and cost free Public Service Announcements (PSAs)
- television Advertisements - paid and cost free Public Service Announcements (PSAs)
- press releases and earned media
- social media
- website
- workshops

Spokespersons and Images

For television, radio, posters and billboards, identify and select individuals whose likenesses and voices will be used in your media materials. Select individuals who reflect your community culture including: local heroes and role models, athletes, home purchasers, business owners. For example, in radio and television Public Service Announcements, the *Piikani Money Campaign* chose children to encourage parents and grandparents to start college investment accounts, athletes who purchased a home, and elders who started or expanded businesses or agricultural operations. Seek individuals who can deliver radio and television messages with passion and energy. You may formally recruit spokespersons for your campaign through advertisements on your website and in local media or use the coalition network to brainstorm and informally identify individuals willing to participate. The Project Manager should develop and manage this process with input from the coalition.

Tip

Make sure to get a signed photo release statement from individuals whose likenesses you intend to use in your campaign materials. Clarify how and in which ways you plan to use the images and voices of your spokespersons in the campaign and in the future.

View Sample Photo
Release Statement

Media Materials

The objective of the campaign is to saturate the community with the media materials and messages. For the greatest effect, your messages should be delivered through a variety of media that are delivered simultaneously. All media outreach should include the campaign's contact information including the website address. Distribution of materials is based on the amount of funding you secure for your campaign. Therefore, make sure your budget aligns with your project plan so you are able to secure enough funds to meet your goals. Securing in-kind donations for printing and placement will defray costs and expand your exposure.

The materials in this toolkit are copy-ready and customizable for your use. Each item provides space to add your specific community details such as contact information, sponsors and logos.

Website

Piikani Money Campaign created a website to serve as a central, online source of information and resources.

Developing a campaign website will enable your community to reference previously seen or heard information, access news, campaign updates, additional information and resources, and find announcements for workshops and other events. Include your website address on all print materials, social media posts, in radio and television advertisements, and in workshop announcements. Additionally, include links to the websites for key partners and other service providers in your community and ask them to link their websites to your campaign site.

[View Piikani Website](#)

Posters

The Piikani Money Campaign created slogans for each core message for use in posters and billboards. One poster was created for each core message and 250 of each distinct poster was printed for distribution.

The posters in this toolkit are ready-to-use and designed for customization. Distribute posters to local businesses, hospital and care facilities, tribal offices, colleges and universities, libraries, housing centers, businesses and to all key partners. Utilize volunteers to hang posters.

[View Piikani Posters](#)

Contact Piikani Money Campaign for a customizable poster template.

Billboards

The Piikani Money Campaign produced four billboards to display core message slogans and contact information. Two billboards were posted at key locations within town and two additional billboards were posted along highways leading to and from their community.

[View Piikani Billboards](#)

Contact Piikani Money Campaign for a customizable billboard template.

Tips

If you create your own billboard, make sure the design fits the direction of billboards you will use in your campaign; for example, horizontal vs vertical design.

Also, pay attention to weather forecasts to ensure that your billboards can be erected when planned.

Resource Brochure

The Piikani Money Campaign produced 10,000 quad-fold brochures that featured all of the eight core messages, along with contact information for local service providers including social services, elder protection teams, housing authority, law enforcement and others.

The brochure is copy-ready and customizable. Contact your key partners for information to include in the brochure and for placement locations. Mail and/or deliver resource brochures to all buy back offerees and distribute them to partnering organizations and agencies.

[View Piikani Brochure](#)

Contact Piikani Money Campaign for a customizable brochure template.

Tips

Patronize local print shops for printing of materials.

Meet with print shop owners early in the process to learn about their timeline needs for printing as well as cost estimates.

Radio and Television Paid Advertisements and Cost-Free Public Service Announcements (PSA)

The Piikani Money Campaign produced one PSA for each of the eight core messages. Public Service Announcements ran continuously for four months on local radio stations for a total of 1,600 spots and 1,100 total television spots. Each PSA conveyed a core message and was delivered by one of the featured spokespersons.

Identify radio stations that can also reach the outskirts of your core community and extend regionally in order to capture the attention of individuals living in outlying and/or urban areas. The radio and television PSAs in this toolkit are customizable for use in your campaign. If you decide to draft replacement or additional scripts, consider hiring a media consultant with marketing expertise

Radio and Television Schedule

The Piikani Money Campaign developed a schedule for television and radio advertisements and PSAs to coordinate with other media delivery methods as part of their integrated media plan.

View Piikani PSA Scripts

Listen to Piikani Radio Shows

View Piikani Radio/TV Advertisement Schedule

Paid Newspaper Advertisements

Piikani Money Campaign produced newspaper advertisements, but took advantage of no cost, “earned media” opportunities as well.

Develop or adapt newspaper advertisements for your campaign as necessary and use those advertisements as leverage to gain earned media opportunities such as press releases, newspaper stories, and radio and television interviews and PSAs. – See [earned media](#).

Social Media

Piikani Money Campaign utilized three social media platforms to complement their campaign messages and expand their reach into regional areas: Facebook, Twitter and YouTube.

Recordings of PSAs can be posted on *YouTube* and on the campaign website. Posters can be converted to PDF format and posted on social media as well as on the website, and all social media posts can be linked to the campaign website. Coordinate a social media campaign to accompany the release of print materials, highlight radio and television advertisements, to post announcements for campaign workshops and other related events, and to share related national news. – See [media plan coordination](#).

Establish a social media following if you have not done so already. Engage all coalition members, other stakeholders to “follow” the campaign, “like,” “comment on,” and “share” your social media posts to expand viewership. Also, explore *Facebook* features that, for a nominal fee, allow you select zip codes in and surrounding your community to expand your social media network. Some social media vehicles allow you to create a social marketing email or text that automatically posts to *Facebook* and *Twitter*.

Depending on your audience, you may also want to develop a text messaging campaign starting with a text to your coalition members and other key stakeholders that contains a request that they forward the message to their networks and request the same of their recipients. Starting with a modest number of ten individuals can expand your message significantly.

Social media is particularly useful in expanding your campaign to outlying areas as individuals residing in surrounding urban areas often use social media platforms to stay connected to their communities and may not have easy access to your print and audio/visual messages.

Earned Media

Leverage your paid media efforts with cost-free newspaper stories, editorials and calendars, as well as radio and television interviews and shows. Meet with the editorial staff of your local newspaper and the managers or on-air talent of your local radio and television stations early in your planning process to build a relationship and provide information about your campaign.

Draft and schedule press releases, editorials and letters-to-the-editor and include delivery to your local newspaper in your media schedule. Some newspapers fail to sell all of their advertisement space or have small, empty spaces in their layout. Consistently supply your newspaper with small advertisements to use for unsold advertisement space. Ask your newspaper to do an expose on the campaign and be available to meet with newspaper staff to provide information and materials and to answer questions.

The Piikani Money Campaign secured 30-minute, weekly radio shows that were used to discuss the campaign and expand on the core messages. Organizers invited guest speakers to share their knowledge and resources with listeners.

Ask your local radio and/or television station to provide regular, on-air interviews and shows about your campaign. Consider the composition of your coalition and other key partners to identify potential guest speakers who will be available to participate and knowledgeable about the campaign and campaign topics.

[View Piikani Press Release](#)

Coordinate with Other Community Events

Other meetings and events scheduled in your community can provide you with opportunities to decrease event planning, save on expenses, and expand your reach to individuals who might not otherwise attend a workshop, view your website, or listen to the radio. Choose existing events that promise good attendance and target the audience you are trying to reach. If possible, provide representation at local community events and/or display and distribute campaign materials, and/or announce and register attendees for your workshops. If providing staff is not possible, ask community event organizers to display your materials for you.

Workshops

To provide in-depth financial literacy content within their core messages, The Piikani Money Campaign delivered seven workshops in two communities, which were attended by 142 total people with 20 individuals participating on average.

Identify presenters who have expertise in the topics to be covered, starting with your coalition members and other key partners. Provide workshops on each topic at locations and times convenient to your community. You may need to deliver each workshop more than once to ensure coverage.

Tip

Workshop attendance for the Piikani Money Campaign increased once Land Buy-Back offers were released.

Workshop Considerations

Schedule

Take advantage of scheduled meetings and gatherings in your community involving your target audiences and ask to conduct workshop presentations during those meetings. *For example, Piikani secured space on the agenda of a lunch-time meeting of elders to present the campaign elder abuse message.* It may be difficult to attract attendance at stand-alone events; organizing workshops in conjunction with existing meetings may help you increase participation. For exclusive workshops, consider the best time of day to schedule your workshops, often immediately following the normal workday or at lunch. Piikani hosted workshops over a two-month period and scheduled the workshops at different times and days of the week to accommodate participant schedules.

Workshop Agenda and Duration

Create an agenda for each workshop topic, including a description of what attendees will learn and the materials they will receive. Most of the topics that align with the campaign's core messages can be covered in 1-2 hours. Include time in the agenda for questions and answers and plan for some participants to linger after the workshop for additional information. Upload the agenda and content materials to your website for post workshop reference and link social media announcements to the campaign website. Capture contact information from participants through sign-in sheets, registration, or other methods for use in providing follow up information and for further outreach. Add workshop attendees to your email lists and social media networks and encourage workshop attendees to share campaign information with their networks. Additionally, at each workshop, have presenters' contact information and additional resources to share with participants.

Use the time of your workshops well, for example:

For banking and investment workshops, consider having professionals on hand to help attendees open bank or investment accounts. For home purchasing, have realtors and loan officers on hand with information and forms. For the topic of becoming “money ready,” have the presenter lead participants in developing a budget onsite.

Quantity and Locations

Organize multiple workshops about the same topic to serve outlying areas and to reach as many individuals as possible. Find convenient and well-known venues that allow for ample and comfortable seating and sufficient parking.

Workshop Announcements

Include information about upcoming workshops in your media outreach, including social media, newspaper releases, radio and television PSAs and interviews, and the distribution of flyers at other community events and other agencies and businesses.

Other Details

If you provide a meal, make sure you provide time for attendees to get their food; hire a caterer to bring food in so you don't need kitchen facilities. Choose a venue that supplies tables to facilitate note-taking. Ask a local business to donate pens and notepads for participants; local banks are good sources. Check with your presenters prior to workshops to learn of their audio/video equipment or other supplies.

Tip

Consider the value of outreach to matriarchs in your community who have credibility and influence with their families and friends. Engage matriarchs to share your messages and implement the campaign.

View Piikani
Workshop Agendas

View Piikani
Workshop Plan

View Piikani
Workshop
Announcements

Media Plan Coordination

The objective of your campaign is to saturate your community with the core messages through a variety of methods delivered simultaneously. People receive information in different ways and most individuals need to hear a message more than once in order to retain it.

The Piikani Money Campaign developed an integrated media plan and timeline for each core message and delivered the messages in multiple formats simultaneously.

When creating your media plan, consider the following general tips:

- Convert posters and billboards into social media messages.
- Link all social media to the website and vice versa.
- Post workshop and other community event schedules on the website and in social media.
- Include contact information and your website address on all print materials, in all audio and visual media, and in all paid and non-paid advertisements and workshop announcements.
- Post all workshop materials and handouts to the website
- Post or link radio and television shows and paid advertisements on the website

Use the media plan template in this toolkit to ensure materials are ready for display and to coordinate your media campaign.

[View Piikani Media Plan](#)

[View Media Plan
Template](#)

4 Evaluate



Final Survey Final Survey Report

The Piikani Money Campaign organizers conducted a final evaluation to determine the impact of the financial literacy education efforts of the campaign and thus, the effectiveness of their efforts. Participants were surveyed to determine how they spent the funds they received from the Land Buy-Back Program and for those who had not yet received funds, how they intended to spend those funds.

View Piikani Post
Campaign Survey

View Piikani Post
Campaign Survey Report

APPENDIX

Piikani Money Campaign Coalition

Blackfeet Revenue Department
Blackfeet Manpower
Blackfeet Housing Authority
Blackfeet State Office of Public Assistance
Montana Bankers Association
Wells Fargo
Federal Reserve Bank of Minneapolis' Center of Indian Country Development and the
Helena Branch
Blackfeet Eagle Shield Senior Center
Blackfeet Tribal Credit
Native American Bank
Blackfeet Community College
Native American Development Corporation
First Interstate Bank
EverFi™
Montana Financial Education Coalition

Piikani Money Campaign Project Timeline

Date	Activity	Outcome	Responsible
September 9, 2016 September 14, 2016 slogans due	Identify cultural consultant to develop campaign slogans		Loren Bird Rattler Dale Fenner
October 6, 2016	NACDC, LBB meet with Tribal Business Council		Loren, Angie, Mark, Loren and Mark put in on BTBC's radar with mini-report at the Comprehensive Economic Development Strategy Session held on Tuesday, September 6, 2016.
September 31, 2016	Teaser poster created and available	Available for distribution Initial Announcement for "Pukuni Money Awareness" Campaign	Ti, Cara
September 31, 2016	Slogans developed for core messages on 8 topics; resource brochure developed	Slogans will brand the campaign	Loren, Ti
September 6-31, 2016 August 31, 2016	Meeting with local chambers of commerce – Need to setup meetings Work with Sweet Grass Consulting to develop a survey instrument	Chambers in Cut Bank, Shelby Conrad, and Browning will be informed on "Predatory Business Merchants" Tools will be developed to assist in measuring the anticipated outcomes, both pre- and post-campaign.	Loren, Angie, Mark Loren, Angie, Ti, Sue
October 15, 2016		Resource brochures available for distribution	Ti, Cara
September 15, 2016 September 31, 2016 September 31, 2016 September 15, 2016	Graphics for posters finalized; training session schedule finalized, and trainers for workshops identified and confirmed Pre-campaign surveys dispersed	Posters ready for printing Workshop schedule available for posting with media outlets Resource brochure made available to 3,500 – 7,000 offerees Surveys mailed out or distributed through Land Buy Back office	Ti, Cara Loren, Angie, Patty, Ti Loren, Ti Sweetgrass, Loren, NACDC, volunteers
October 15, 2016	Posters distributed in all communities	60 posters delivered to communities and outlet channels	NACDC, Land Buy Back, Loren
September 28, 2016	Surveys collected	Results of survey analyzed and evaluated	Sweetgrass, Loren

October 1 – November 15, 2016	Potential trainings conducted include “financial literacy and education, social pressures including mental health and addictions, HUD 184 Program, becoming “banked,” the impact of buy back payments on public benefits, and Indian lands and the history of allotments.”	Training made available to individuals in 5 communities on the Blackfeet reservation including Browning, Heart Butte, Seville, Starr School and Babb	NACDC, Loren, Team
March 2017	Post-survey distributed	Information collected via mail, email and by telephone	NACDC, volunteers, Team
April 2017	Survey results analyzed and evaluated	Impact report finalized	Sweetgrass
May 2017	Second post-survey distributed	Information collected via mail, email and by telephone	NACDC, volunteers, Team
June 2017	Survey results analyzed and evaluated	Addendum to Impact report finalized summarizing second post-survey results	Sweetgrass

Project Plan Template

Activity	Deadline	Responsible Party
Form a Coalition		
Decide on scope of campaign, including what will be created and what will be adapted		
Identify existing resources including events and meetings		
Research costs based on project scope, i.e. Assessments Hiring Materials: production, printing and timelines Workshop logistics		
Draft Budget		
Identify potential funders		
Write grants/proposal; secure Funds		
Appoint/Identify Project Manager		

Piikani Money Campaign Desired Outcomes

The working group believes the financial management behaviors of a much broader population group than would otherwise be reached via more standard written or classroom financial education offerings will be positively influenced and thus:

- More individuals will have avoided utilizing predatory sellers of goods, typically substandard and at inflated prices.
- More individuals will have avoided falling victim to financial fraud.
- More individuals will have opened bank accounts and are utilizing banking services.
- Fewer individuals will have fallen victim to financial abuse, particularly among the elderly population.
- More individuals will realize the need for and will seek more traditional classroom and other financial education opportunities and resources.
- More individuals will have started or expanded businesses, including agricultural operations.
- More individuals will have taken steps toward homeownership
- More individuals will have reduced or paid off debt.

Piikani Money Campaign Funders

Cash Funders

- Northwest Area Foundation
Blackfeet Tribe Land Buy Back Program
- Native CDFI Network
- First Interstate Bank

In-Kind Contributors

- NACDC Financial Services, Inc.
- Montana Financial Education Coalition
- Center for Indian Country Development-Federal Reserve Bank of Minneapolis

Piikani Money Campaign Grant Proposal

REQUEST FOR FUNDING

Proposal to Conduct a Financial and Predatory Practices Awareness Campaign To Blackfeet Land Buy Back Offerees and Payment Recipients *The “Pikuni Money Awareness” Campaign*

I. PROPOSAL SUMMARY

The Native American Community Development Corporation (NACDC), a certified community development financial institution (CDFI) located in Browning, Montana on the Blackfeet Reservation, on behalf of a coalition of several organizations, institutions and Blackfeet tribal agencies, is seeking \$80,000 to fund a comprehensive, multi-media outreach campaign to provide urgently needed information about financial and predatory practices to enrolled members of the Blackfeet Nation who will be receiving offers and potential payments pursuant to the federal land buy back program in late 2016. This proposal is also intended to serve as a demonstration project. A proposed comprehensive evaluation of the project will help inform best practices that could be replicated by other tribes that will be participating in the buyback program or for other similar settlement events, and to inform best practices for addressing financial education needs in Indian Country more broadly.

II. THE ISSUE

Experiences shared from reservations in Montana and across the Great Plains that have already concluded their land buy back programs raise concerns that efforts to provide financial education for payment recipients are not reaching or engaging the majority of such individuals who, as a result, are not receiving critical information about financial opportunities and predatory practices. Thus, in many instances, the potential for significant economic benefits to individuals, their families and communities is not being realized and in fact, some payment recipients are worse off as a result of loss of lease income, falling victim to predatory sellers of goods, financial abuse, and/or lack of financial readiness.

III. WORK GROUP PARTICIPANTS

This proposal is a collaborative, community driven initiative of many organizations, institutions and agencies seeking to support members of the Blackfeet Nation who will be or are considering accepting land buy back offers. NACDC will serve as the coordinating organization. Other participating organizations include, but are not limited to:

Blackfeet Land Buy Back Office	Blackfeet Land Department
Blackfeet Manpower	Blackfeet Eagle Shield Senior Center
Blackfeet Housing Authority	Blackfeet Tribal Credit
Blackfeet Revenue Department	Native American Bank
Blackfeet Law Enforcement	Blackfeet Community College
Blackfeet State Office of Public Assistance	Native American Development Corporation
Montana Bankers Association	First Interstate Bank
Wells Fargo	EverFi™
Federal Reserve Bank of Minneapolis’ Center for Indian Country Development and the Helena Branch	Montana Financial Education Coalition

IV. BACKGROUND

The Land Buy-Back Program for Tribal Nations implements the land consolidation component of the *Cobell* Settlement, which provided \$1.9 billion to purchase fractional interests in trust or restricted land from willing sellers at fair market value. Consolidated interests are immediately restored to tribal trust ownership for uses benefiting the reservation community and tribal members.

In its *2015 Status Report* on the Land Buy-Back Program for Tribal Nations, the U.S. Department of Interior highlights many accomplishments in the first two fiscal years of the program's purchasing activity. Over \$700 million has been paid to landowners, or nearly half of total money available under the program, and 1.5 million acres of land have been re-acquired. Many individuals bought new homes and several tribes realized important development objectives. In addition, the Cobell Education Scholarship Fund has received nearly \$30 million, which in turn has already assisted students representing more than 80 tribal nations at 175 different academic institutions.

While these are impressive achievements, nonetheless, questions have arisen regarding whether recipients of land buy-back offers are well informed about the offers, the implications of selling, and use of the proceeds. Members of the working group directly know or have heard of many distressing accounts from tribal and community leaders on reservations in Montana that participated in the first two years of buy-back activity. Typically, these anecdotes involved sellers who did not understand that they would no longer receive annual lease or royalty income, many of whom are unbanked or under-banked, and who were not provided or able to readily access counseling or other information in a manner or medium that they could understand or were comfortable participating in about avoiding predatory sellers of goods, recognizing and avoiding financial abuse, or options for effectively managing their sale proceeds. While this information has been anecdotal only,¹ the concerns are hard to ignore, and mirror Indian Country's experience with earlier Cobell and Keepseagle settlement payments which demonstrated a lack of financial readiness of many recipients to effectively manage "sudden money."²

On the Blackfeet Reservation, it is estimated that approximately 7,000 landowners will receive buy back offers in late 2016 for up to an estimated and aggregated \$103,710,000 pursuant to a cooperative agreement between the U.S. Department of the Interior and the Blackfeet Nation. The Blackfeet Nation is the last of six reservations in Montana to participate in the program.³ Nationally, a little fewer than half of all buy back offers have been accepted. Assuming the same rate of acceptance on the Blackfeet Reservation, it can be expected that approximately 3,000 to 3,500 landowners may accept offers and receive payments. The majority of offerees reside on the Blackfeet Reservation.

The working group first convened on April 5, 2016 in Helena, again on May 17, 2016 in Great Falls, and on June 8 and June 30, 2016 in Browning. In these meetings the working group discussed experiences to date with the buyback program on other

¹ Anecdotes shared included several distressing and common predatory practices occurring on reservations in the Great Plains and Rock Mountain regions, particularly at the time large settlement and other payments are being made to tribal members. One is the common occurrence of temporary used car lots being set up adjacent to reservations at the time buy back payments were being dispersed, selling low quality vehicles for cash at rates greatly exceeding local market rates for similar quality vehicles. Stories of temporary cell phone carriers setting up shop on or near reservations selling service contracts and phones at predatory rates have also been shared. Stories of elder financial abuse have also arisen. One particular incident involved an elderly lady who received a check for \$80,000 on a Friday afternoon. She was unbanked, and under pressure from family members, took her check to a check casher, where she paid a fee of \$13,000 to cash it. The remaining funds were dispersed to family members. Numerous other similar stories have been shared in Montana as well as through contacts in South and North Dakota.

² "Sudden money" is a term coined by Susan Bradley, founder of the Sudden Money[®]Institute. Sudden money may include the receipt of a large insurance payment, an inheritance, a major career change, winnings from a lottery, a major career change, or the like, which often have significant psychological, physical and social impacts on the "money" recipients.

³ Since October 2014, a total of \$281,501,946 has been paid out to 10,084 tribal members in Montana, with an average payment of \$27,916, on the Crow, Flathead, Northern Cheyenne, Fort Peck, and Fort Belknap reservations. *Table 3, Land Buy Back Status Report, November 20, 2014.*

Montana reservations, and the types of outreach that were conducted on other reservations as part of the buy back program rollout.⁴ Most importantly, however, outreach needs that have gone unmet were discussed as well as the lack of effective and diverse financial education resources provided to those tribes to support the program, the consequences of being unbanked and the challenges to becoming and staying banked, and lessons subsequently learned.

The group also discussed financial education curricula and materials currently available, including those developed for the buyback program.⁵ NACDC, through its participation in the buy back outreach meetings being conducted on the Blackfeet Reservation, has signed up approximately 70 individuals to participate in financial education classes in the near future which the group agreed is a very good resource. More are expected to sign up as the outreach meetings continue. However, the group acknowledged that while these curricula, such as FNDI's Financial Skills workshop, provide very important and long-term value to attendees, for many potential buy back participants, and likely even a majority, such curricula and other resources tend to be overly comprehensive, confusing, intimidating, not easily accessible because of the remote location of many payment recipients and/or lack of access to the internet, and thus do not attract a participation rate or utilization that nears the number of potential payment recipients.⁶ Given the rough estimate of 3,000 to 3,500 individuals who may accept buy back offers out of approximately 7,000 offers to be made to Blackfeet members, the working group agreed that what is needed in the near term is a supplemental awareness campaign that will provide brief bytes of financial and predatory practices information, provided via easy-to-use or easy-to-access resources in a variety of delivery mechanisms, widely dispersed and highly visible throughout all communities on the Blackfeet Reservation, and culturally tailored. This campaign platform will also serve as a model for other Native American communities that will be participating in the buy back or similar settlement or windfall events in the future.

⁴ See, for example, an article posted on the First Nations Development Institute website regarding a workshop provided on the Crow reservation. <http://indianguiver.firstnations.org/tag/land-buy-back/>. Within Crow Tribe, 4,103 unique individuals received buy back offers. Of these, 2,520 individuals had offers approved for payments totaling \$130,477,269. While the group agrees that the workshop provided by FNDI was more than likely of great value to the participants, less than 10% of payment recipients participated. *Table 3, Land Buy Back Status Report, November 20, 2014.*

⁵ See, for example, FINRA's Investor Alert at <https://www.finra.org/investors/alerts/new-money-indian-country>.

⁶ The working group agrees that long term goals of increasing the financial capability of tribal members is very important for sustainable, personal economic health, and efforts to provide comprehensive financial education, such as provided by NACDC, should continue to be supported. This proposal, instead, addresses a gap – the more immediate information needs of what the working group believes will be the majority of payment recipients who will not likely participate in financial education classes in the near term to learn how to effectively manage the payments they will be receiving and to avoid becoming victims of predatory sellers of goods and/or financial abuse.

V. PROPOSAL DESCRIPTION

This proposal is to collaboratively develop a financial and predatory practices awareness campaign that will serve potential buy back payment recipients on the Blackfeet Reservation. It is intended to supplement existing programs and/or curricula, and to reach a majority of potential payment recipients with easy-to-digest, broadly disseminated “sound bytes” of information. The working group believes this proposal will create a model campaign that can be used or replicated for other windfall payment events, such as other legal settlements, natural resource royalties and tribal enterprise earnings distributions; and also by other tribes that will be participating in the land buy back program. The purpose of the proposal is to saturate the communities on the Blackfeet Reservation through a variety of media with slogans, catch phrases, and other communications on key topics, as well as information on where to access resources and assistance. The objective is to create widespread awareness throughout the community of the opportunities as well as pitfalls and abuses individuals may face upon receipt of large land buy back payments, to improve their financial readiness, and positively impact the behaviors of individuals receiving such payments.

1. Campaign Title: “*Pikuni Money Awareness*”⁷. A culturally appropriate campaign brand will be developed and utilized in all materials and media.

2. Campaign Delivery Channels and Media:

The campaign will utilize the following delivery channels and media to disseminate its core messages:

- **Poster Campaign** for core messages, with posters dispersed widely in all reservation communities. In addition to catch phrases and or slogans on the core messages, the posters will include contact information, including phone numbers and/or websites for recipients to call or visit for financial, land buy back, benefits or other information.⁸
- **Billboards** for displaying core message slogans and contact information.
- **Resource Brochure** with contact information for core message topics for inclusion in a broad mailing to all buy back offerees, and for distribution through multiple organizations and other channels.
- **Public Service Announcements** through local television and radio stations, and newspapers. PSAs will be developed and provided to local media, and made available to share in meetings and at events.
- **Social Media Blitz** through dedicated Facebook page, Twitter account, and website.
- **Workshops and outreach meetings** will be offered, in addition to outreach meetings currently being offered through the Land Buy Back program. Four workshops will be developed and held in each of the five communities on the reservation (with two offerings of the four workshops in Browning), hosted and presented by various key partners:
 1. Financial Awareness and Banking Fundamentals
 2. Impact of LBB Payments on Public Benefits, and Social Pressures

⁷ Pikuni (alt. Piegan) is one of the three tribes that make up the Blackfeet Confederacy. See <http://blackfeetnation.com/our-culture>.

⁸ Distribution channels for resource brochures and for poster display will include, but not be limited to, Tribal departments (including Manpower, Early Childhood Center, Environmental Office, Social Services, Housing Authority, Land Department, TERO Office, Personnel Department, Tribal Council, Social Services, etc.), Glacier Peaks Casino and Hotel, Blackfeet Community College, schools in the communities, the hospital and Wellness Center, Holiday Inn, gas stations, cafés and restaurants, Glacier Family Foods and IGA, local businesses, and windshields on cars parked at events, stores, or the Casino.

3. Indian Lands and the History of Allotments
4. Homeownership

- **Community Events**, such as North American Indian Days Pow Wow in Browning in July, will serve as channels for distribution of campaign materials, announcements, updates, etc.

3. Campaign Core Messages:

The workgroup identified eight core topics that the campaign will address through a variety of media. NACDC will contract with a consultant to help develop a brief, culturally tailored slogan or catch phrase for each topic that will be widely used in all campaign events, media and channels. Descriptions of each topic are below, for which slogans or catch phrases will be developed. In addition, key or lead partners or resources are identified for each topic, as well as the key delivery channels.

- **Avoid falling victim to financial fraud, scams, and predatory sellers of goods.** Reports have been shared about temporary car lots setting up on the outskirts of reservations, even along the shoulders of highways, during periods when tribal members are scheduled to receive payments, such as Cobell and Keepseagle settlement payments, and more recently with land buy back payments. It has been reported that these dealers have inventories of used, substandard vehicles that are being sold for highly inflated prices. Similarly, used furniture dealers have set up temporary, outdoor lots in parking lots or again, even along highways, selling substandard goods at inflated prices. Another common practice that has been reported is cell phone carriers setting up temporary shop, and selling cell phone contracts, again at highly inflated prices. In addition, recipients of large payments are often targeted by financial fraudsters offering “too good to be true” investment opportunities. The campaign will create awareness about such practices to help payment recipients avoid being victimized.

Key partners: *Local off-rez Chambers of Commerce, Blackfeet Revenue Department, Blackfeet Chamber of Commerce.*

NACDC will schedule meetings with local chambers in a number of communities near the reservation to discuss the problem of unlicensed businesses or individuals setting up temporary “shop” off the highways or in abandoned parking lots, and to seek the assistance of local businesses and possibly local governments to address this issue. The group will also meet with Blackfeet Revenue Department which oversees business licensing to seek their assistance with monitoring such possible occurrences on the reservation, and enforcing compliance.

Delivery channel/media: Poster campaign, PSA , social media, agenda item in community LBB outreach meetings.

- **Prevent elder financial abuse.** Numerous accounts have been shared about immediate and extended family members and others pressuring payment recipients, especially elders, to cash large payment checks and disperse the proceeds to them in a manner and for purposes that constitute elder abuse. The campaign will create awareness about such practices and encourage payment recipients and/or those providing positive care for them, as well as financial institutions, to be on alert in order to help payment recipients from falling prey to such pressures.

Key Partner: *Blackfeet Manpower, Blackfeet State Office of Public Assistance, Blackfeet Eagle Shield Senior Center*

Delivery Channel/Media: Poster campaign, PSA , social media, agenda item in community LBB outreach meetings, outreach meetings at Blackfeet Eagle Shield Senior Center.

- **Purchase a home.** Housing conditions on Montana’s reservations, including the Blackfeet Reservation, are in dire need of being addressed. Much of the current housing stock is outdated, and overcrowding is common. Homeownership is encouraged when possible and desired. The campaign will encourage land buy back payment recipients who desire, but not have previously had the means, to pursue opportunities for home ownership.

Key Partners: *Blackfeet Housing Authority, NACDC, ENG Lending, Neighborworks Montana*

Delivery Channel/Media: Poster campaign, PSA , social media, agenda item in community LBB outreach meetings.

- **Start or expand a business or agricultural operation.** Small business development and entrepreneurship, including agricultural businesses, provide opportunities for tribal members to augment incomes and expand personal and community economic opportunities and growth. However, lack of access to capital for business start-up or expansion is an ongoing challenge for entrepreneurs and for developing this sector of the reservation's economy. The campaign will raise awareness about opportunities for land buy back payment recipients who so desire to establish or expand their own businesses or agricultural operations.

Key Partners: *NACDC, USDA FSA, USDA Rural Development, Indian Land Tenure Foundation, MSU Extension Service/Blackfeet, Blackfeet Tribal Land Department, First Nations Oweesta, Native American Bank, Natural Resource Conservation Service, USDA NRCS, Northwest Farm Credit*

Delivery Channels/Media: Poster campaign, PSA , social media, agenda item in community LBB outreach meetings.

- **Become financially savvy and “money ready.”** The campaign will raise awareness about the costs of debt and low credit scores, and the importance of managing debt, learning how to budget, saving and investing, and other basic financial skills.

Key Partners: *NACDC, EverFi™, Native American Bank, Credit Builder Alliance*

Delivery Channels/Media: NACDC financial education classes, LBB “banking” workshops, poster campaign, PSA , social media, agenda item in community LBB outreach meetings.

- **Become “banked.”** Many potential payment recipients on the Blackfeet Reservation are unbanked or under-banked. Anecdotal information about payment recipients for prior settlements and on other reservations are troubling – individuals cashing large checks and keeping large sums of cash in their homes or on their persons, and the safety issues and potential risk of loss this fosters. Financial institutions will partner with local community based organizations (e.g. NACDC, CDFI) to host outreach meetings on a monthly basis specifically to talk about the benefits of bank accounts, financial services that are available, and work with attendees to open online banking accounts and be available to consult and advise with the new customers at future sessions. Financial education resources will also be demonstrated including the EverFi Adult program - a sample module would be demonstrated for meeting attendees to show ease of use and content benefits; ABA's Teach Children to Save and if available local community based organization's Mini-Bank program or like programs.

Key Partners: *NACDC, First Interstate Bank, Wells Fargo, Native American Bank, Bank of Glacier County, Stockman Bank, 1st Liberty Credit Union*

Delivery Channels/Media: Workshops, poster campaign, PSA, social media

- **Understand the impact of LBB payments on your lease income and public benefits.** The campaign will provide crucial information to payment recipients about the impact of loss of lease income from lands they may sell or have sold pursuant to acceptance of buy back offers, and on the impact of eligibility for various public benefits.

Key Partners: *Blackfeet Manpower, NACDC, Blackfeet State Office of Public Assistance*

Delivery Channels/ Media: Workshops, PSAs, social media, poster campaign

- **Cultivate Financially Savvy Youth.** Many families that will be receiving payments will have children. The workgroup believes that this campaign provides opportunities to begin engaging youth in thinking about responsible money management. The workgroup will be contacting several key partners to develop messaging, resources and activities for youth to increase their awareness of opportunities and sound money management practices.

Key Partners: *MT Office of Public Instruction, Student Assistance Foundation, National Jump\$tart Coalition, MT Partnership to End Childhood Hunger*

Delivery Channels: Poster campaign, social media, PSAs, others to be determined.

VI. EXPECTED OUTCOMES

The work group acknowledges that producing hard metrics to demonstrate the impact of the campaign on behaviors regarding management of land buy back payments will be challenging. Additionally, information about the identity of offerees and payment recipients is confidential and/or not available.

However, the group proposes contracting with Sweet Grass Consulting, LLC (SGC) a professional evaluation and research team specializing in services that promote and support asset-based development initiatives in economically burdened communities. SGC will assist in developing data collection tools, analyze the data, and prepare reports to show trends and indicate the degree to which the campaign has been effective as outlined by the bullet points below.

The working group believes the financial management behaviors of a much broader population group than would otherwise be reached via more standard written or classroom financial education offerings will be positively influenced and thus:

- More individuals will have avoided utilizing predatory sellers of goods, typically substandard and at inflated prices.
- More individuals will have avoided falling victim to financial fraud.
- More individuals will have opened bank accounts and are utilizing banking services.
- Fewer individuals will have fallen victim to financial abuse, particularly among the elderly population.
- More individuals will realize the need for and will seek more traditional classroom and other financial education opportunities and resources.
- More individuals will have started or expanded businesses, including ag operations.
- More individuals will have taken steps toward homeownership.
- More individuals will have reduced or paid off debt.

An initial survey will be distributed in August 2016, at the onset of the campaign, a follow-up survey will be distributed in March of 2017 after the payouts, and a third, six-month follow-up survey will be distributed in September of 2017. These three surveys will be distributed using mailing lists, in-person at the land office and other key partner locations, and using social media. The results from the three consecutive surveys will allow us to determine what plans people have for their lump sum payment, how they utilized their lump sum payment, and finally, the outcomes of the investment they made with their lump sum payment.

In addition, pre- and post-tests and workshop evaluations will be created for individuals who sign up for the four workshops. The pre- and post-tests will be used to assess the knowledge growth of individuals who attend the workshops and the workshop evaluation will be used to gain feedback from workshop participants related to their feelings of content applicability, delivery of materials, and workshop location. Similar to tracking workshops, all partners will also track community members who request services related to lump sum payments as well.

In total, eight reports will be generated from data collected and analyzed from the tools mentioned above. The first five reports will be smaller in nature, and they will highlight knowledge growth from the four workshops, as indicated by the pre- and post-tests as well as the workshop evaluations, as well as data collected from each key partner in relation to community members utilizing their services to gain knowledge related to receiving lump sum payments. The first of the three larger reports will be generated in December of 2016 and will provide preliminary data on how people plan to utilize their lump sum payments. In April of 2017, a report will be generated to indicate the extent to which desired outcomes have been reached, by comparing the initial survey data to the follow-up survey data. Finally, in November of 2017 a Final Report will combine information from the initial survey, follow-up survey and six-month follow-up survey in order to highlight the outcomes of lump sum investments, as well as provide indications of the overall effectiveness of the campaign.

The tools and accompanying reports will not only assist the group in evaluating the impact of this project it will be used to create a replicable model for other communities anticipating sudden lump sum payments.

VII. PROJECT TIMELINE

Date	Activity	Outcome	Responsible
September 9, 2016	Identify cultural consultant to develop campaign slogans		Loren Bird Rattler
October 3, 2016	NACDC, LBB meet with Tribal Business Council		Loren, Angie, Mark
September 31, 2016	Teaser poster created and available	Available for distribution Initial Announcement for "Pukuni Money Awareness" Campaign	Ti, Cara
September 31, 2016	Slogans developed for core messages on 8 topics; resource brochure developed	Slogans will brand the campaign	Loren, Ti
September 6-31, 2016	Meeting with local chambers of commerce	Chambers in Cut Bank, Shelby Conrad, and Browning will be informed on "Predatory Business Merchants"	Loren, Angie, Mark
August 31, 2016	Work with Sweet Grass Consulting to develop a survey instrument	Tools will be developed to assist in measuring the anticipated outcomes, both pre- and post-campaign.	Loren, Angie, Ti, Sue
October 15, 2016		Resource brochures available for distribution	Ti, Cara
September 15, 2016	Graphics for posters finalized;	Posters ready for printing	Ti, Cara
August 31, 2016			Loren, Angie, Patty, Ti

September 31, 2016	training session schedule finalized, and trainers for workshops identified and confirmed	Workshop schedule available for posting with media outlets	Loren, Ti
September 15, 2016	Pre-campaign surveys dispersed	Resource brochure made available to 3,500 – 7,000 offerees Surveys mailed out or distributed through Land Buy Back office	Sweetgrass, Loren, NACDC, volunteers
October 15, 2016	Posters distributed in all communities	60 posters delivered to communities and outlet channels	NACDC, Land Buy Back, Loren
September 28, 2016	Surveys collected	Results of survey analyzed and evaluated	Sweetgrass, Loren
October 1 – November 15, 2016	Potential trainings conducted include “financial literacy and education, social pressures including mental health and addictions, HUD 184 Program, becoming “banked,” the impact of buy back payments on public benefits, and Indian lands and the history of allotments.”	Training made available to individuals in 5 communities on the Blackfeet reservation including Browning, Heart Butte, Seville, Starr School and Babb	NACDC, Loren, Team
March 2017	Post-survey distributed	Information collected via mail, email and by telephone	NACDC, volunteers, Team
April 2017	Survey results analyzed and evaluated	Impact report finalized	Sweetgrass
May 2017	Second post-survey distributed	Information collected via mail, email and by telephone	NACDC, volunteers, Team
June 2017	Survey results analyzed and evaluated	Addendum to Impact report finalized summarizing second post-survey results	Sweetgrass

VIII. BUDGET

	<u>Budget</u>		
Marketing			
Consultant	\$30,000		
Media Consultant	\$5,000		
Research/Impact Consultant	\$19,300		
Printing	\$8,600		
Media	\$10,000		
Postage	\$5,000		
	<u>\$77,900</u>		
Workshops	\$5,000		
Meals	\$5,000		
Administration	\$8,500		
Travel	\$2,000		
Honorariums	\$4,000		
Total Expense Budget by Funding Source	<u>\$102,400</u>		

Justification:

- Consultant - responsible for researching available resources, developing PSA's, posters, flyers & pamphlets, communications with all parties involved with this effort, overseeing the printing of materials and the distribution of materials and follow-up

- Media Consultant - to develop marketing material and maintain Facebook, website and YouTube

- Research/Impact Consultant - To develop survey tools to measure the impact prior and post payouts, analyze results, and prepare report.

- Printing - cost of printing all marketing campaign material (posters, pamphlets, flyers) and local copying
- Media - cost of advertising and PSAs through local media sources including billboards, television, radio
- Postage - Cost of mailing marketing materials, flyers, pamphlets and other correspondence

- Workshops - Cost of providing the four identified workshops to each reservation community (two times in Browning)

- Meals - Meals for community trainings and other local gatherings - \$200 x 6 months

- Administration - cost of administering the project, tracking, reporting, and communication

- Travel - Travel to local, outreach events and state meetings for working group participants to attend and to promote Pukuni Money activities

- Honorariums - cost of developing branding material by local artist and developing material to post to Youtube

Piikani Money Campaign Partner Input Form

Multiple components of the Piikani Money Campaign were geared toward buying local and keeping money in the local economy in order to facilitate positive economic growth and decision-making. This brief input form is used to assess Piikani Partners, and other services providers throughout Blackfeet country, in the way they assisted community members with services and decision-making during the time period when Land Buy Back payments were received.

What Institution/Business are you with?

Organization Specific Questions

Select the corresponding organization below, and ask the questions associated with that organization.

Blackfeet Housing Authority

Did your organization receive more inquiries or visits than usual, related to **home rental or purchase** from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

Did your organization receive an increase in rental payments compared to usual, from Dec.15th 2016 through Feb. 2017? Yes No

If yes, please provide the revenues generated from rental payments during the following time frames:

December 15th 2016 to March 1st 2017 \$_____

December 15th 2015 to March 1st 2016 \$_____

Blackfeet Law Enforcement

Did your organization receive more inquiries or visits than usual, related to illegal financial activity from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

If yes, was any of this activity related to elder financial abuse? Yes No

Approximately what percentage of the increased illegal financial activity during that time was related to elder financial abuse?

If yes, was any of that activity related to predatory lending, financial scams, or fraud? Yes No

Approximately what percentage of the increased illegal financial activity during that time was related to predatory lending, financial scams, or fraud?

Blackfeet Elder Protection Team

Blackfeet Eagle Shields Senior Center

Did your organization receive more inquiries or visits than usual, related to elder financial abuse from December 15th 2016 through February 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

Approximately what percentage of those inquiries were you able to address in an effective, efficient manner?

Blackfeet ManPower

Blackfeet Office of Public Assistance

Did your organization receive more inquiries or visits than usual, related to land buy back and public assistance from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

Approximately what percentage of those inquiries were you able to address in an effective, efficient manner?

Blackfeet Land Department

Blackfeet Land-Buy Back Program

Did your organization receive more inquiries and/or visits than usual, related to land from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____
December 15th 2015 to March 1st 2016 _____

Approximately what percentage of those inquiries were you able to address in an effective, efficient manner?

NACDC

Did your organization receive a higher more inquiries and/or visits than usual related to land or financial management from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many inquiries and/or visits your organization received during the following time frames:

December 15th 2016 to March 1st 2017 _____
December 15th 2015 to March 1st 2016 _____

Was there greater workshop attendance than usual from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, how many total people attended workshops during the following time frames:

December 15th 2016 to March 1st 2017 _____
December 15th 2015 to March 1st 2016 _____

If yes, please indicate how many workshops your organization provided during the following time frames:

December 15th 2016 to March 1st 2017 _____
December 15th 2015 to March 1st 2016 _____

Northern Ford

Other Auto Sales Businesses

Did your organization experience higher sales than usual from Dec.15th 2016 through Feb. 2017? Yes No

If yes, how many total number of sales occurred during the following time frames:

December 15th 2016 to March 1st 2017 _____
December 15th 2015 to March 1st 2016 _____

If yes, what was the total dollar amount accrued through sales during the following time frames:

December 15th 2016 to March 1st 2017 \$ _____
December 15th 2015 to March 1st 2016 \$ _____

If yes, how will the increase in sales influence your business and/or other local auto businesses in the upcoming months? Please be specific.

In your opinion, did customers during Dec. 15th 2016 through Feb. 2017 make wise, economically sound decisions? Yes No
More so than usual? Yes No

Please explain: _____

First Interstate Bank

Native American Bank

Did your organization experience higher increases of new accounts than usual from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate how many accounts were opened during the following time frames:

	Savings	Checking
December 15 th 2016 to March 1 st 2017	_____	_____
December 15 th 2015 to March 1 st 2016	_____	_____

Did your organization experience higher increases of deposits than usual from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate the total dollar amount deposited during the following time frames:

	Savings	Checking	Other1:_____	Other 2:_____
December 15 th 2016 to March 1 st 2017	\$ _____	\$ _____	\$ _____	\$ _____
December 15 th 2015 to March 1 st 2016	\$ _____	\$ _____	\$ _____	\$ _____

Did your organization experience higher loan applications than usual from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please indicate the number of loan applications during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

If yes, please indicate the dollar amount of loans closed during the following time frames:

December 15th 2016 to March 1st 2017 \$ _____

December 15th 2015 to March 1st 2016 \$ _____

In your opinion, did customers during Dec.15th 2016 through Feb. 2017 make wise, economically sound decisions? Yes No

More so than usual? Yes No

Please explain: _____

Glacier Peaks Casino

Did the casino experience higher volumes of gamblers and bingo players than usual from Dec. 15th 2016 through Feb. 2017? Yes No

If yes, please provide the revenues generated from gambling and bingo during the following time frames:

December 15th 2016 to March 1st 2017 _____

December 15th 2015 to March 1st 2016 _____

Other Blackfeet Tribal Services (what might these be)

Ask the Following Questions to All Organizations

If your organization experienced an increase in revenues or services provided, how did your organization use the increases in a positive way?

How did the increase in revenues or services provided effect your transition into the tax season?

Describe any positive outcomes that occurred in the community that was related to an increase in revenues or services provided by your organization.

Did you refer clients to other Piikani Partner organizations or other local organizations? Yes No **If so, which one(s)?**

Piikani Money Campaign Pre-Campaign Assessment Survey Form



The Piikani Money Campaign is being conducted on behalf of a coalition of several organizations, institutions and Blackfeet tribal agencies. The campaign will provide urgently needed information about financial and predatory practices to enrolled tribal members who will be receiving offers and potential payments from the Federal Land Buy Back program in late 2016.

The pre-assessment on the following pages is for the Piikani Money Campaign to gauge tribal members' understanding of the Land Buy Back Program as well as to determine areas that should be focused on for financial awareness and education workshops.

Confidentiality: Your name will not be connected to the pre-assessment responses so your personal identity will remain anonymous. No one will be able to link you to the responses that you make.

Participation: Your participation in this pre-assessment is voluntary and you are not required to participate.

Benefits: Your responses will help the Piikani Money Campaign to better create workshops and ad campaigns that will provide education and financial awareness to Blackfeet tribal members.

Risks: There are no known negative effects for taking part in the survey.

Prize: If you want to be eligible for a 2016 iPad, you must fill in ALL the information below and include it when you mail in the pre-assessment or if you fill out the pre-assessment online fill this form out online as well. You will only be eligible for the 2016 iPad if you complete the entire pre-assessment.

Name: _____ Valid Phone Number: _____

Signature (or type name if filling out online): _____

Date: _____

If you do not want to be eligible for the iPad, and want to remain anonymous, check the box below and continue with the pre-assessment.

Consent

You MUST check the box below to continue the survey.

I am at least 18 years of age and agree to the above Consent Form.

Age: _____ Gender: Male Female Other I prefer to identify as: _____

Estimated yearly household income? \$ _____

Highest Level of Education Completed:

Elementary Middle School Some High School High School Diploma GED Associate's Degree Technical Degree Bachelor's Degree Graduate Degree

Are you currently employed? Employed Not Employed Retired Other Please Specify: _____

Are you currently on public assistance of any kind? Yes No

Have you ever received a one-time payment (such as lease payment, per cap payment, land buy back, or federal court settlement)? Yes No

Do you know what the Land Buy Back Program is? Yes No Unsure

Do you know about the Piikani Money Campaign? Yes No

Where did you hear about the Piikani Money Campaign?

Facebook/Twitter Workshop Radio Television Newspaper Mail Email Word of Mouth Other Please Specify: _____
I have not heard about it.

Have you attended any Native American Community Development Corporation workshops? Yes No

Would you attend a Native American Community Development Corporation educational workshop to gain a better understanding of the implications of accepting a one-time payment? Yes No

How do you usually like to receive information?

Facebook/Twitter Workshop Radio Television Newspaper Mail Email Word of Mouth
Other Please Specify: _____

What type of accounts do you have? (Check all that apply). Checking Account Savings Account Credit Card None

Where do you usually cash your checks?

Bank Credit Union Local Store Pay Day Loan I do not cash checks Other Please Specify: _____

Why do you cash your checks there? _____

Do you know your credit score?

Yes No If yes, how would you rate it?

Very Bad Poor Fair Good Very Good Excellent Do you use a budget?

Yes No Do your children know the importance of responsible money management?

Yes No

Do you know how to spot financial fraud, scams, predatory sellers, or predatory lenders (such as high interest new or used cars, over-priced cell phone service, over-priced check cashing services, payday loans, or too good-to-be-true financial investments)? Yes No

Have you or a family member been victim of financial fraud, scams, predatory sellers, or predatory lenders?

Yes No Do you know what elder financial abuse is?

Yes No Have you or a family member been victim of elder financial abuse?

Yes No If offered, do you intend to accept the Land Buy Back one-time payment?

Yes No Unsure

If you do accept the Land Buy Back one-time payment, what will you likely do with it?

Save Buy a House Buy a Car Invest in agricultural improvements Invest in a new business Invest in an existing business

Pay down existing debt Other 1 Please Specify: _____ Other 2 Please Specify: _____

Is there anything else you would like us to know?

Contact Info: Phone: 406.338.2992 Email: Info@piikanimoney.org Web: www.piikanimoney.org FB: www.facebook.com/PiikaniMoney/
Twitter: [@PiikaniMoney](https://twitter.com/PiikaniMoney) P.O. Box 3029 Browning, MT 59417

PIIKANI MONEY CAMPAIGN

Pre-Assessment Report

24 February 2017

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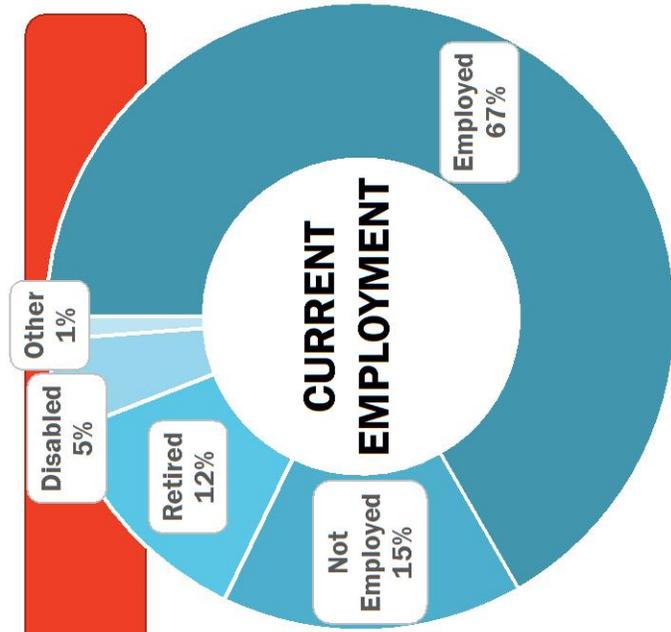
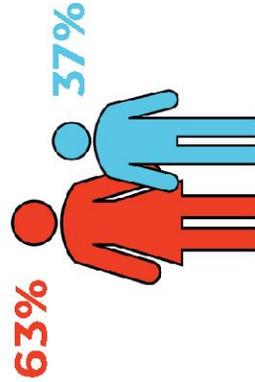
DEMOGRAPHICS

\$

Median household income was \$36,000 per year
46% of households earn less than \$30,000 per year



66.7% have a technical degree or higher



88%
Do not use public assistance

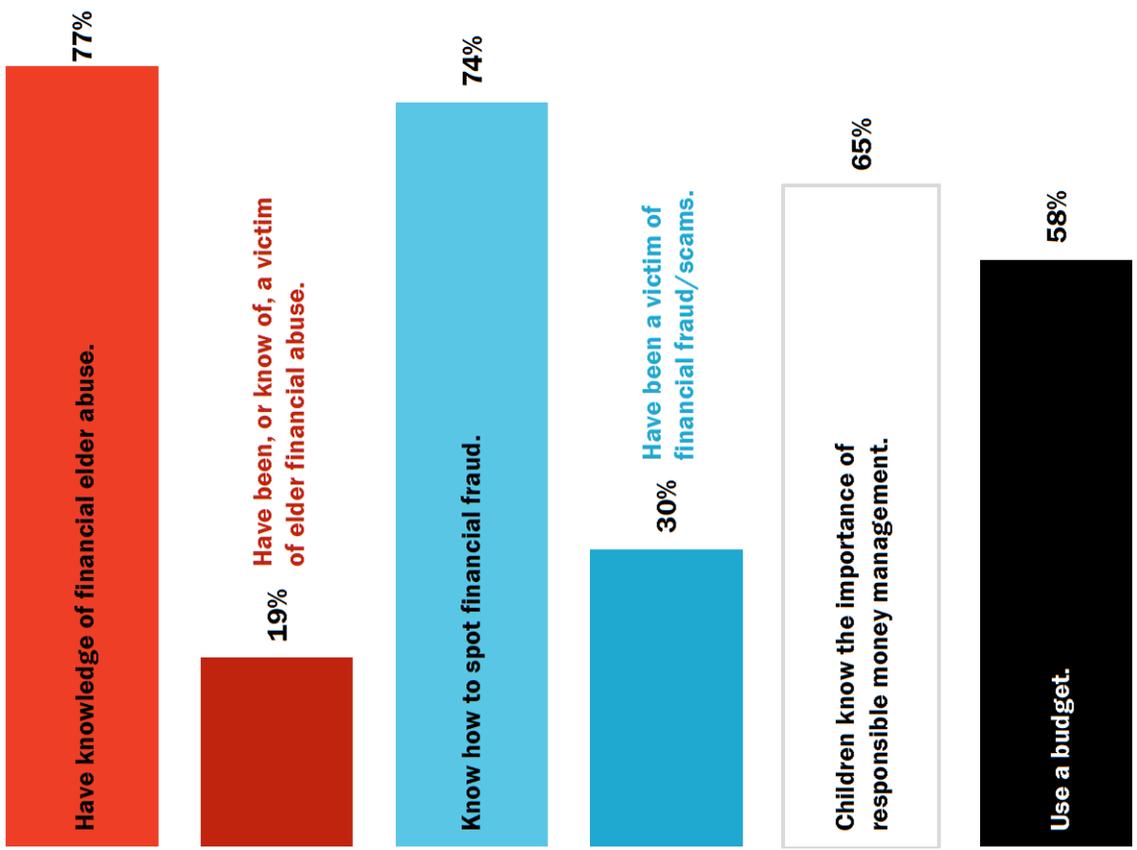
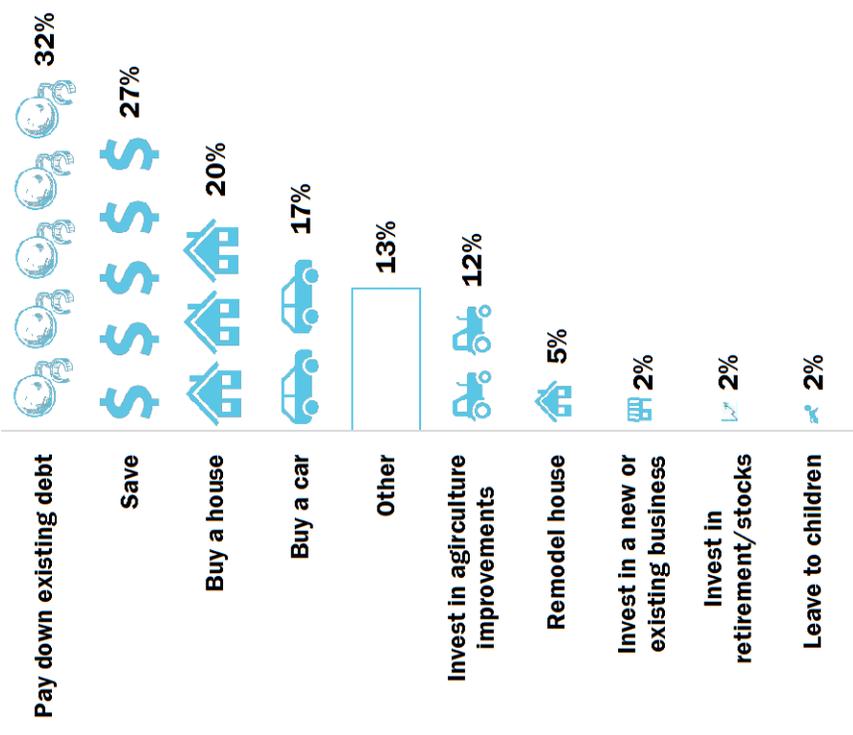
AGE OF RESPONDENTS



If offered, will you accept the Land Buy Back one-time payment?



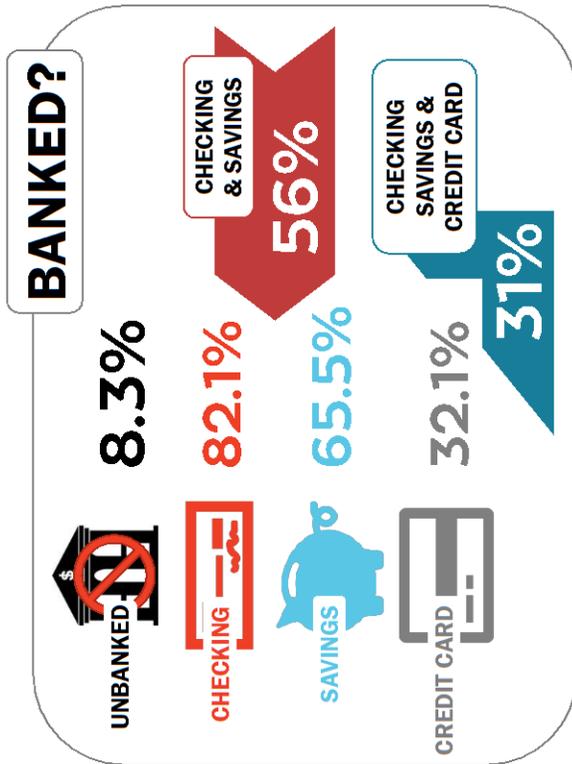
If you accept the Land Buy Back one-time payment, what will you likely do with it?



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65.5% know their credit score
 Of those who know their credit score, they would rate it as:

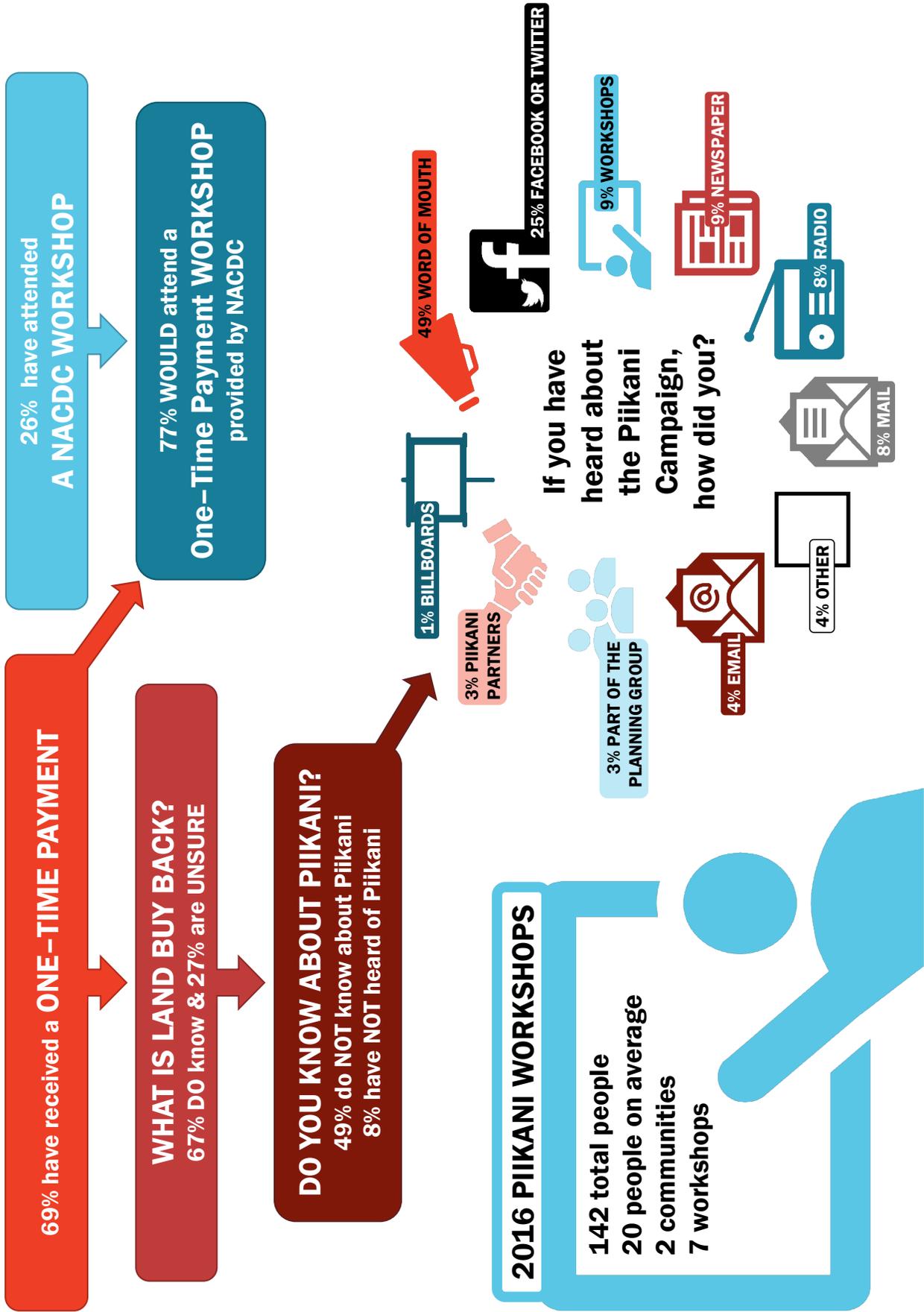


How would you prefer to receive information?



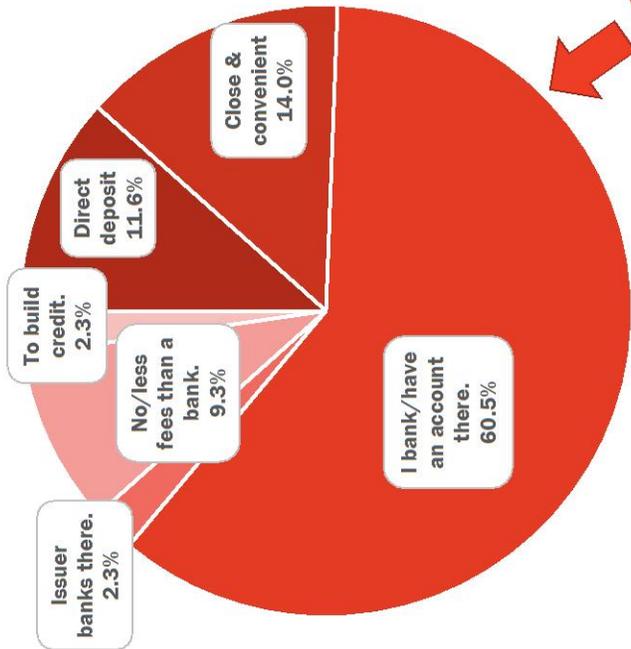
JUST DON'T BLOW IT.



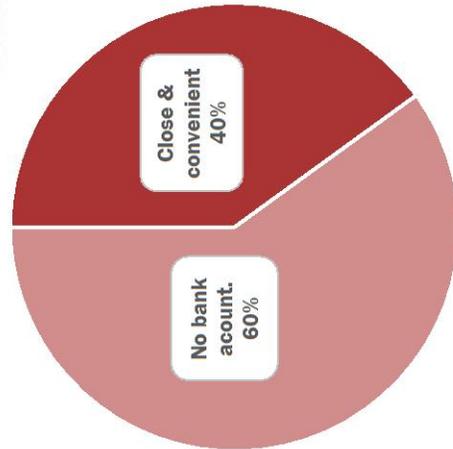


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CHECK CASHING SERVICES USED



83.1% **BANK**



7.8% **LOCAL STORE**

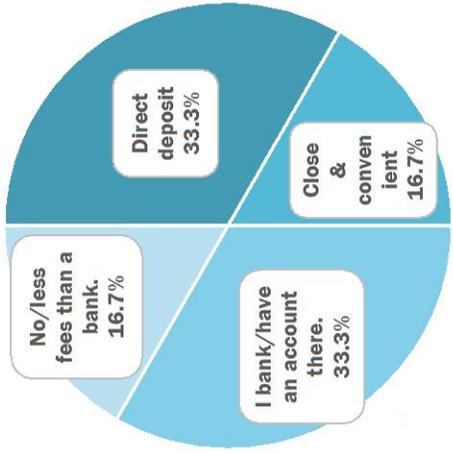


8.3% **NO CHECK CASHING**

1.3% **CASINO**

No/less fees than a bank. 100%

7.8% **CREDIT UNION**



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Recognize the Resource Intensity of the Project



Secure Funding, Money Management, Administration, Build Partnerships, Collaboration, Public Relations, Workshops, Evaluation, Reporting, Time, Money, Wisdom, Knowledge, Energy, Human Power, and Other Resources

Responses for the Pre-Assessment were lower than expected, due mainly to the amount of resources needed for other elements of the Campaign. As the public relations phase is ending, the next two surveys are expected to yield higher participation rates.

Plan for the Unexpected



Weather dampened the ability to have all billboards constructed within the planned time frame.

Follow Legal Intellectual Property Protocols



Make sure campaign materials are backed by photo releases and proper permissions. If not properly planned, this can set back the timeline.

Maximize Outreach Efforts



Take steps to reach out to all areas/districts/communities.

Thus far, the communities of Browning and Heart Butte have hosted workshops.

Piggyback on Existing Workshops/Events . . .



...that already promise good attendance. This will likely decrease event planning and other related expenses and increase participation. Likewise, doing so may attract participants who would find the information useful, yet would not have otherwise attended a workshop.

The Eagle Shield Center Elder's Lunch and Browning Middle School AVID class provided excellent piggyback opportunities.

Be Understanding and Flexible

When designing research and campaigns it is always important to consider the community. Piikani was considerate of the local economy, Blackfeet culture, and demographics when developing their campaign brand and core campaign messages.

The Campaign utilized information gained while providing services, feedback from community members, and Pre-Assessment data to make informed decisions and changes to the Campaign, while maintaining the integrity of the core campaign messages.



Partner Across Multiple Scales and Levels for Increased Expertise and Support



Federal, State, Local, and Tribal Governments; National, State, Local, Community, and Tribal Organizations
Community Development Corporations, Lending Institutions, Evaluators, Other Service Providing Non-profits and For-profits

National Congress of American Indians provided a webinar platform which enhanced national publicity and then assisted Piikani with creating a model; a model which can be used by any financial education campaign.

Prepared by Sweet Grass Consulting, LLC



Led by Native American Community Development Corporation



Partners include

- Blackfeet Housing Authority
- Blackfeet Land-Buy Back Program
- Blackfeet Law Enforcement
- Blackfeet Elder Protection Team
- Blackfeet ManPower
- Blackfeet Office of Public Assistance
- Blackfeet Land Department
- Native American Development Corporation
- First Interstate Bank
- Native American Bank
- Wells Fargo
- Blackfeet Eagle Shields Senior Center
- Blackfeet Tribal Credit
- Everfi
- MT Office of Public Instruction
- MT Financial Education Coalition
- Blackfeet Department of Commerce
- Opportunity Link, Inc.

Sponsored by

- Blackfeet Tribe
- Northwest Area Foundation
- Native CDFI Network
- First Interstate BancSystem Foundation
- Center for Indian Country Development/
Federal Reserve Bank of Minneapolis
- Montana Financial Education Coalition



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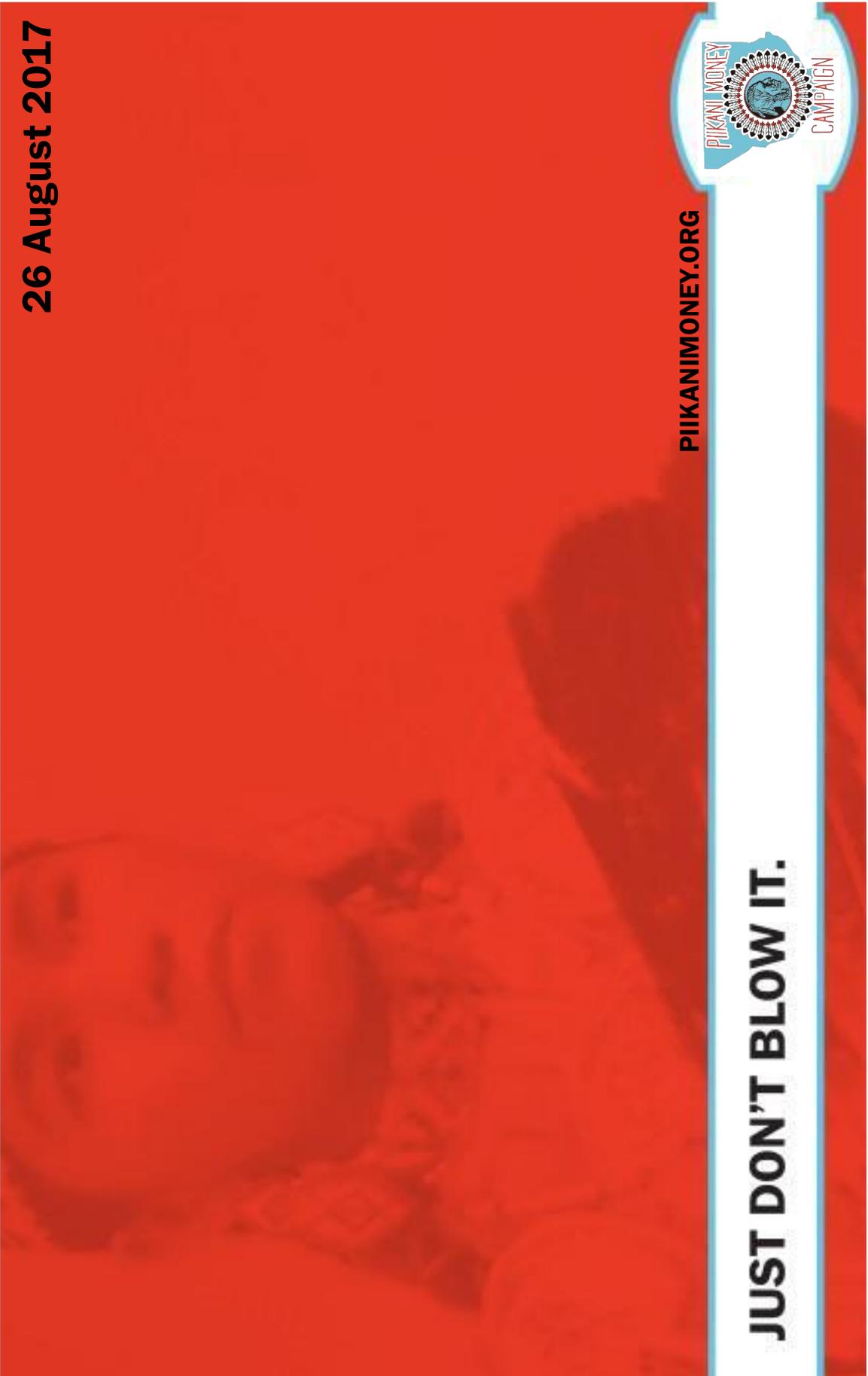
24 February 2017



PIIKANIMONEY CAMPAIGN Follow-Up On/Off Reservation Report

Showing impact by comparing people's responses in the target campaign area—the Blackfeet Reservation—with people's responses from off reservation, who were not influenced or less influenced by the campaign.

26 August 2017



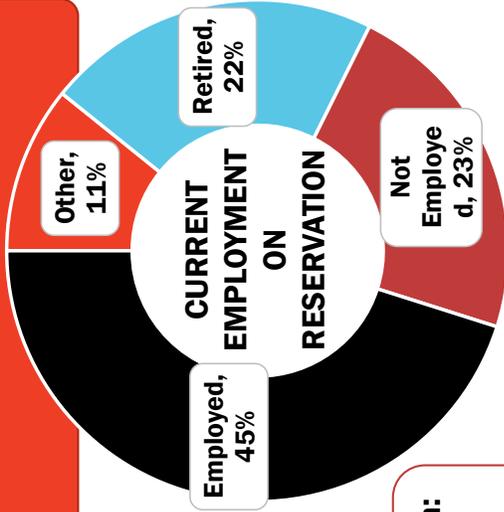
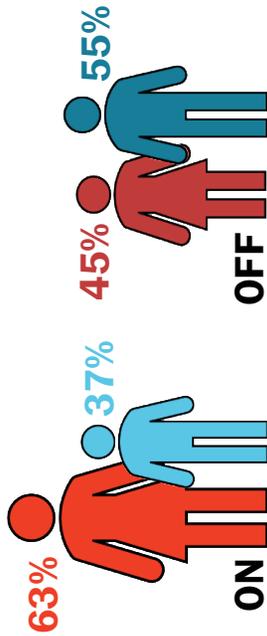
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DEMOGRAPHICS

61% of respondents live on the reservation (n=192)



Off Reservation:
Employed: 35%
Retired: 34%
Not Employed: 18%
Other: 13%

On the reservation, 82% **want** to own a home

Off the reservation, 83% **want** to own a home

On the reservation, 53% currently own a home, and off the reservation, 69% own a home

81% do not use public assistance on the reservation
78% do not use public assistance off the reservation

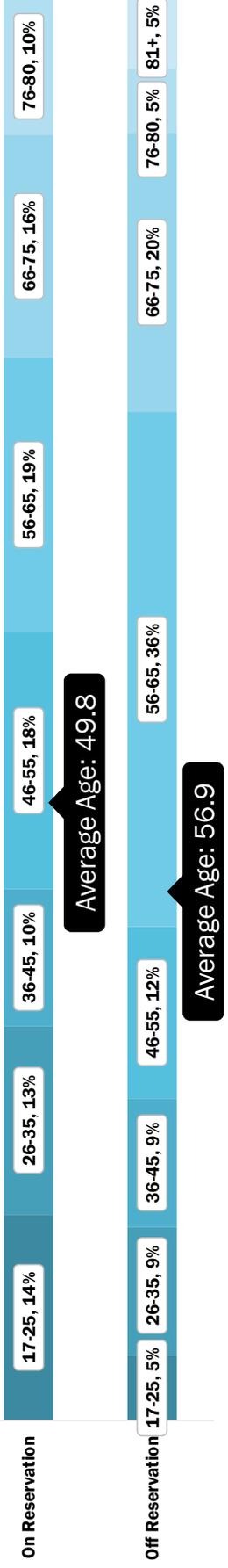
\$

Median annual household income on reservation: **\$25.00**

Median annual household income off reservation: **\$35.00**

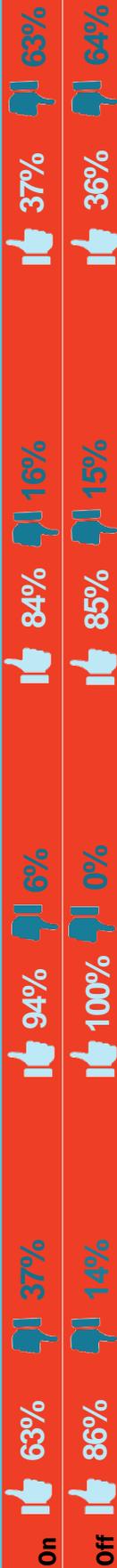
Only 7% of surveyed households on the reservation earn more than \$1,000 per year.

AGE OF RESPONDENTS

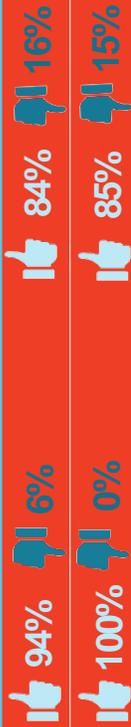


JUST DON'T BLOW IT.

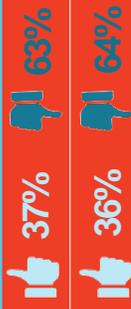
Were you offered a payment by the Land Buy Back Program?



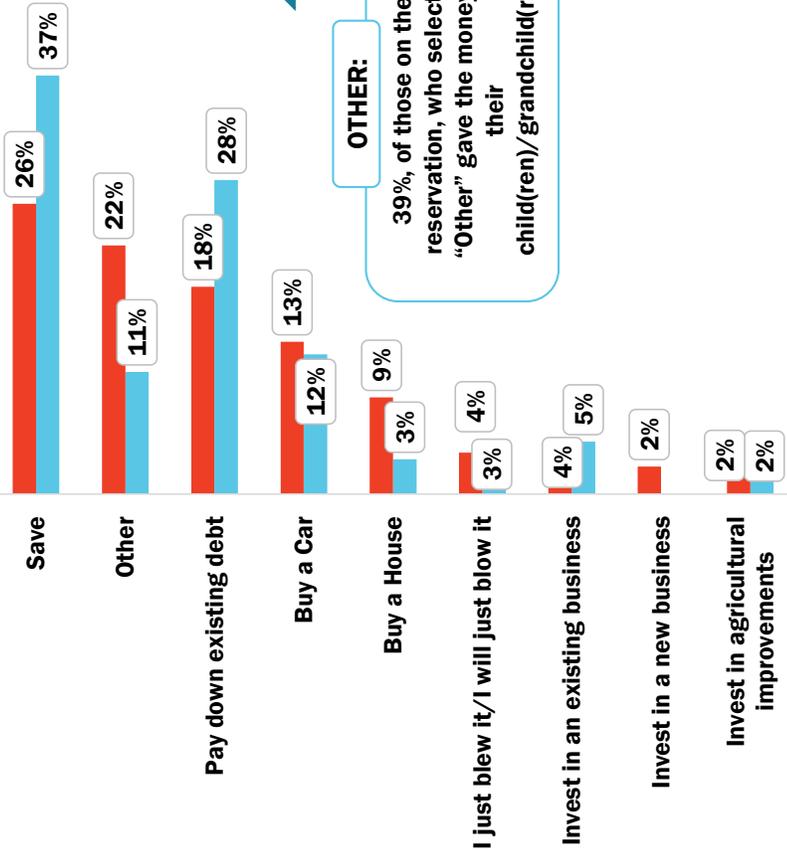
Was the offer for land on the Blackfeet Reservation?



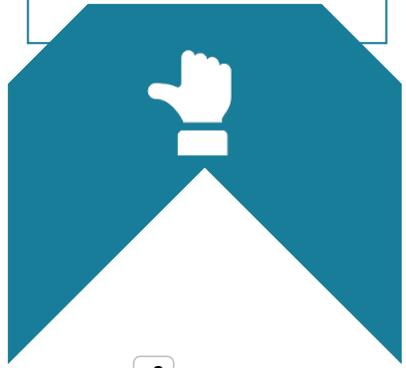
Did information from the campaign help you make your decision?



What did you do/will you do with the money?

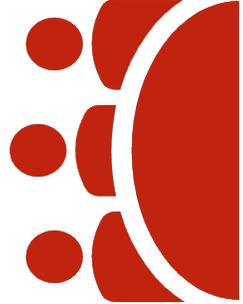


OTHER:
39% of those on the reservation, who selected "Other" gave the money to their child(ren)/grandchild(ren)



44% on the reservation felt the campaign helped them understand how to best utilize their payment

41% off the reservation felt the campaign helped them understand how to best utilize their payment



49% of respondents on the reservation knew about the Piikani Money Campaign. 32% off the reservation knew about the campaign.

20% of those who live on the reservation attended a Native American Community Development Corporation educational workshop to help them understand the implications of accepting a payment.

Average Number of Workshops Attended: 1.73

■ On Reservation ■ Off Reservation



JUST DON'T BLOW IT.

KNOW YOUR CREDIT SCORE?

On Reservation: **41%** said yes

Off Reservation: **53%** said yes



Off Reservation Credit Rating

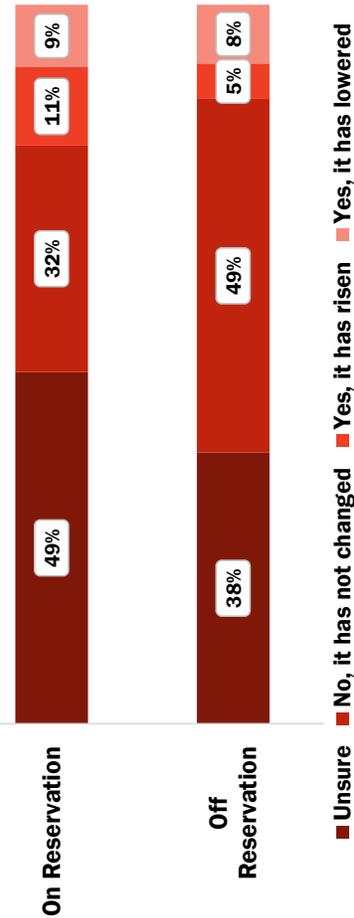


On Reservation Credit Rating



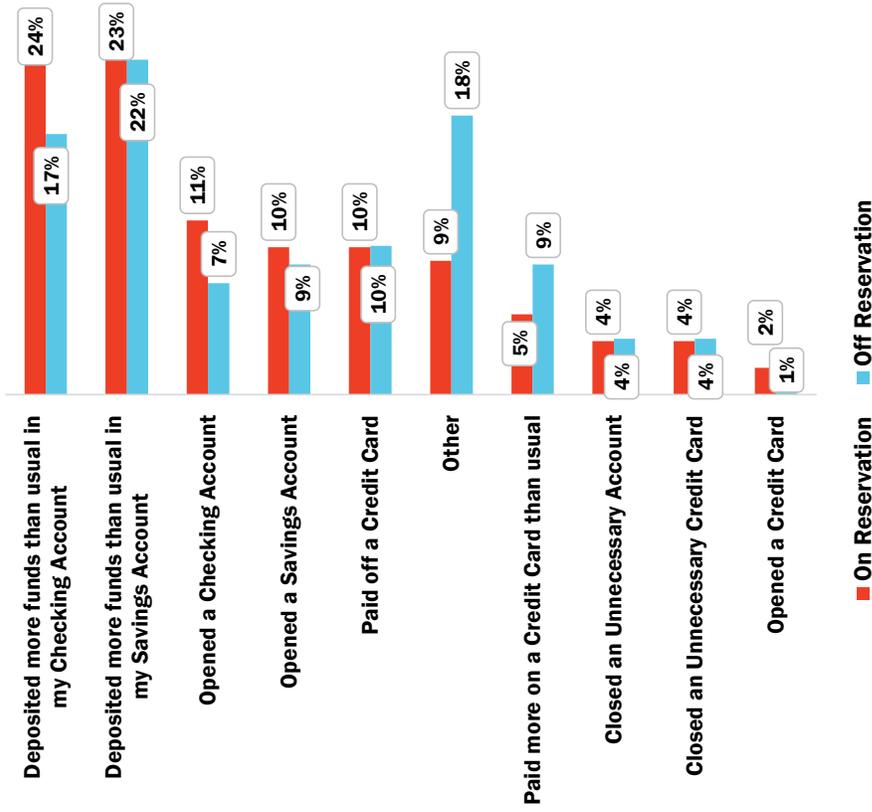
48% of those who live on the reservation reported the campaign helped them understand the importance of good credit

Has Your Credit Score Changed Since Land Buy Back Payments Were Made?

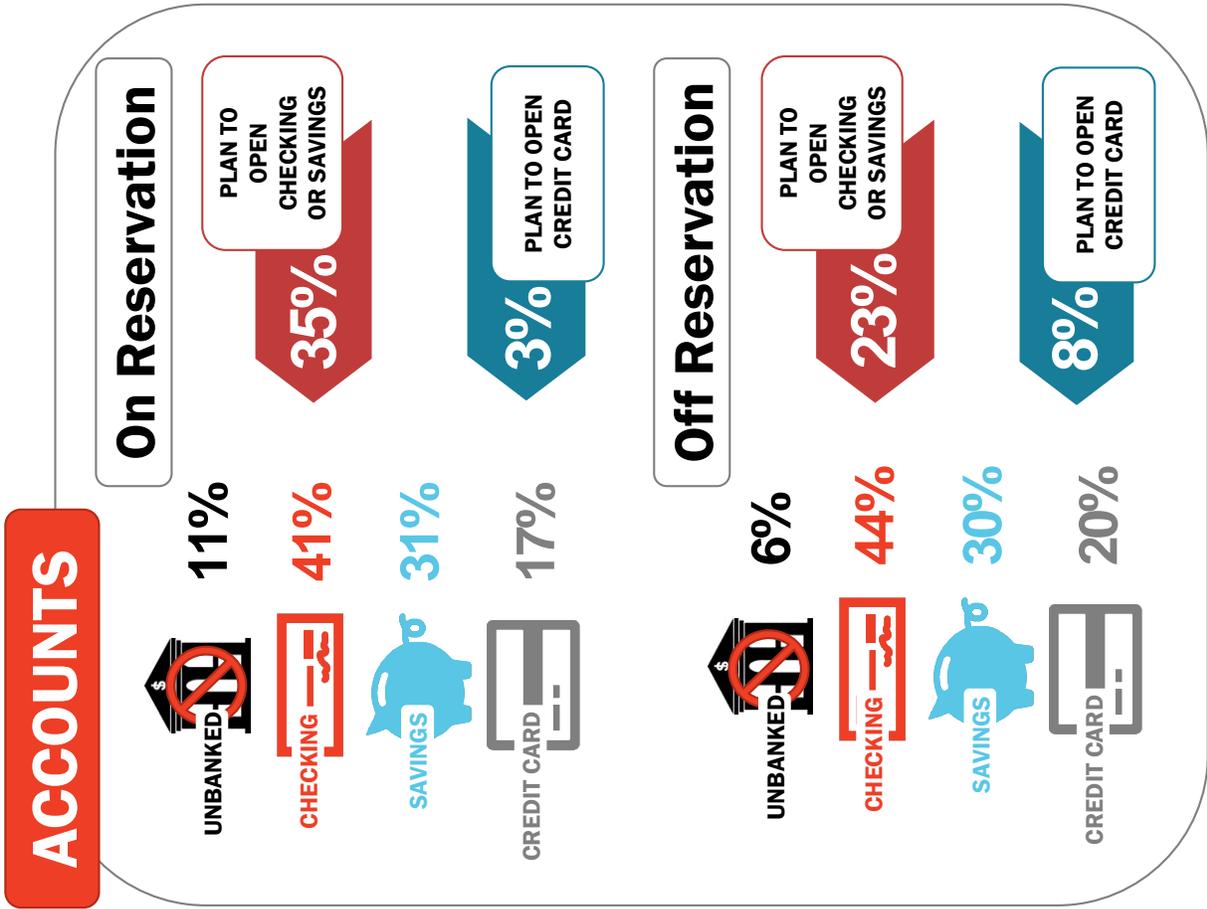


■ Unsure ■ No, it has not changed ■ Yes, it has risen ■ Yes, it has lowered

Since Land Buy Back Offer Distribution, How Have Your Accounts' Status Changed?



On the reservation, **32%** felt the campaign provided them with the necessary information to make changes to their accounts



22% on the reservation developed a budget as a result of training/outreach.

Only **11%** off the reservation developed a budget



Has the campaign influenced where you cash reservation?

20% (thumbs down icon)

80% (thumbs up icon)

Steps Toward Homeownership:
 On Reservation: 33% said yes
 Off Reservation: 19% said yes

Business Ownership & Expansion:
 On Reservation: 32% said yes
 Off Reservation: 25% said yes

Did the campaign provide you with adequate training and information on...

The Importance of Attending Workshops, Classes, and Financial Opportunities:
 On Reservation: 42% said yes
 Off Reservation: 32% said yes

Helping Your Child(ren) Know the Importance of Responsible Money Management:
 On Reservation: 39% said yes
 Off Reservation: 19% said yes

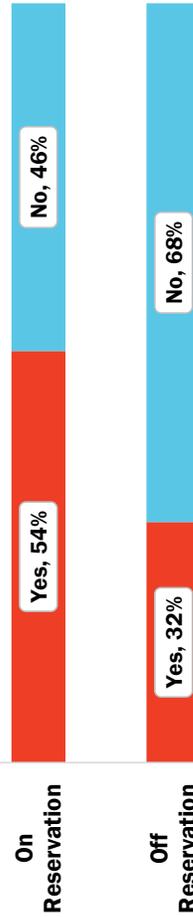
Has the campaign helped increase your ability to identify/prevent/confront financial elder abuse?



Since Land Buy Back payments have been dispersed, did you experience/witness/hear about financial abuse?

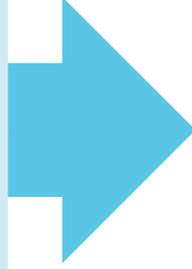


Has the campaign improved your ability to spot financial fraud, scams, predatory sellers or lenders?



After Land Buy Back payments were dispersed, were you contacted (by phone, mail, email, Facebook, etc) by predatory sellers, predatory lenders, or other scams?

On Reservation: 25% yes **Off Reservation: 17% yes**

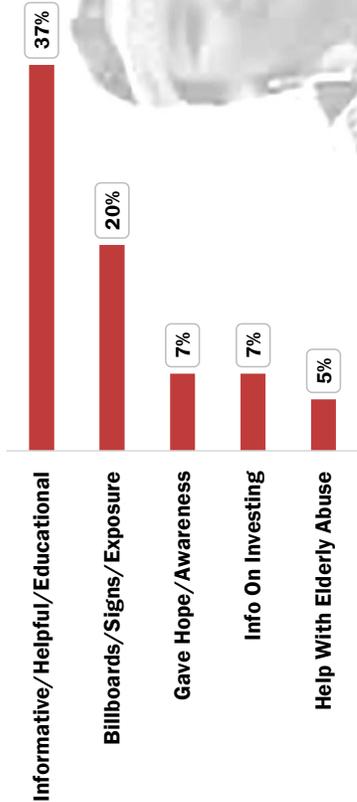


Did the information you learned from the campaign help you avoid financial fraud and scams?

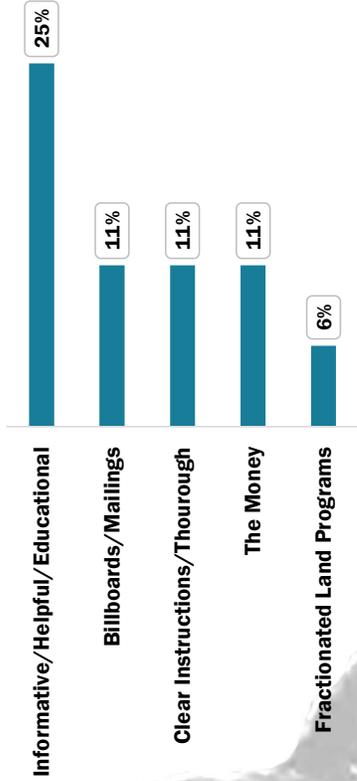
On Reservation: 77% yes **Off Reservation: 55% yes**



Top 5 Liked Aspects of the Campaign From On the Reservation



Top 5 Liked Aspects of the Campaign From Off the Reservation



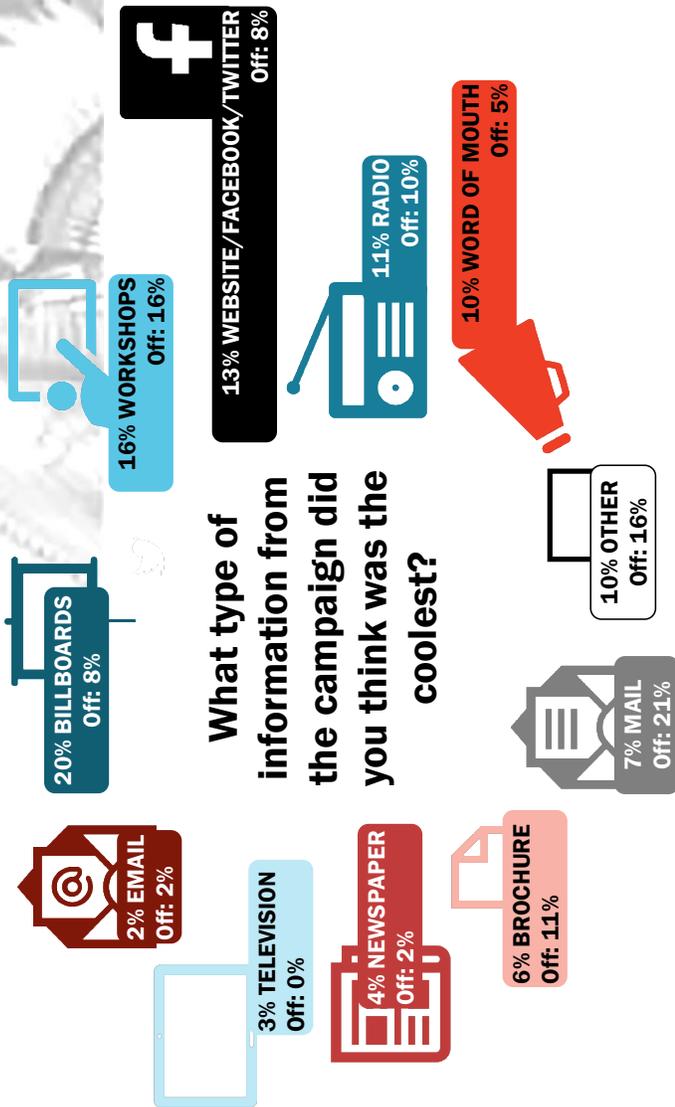
28% on the reservation wished there was other information focused on by the campaign

18% off the reservation wished other information was covered

29% on the reservation reported they would have liked financial training including things like money management, basic accounting/taxes, and budgeting.

Off the reservation, 50% wished they had received information about the campaign sooner or they did not know about it at all.

What type of information from the campaign did you think was the coolest?



JUST DON'T BLOW IT.



Land Buy Back Program Payments and the Piikani Money Campaign

In order to demonstrate the major impacts of the campaign, this report compared those who live on the Blackfeet reservation—the campaign target area—with people off reservation, who were less influenced by the campaign, or not influenced by the campaign. 61% of respondents do live on the reservation. Demographics stayed relatively similar with both populations. Of those who lived on the reservation, 63% were offered a payment while 86% of those living off reservation were offered payment. Of those who were offered a payment off the reservation, 100% of land was on the Blackfeet reservation compared to 94% of land offered to those currently living on the reservation. Results were similar whether they accepted an offer or not and for whether they felt the campaign helped them make their decision. Of those living on the reservation 26% saved and 22% did something else with their money. Of those that did something else with their money that wasn't listed on the survey, 39% reported they gave the money to their child(ren) or grandchild(ren). 37% off the reservation respondents saved as well, and 28% paid down their debt. When asked if they knew about the campaign, 49% did on the reservation and 32% did off the reservation. Both on and off the reservation, over 40% felt the campaign helped them understand how to best utilize their payment. However, [this entire report demonstrates that the people on the Blackfeet Reservation—those exposed to the campaign—experienced greater positive experiences surrounding the Land Buy Back Payments and demonstrated greater fiscal responsibility with their payments and economic decision-making.](#)

Financial Abuse, Frauds, and Scams

Since Land Buy Back payments were dispersed, 52% of on reservation respondents have witnessed, experienced, or heard about elder financial abuse compared to 22% of off reservation. 20% more respondents on the reservation than off reported that the campaign has helped them address elder financial abuse. Over half of respondents living on the reservation felt the campaign has helped improve their ability to spot financial fraud, scams, predatory sellers, or lenders. Likewise, 77% of on reservation respondents claimed the campaign helped them avoid financial fraud and scams.



ON/OFF RESERVATION COMPARISON SUMMARY

JUST DON'T BLOW IT.

Credit Scores, Accounting, and Banking

More respondents off the reservation than on knew their credit score. Respondents from both areas mostly described their credit score as being excellent. Of respondents who noticed a change in their credit score since Land Buy Back, 11% on the reservation said it had risen, compared to 5% off the reservation. The campaign was successful in teaching 48% of individuals on the reservation the importance of good credit. On the reservation, 24% reported they have deposited more than usual into their checking and 23% have deposited more than usual into their savings account compared to 17% and 22% respectively for off reservation respondents. 32% of on reservation respondents felt the campaign helped them to make these changes to their accounts. Despite only 2% more of off reservation respondents had checking or savings accounts compared to those living on the reservation, 35% of those on the reservation planned to open a checking or savings account compared to only 23% of off reservation respondents. The most used place to cash checks on and off the reservation was a bank. Training and outreach resulted in 22% of respondents living on the reservation developing a budget, while only 11% off the reservation developed one. When asked about the impacts various trainings provided by the campaign had on them, those living on the reservation yielded higher results saying the campaign had a positive impact.

Thoughts on the Campaign

From both areas, most respondents reported their most liked aspect of the campaign was how informative, helpful, and educational it was. The billboards, mailings, and general exposure were also highly liked by those living both on and off the reservation. On the reservation billboards were the coolest as indicated by 20% of responses in comparison to other marketing materials. For off reservation respondents, 16% thought the workshops were the coolest way they received information. More respondents on the reservation than off wished there was other information covered by the campaign. 29% would have liked financial trainings and information on things like money management, basic accounting and taxes, and budgeting. Off the reservation, 50% reported they would have liked to have received information sooner or they had no information at all about the campaign.



Prepared by Sweet Grass Consulting, LLC



Led by Native American Community Development Corporation



Partners include

- Blackfeet Housing Authority
- Blackfeet Land-Buy Back Program
- Blackfeet Law Enforcement
- Blackfeet Elder Protection Team
- Blackfeet ManPower
- Blackfeet Office of Public Assistance
- Blackfeet Land Department
- Native American Development Corporation
- First Interstate Bank

- Native American Bank
- Wells Fargo
- Blackfeet Eagle Shields Senior Center
- Blackfeet Tribal Credit
- Everfi
- MT Office of Public Instruction
- MT Financial Education Coalition
- Blackfeet Department of Commerce
- Opportunity Link, Inc.

Sponsored by

- Blackfeet Tribe
- Northwest Area Foundation
- Native CDFI Network
- First Interstate BancSystem Foundation
- Center for Indian Country Development/
- Federal Reserve Bank of Minneapolis
- Montana Financial Education Coalition



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26 August 2017



Sample Photo Release Form

Organization Name _____

Address _____

City, State, Zip _____

Permission to Use Photograph _____

Subject: _____

Location: _____

I grant to [insert organization], its representatives and employees the right to take photographs of me and my property in connection with the above-identified subject. I authorize [insert organization], its assigns and transferees to copyright, use and publish the same in print and/or electronically.

I agree that [insert organization] may use such photographs of me with or without my name and for any lawful purpose, including for example such purposes as publicity, illustration, advertising, and Web content.

I have read and understand the above:

Signature _____

Printed name _____

Organization Name (if applicable) _____

Address _____

Date _____

Signature, parent or guardian _____
(if under age 18)

Piikani Money Campaign Posters

Making Land Buy-Back Work for You.



FINANCIAL EXPLOITATION IS ABUSE
 Respect our elders. It's tradition.

Contact for more information or to report abuse:
 Blackfoot Law Enforcement (BLEC) | 406.338.4009
 Blackfoot Elder Protection Team (HEAT) | 406.338.5371

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FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.

WILL YOUR PUBLIC BENEFITS OR LEASE INCOME BE AFFECTED BY LAND BUY-BACK?

Do your research.

Contact Blackfoot MapPower for more information:
 blackfootmappower.com/press | 406.338.5111

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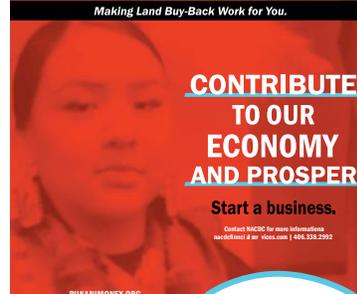
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FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.



CONTRIBUTE TO OUR ECONOMY AND PROSPER

Start a business.

Contact NACDC for more information:
 nacdc.net | or | info@nacdc.com | 406.338.2992

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Making Land Buy-Back Work for You.



GOT BANK?

Open an account.

Contact NACDC for more information:
 nacdc.net | or | info@nacdc.com | 406.338.2992

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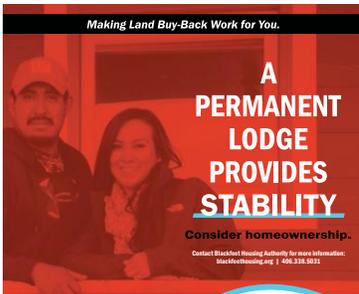
JUST DON'T BLOW IT.



FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.



A PERMANENT LODGE PROVIDES STABILITY

Consider homeownership.

Contact Blackfoot Housing Authority for more information:
 blackfoothousing.org | 406.338.5011

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FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.

DON'T BE A VICTIM

Beware of scams and frauds. Do your research.

Contact Blackfoot Department of Commerce for more information:
 blackfootcommerce.com | 406.338.5162

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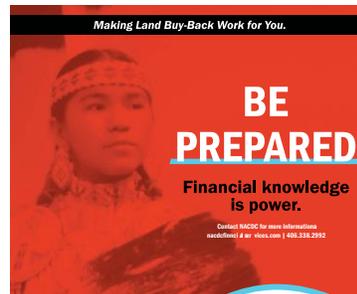
JUST DON'T BLOW IT.



FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.



BE PREPARED

Financial knowledge is power.

Contact NACDC for more information:
 nacdc.net | or | info@nacdc.com | 406.338.2992

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FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Making Land Buy-Back Work for You.



INVEST IN OUR FUTURE

Cultivate financially savvy youth.

Contact NACDC for more information:
 nacdc.net | or | info@nacdc.com | 406.338.2992

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FIND US ON FACEBOOK! facebook.com/PiikaniMoney



Piikani Money Campaign Billboards

Making Land Buy-Back Work for You.



**FINANCIAL
EXPLOITATION
IS ABUSE**

Respect our elders. It's tradition.



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JUST DON'T BLOW IT.

Making Land Buy-Back Work for You.



**GOT
BANK?**

Open an account.



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JUST DON'T BLOW IT.

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**INVEST
IN OUR
FUTURE**

Cultivate financially savvy youth.



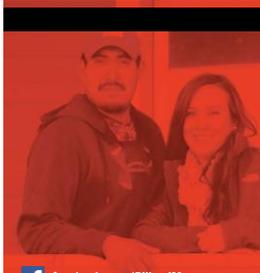
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JUST DON'T BLOW IT.

Making Land Buy-Back Work for You.



**A PERMANENT
LODGE PROVIDES
STABILITY**

Consider homeownership.



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Piikani Money Campaign Brochure

Download full brochure [here](#)

The Land Buy-Back Program for Tribal Nations Implements

the land consolidation component of the Cobell Settlement, which provided \$1.9 billion to purchase fractional interests in trust or restricted land from willing sellers at fair market value. Consolidated interests are immediately restored to tribal trust ownership for uses benefiting the reservation community and tribal members. Over the first two years of the buy-back program, over \$700 million has been paid to landowners and 1.5 million acres of land have been reacquired.

The Piikani Money Campaign

and its partners are working to provide all tribal members who are eligible to participate in the buy-back program with the knowledge and resources they need to make informed and appropriate decisions. We are committed to assist you to ensure you will realize this potential economic opportunity as a long-term benefit, supporting your financial stability for years to come.

PIIKANIMONEY.ORG



The Piikani Money Campaign is a coordinated effort of organizations, institutions, and Blackfeet tribal agencies committed to providing land buy-back program education and resources to tribal members.

Blackfeet Housing Authority
406.338.5033
blackfeethousing.org

Blackfeet Land Buy-Back
406.338.5435 or
338.4335 and toll free:
844.308.7813
doi.gov/buybackprogram

Blackfeet Law Enforcement
(BLES), Fair Access
406.338.4000

Blackfeet Elder Protection Team
(Wetliff): 406.338.5171

First Interstate Bank
406.873.2265
firstinterstatebank.com

Native American Bank
406.338.7000
nativeamericanbank.com

Wells Fargo, Shellye
406.434.5928
wellsfargo.com

NACDC, Business and Economic
Alliance 406.338.2992
nacdcinstitutealliance.com

Blackfeet Newspaper, Public
Affairs 406.338.2111
blackfeetnewspaper.wordpress.com

Office of Public Assistance,
Browning 406.338.5171
oipa@piikani.gov/ncad/DIR
ccof/publicassistance.aspx

Blackfeet Department of
Commerce 406.338.5545
blackfeetcommerce.com

Montana Business Association
406.443.4121
montanabusiness.com

Blackfeet Land Department
406.338.2987

Blackfeet Eagle Shields Senior
Center 406.338.7257

Blackfeet Tribal Credit:
406.338.7523



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facebook.com/PiikaniMoney | piikanimoney.org

HOW WILL LAND BUY-BACK PAYMENTS AFFECT MY PUBLIC ASSISTANCE BENEFITS?

MEDICAID

Land Buy-Back payments are excluded as both income and resources as long as the funds can be specifically identified as being from the Cobell settlement.

SNAP and TANF

Land Buy-Back payments received will be included in the month received and excluded as a resource for 12 months. Any of the buy-back funds retained after 12 months becomes countable and is added to all other countable resources to determine ongoing resource eligibility.

SOCIAL SECURITY

Land Buy-Back payments do not impact Social Security retirement payments.

SSI

Land Buy-Back payments are excluded from resource counting for a period of one year from the date of receipt. Funds retained longer than one year are countable as a resource.

FOR MORE INFORMATION ABOUT LAND BUY-BACK PAYMENTS' IMPACT ON THESE OR OTHER BENEFITS AND GRANTS, GO TO:

BLACKFEETMANPOWER.WORDPRESS.COM

PIIKANIMONEY.ORG

THE SALE OF LAND CAN OFFER BOTH SHORT-TERM AND LONG-TERM BENEFITS. HOW WILL THE LAND BUY-BACK PROGRAM AFFECT YOUR FUTURE?

The Piikani Money Awareness Campaign and its partners will be offering a variety of trainings and resources to tribal members considering participation in the land buyback program and other settlement events:

DON'T BE A VICTIM.

Beware of scams and frauds. Do your research. Avoid becoming a target of financial fraudsters and scammers offering "too good to be true" investment opportunities or setting up temporary shop near reservations, offering substandard goods and services for highly inflated rates.

Contact Blackfeet Department of Commerce for more information:
blackfeetcommerce.com | 406.338.5545

FINANCIAL EXPLOITATION IS ABUSE.

Respect our elders. It's tradition. Family members and others have been found to pressure payment recipients, especially elders, to cash large payment checks and disperse the proceeds to them. **Elder abuse is not a Blackfeet value, it is not the Blackfeet way.**

Contact for more information or to report abuse:
Blackfeet Law Enforcement (BLES): 406.338.4000
Blackfeet Elder Protection Team (Hotline): 406.338.5171

GOT BANK? Open an account.

Keep your buy-back settlement payment and other monies safe in an account at an insured financial institution.

Contact NACDC for more information:
nacdcfinancialservices.com | 406.338.2992

CONTRIBUTE TO OUR ECONOMY AND PROSPER. Start a business.

Buy-back payments may provide a good opportunity for you to establish or expand a business, or farm or ranch operation.

Contact NACDC for more information:
nacdcfinancialservices.com | 406.338.2992



BE PREPARED. Financial knowledge is power.

Take advantage of available resources and training to learn about the benefits of banking, wise money management, credit, and budgeting.

Contact NACDC for more information:
nacdcfinancialservices.com | 406.338.2992

A PERMANENT LODGE PROVIDES STABILITY.

Consider homeownership. Buy-back payments may provide an opportunity to purchase a home and provide stability for your family and loved ones.

Contact Blackfeet Housing Authority for more information:
blackfeethousing.org | 406.338.5031

INVEST IN OUR FUTURE.

Cultivate financially savvy youth.

Engage your children in thinking about and managing money responsibly.

Contact NACDC for more information:
nacdcfinancialservices.com | 406.338.2992

WILL YOUR PUBLIC BENEFITS OR LEASE INCOME BE AFFECTED BY LAND BUY-BACK? Do your research.

Understand how buy-back payments may impact your current lease income and public benefits before you make a decision about your land buy-back offer.

Contact Blackfeet ManPower for more information:
blackfeetmanpower.wordpress.com | 406.338.2111

**GO ONLINE OR CALL FOR A SCHEDULE OF WORKSHOP DATES AND LOCATIONS:
PIIKANIMONEY.ORG | 406.338.2992**

JUST DON'T BLOW IT.

Piikani Money Campaign

Public Service Announcement Scripts

Mary Jo Bremner – Become Financially Savvy and Money Ready

Hello, my name is Mary Jo Bremner, I was one of the first basketball players in our community to play collegiately. I played for the Montana State University Billings Yellow Jackets. Understanding your finances is key to being prepared for large payments. Before you accept your offer from the land buyback program, understand the options that are available to you. Create a rainy-day fund or invest in a college fund or buy a home for your children. Know the impacts of the payments on federal financial aid for college, their impact to your Social Security, Medicaid, SNAP and TANF, as well as the USDA Commodity programs and plan your spending accordingly. Understanding sound financial management will help you make better spending decisions. For more information or to learn more about investment opportunities, visit our website at www.piikanimoney.org and plan on attending one of our many workshops being offered in our communities. Paid for by the Piikani Money Campaign, “Just Don’t Blow It”.

Mike Chavez - Avoid falling victim to financial fraud, scams, and predatory sellers of goods or lenders

Hello, my name is Mike Chavez, I played basketball for the University of Montana Grizzlies, the Browning Indians, and the Heart Butte Warriors. Being financially savvy is a must while in college, you must learn to budget your money and spend wisely. A large part of budgeting is awareness and not falling victim to predatory lenders or sellers of goods, avoiding financial scams and any other fraudulent behavior. When 100-200 million dollars is inserted into an economy, it attracts all kinds of predators. If your gut feeling is hesitant, then just don’t buy it. I heard someone on another reservation paid an \$8,000 check cashing fee to cash her land buyback check, don’t fall victim. Spend wisely. Paid for by the Piikani Money Campaign, “Just Don’t Blow It”

Ramona Croff – Become Banked

Okii, my name is Ramona Croff. I grew up in Browning and served in the United States Army. While in the Army I learned the importance of having a bank account. It positioned me to begin to save money for my children and my education. With a bank account, you can avoid outrageous check cashing fees, track your finances, and build your credit to position yourself to buy a home for you and your children. If you are accepting an offer from the land buyback program, a bank account is a must, not an option. Paid for by the Piikani Money Campaign, “Just Don’t Blow It”.

Ron Rides at the Doore – Start or expand a business or agriculture operation

Hi, my name is Ron Rides at the Doore, I am a United States veteran and your Glacier County Commissioner. I am also the proud owner of Sun Roads Farmory, a business that grows and sells grains to feed livestock. Investing in your own business or agricultural operation with your land buyback payment is a smart investment in our local economy. By creating jobs for our local people, it puts money back into our local economy and sets your family up to be financially successful. If you are interested in starting your own business or expanding your agriculture operation, I urge you to call Native American Development Corporation and learn about how you can successfully start your own business or expand your current one. After all, your investment in a small business or agriculture operation is also an investment in our community. Paid for by the Piikani Money Campaign, “Just Don’t Blow It”.

Lea Whitford – Impact to Public Benefits

Hello my fellow Blackfeet, I am Lea Whitford, your Senator from District 8. Understanding the impacts to public benefits is extremely important if you plan to accept an offer for your land from the land buyback program. If you receive **Medicaid**: Payments derived from the Cobell settlement are excluded as both income and resources as long as the funds can be specifically identified as being from this settlement, including Tribal land buyback program. The first purchase with excluded Native American funds will also retain this exclusion. If you receive **SNAP**: The income is excluded in the month it is received and excluded as a resource for 12 months. If you receive **TANF**: The income is excluded in the month it is received and excluded as a resource for 12 months. You can learn more about the impacts to these programs and others, like the USDA Commodities Program at the Piikani Money Campaign workshop, Understanding the impacts of land buyback payments to public benefits on October 24, 2016 at 7:00 P.M. at the Manpower Conference Room.

Andrew Sellars – Buy a Home

Hi, my name is Andrew Sellars, I played basketball for Browning High School and Montana State University Northern in Havre. I have two boys and decided to buy a home to ensure that they have a stable place to live. I encourage you to do the same thing with your land buy back payment. Your kids will love you for it, mine do. You can get more information on purchasing one of the new homes from Blackfeet Housing by calling (406) 338-5031 and you can get more information about how to improve your credit by calling NACDC at (406) 338-2992. Paid for by the Piikani Money Campaign.

Dr. Annie Belcourt – Prevent Elder Abuse

Okii, my name is Dr. Annie Belcourt, I have a PHD in psychology. Respecting our elders goes back to the inception of time for Blackfeet. In today's day and age, we must remember to respect our elders. Elder abuse in this country happens frequently. With land buy back payments being distributed shortly, it is up to all of us to protect our elders and ensure they do not get taken advantage financially or in any other way. If you know of any elders being taken advantage of, report it to the Blackfeet Elder Protection Team or call the police department at (406) 338-4000. Paid for by the Piikani Money Campaign, "Just Don't Blow It".

Dustin Monroe – Invest in Education

My name is Dustin Monroe, I am a United States Army veteran and worked on the Wounded Warriors Brigade in Washington, DC, to help wounded warriors transition back into their communities. Today I am studying for my PHD at the University of Montana and understand that investment in education will empower our People to succeed in life. While in the army, I invested in my education for the GI Bill and encourage you to invest in your kids' education with your land buy back payment. An investment in our younger people is an investment in our community. Paid for by the Piikani Money Campaign.

Malia Kipp – Cultivate Financially Savvy Youth

Investing in our children is an important part of ensuring we survive as a population. Investing in our kids future means there will be plenty of Blackfeet to ensure that our legacy continues. When you receive your land buyback payment, consider investing in your kids too by creating a college fund for your kids. NACDC has a junior banking program that offers diverse investments and teaches our kids to be financially responsible. We must cultivate our children to help raise our communities up through financially literacy and teaching them the meaning of saving money and making intelligent purchases. Something so many of us were not taught. So remember, the better educated our kids are about finances, the better choices they make. Paid for by the Piikani Money Campaign, "Just Don't Blow It."

Piikani Money Campaign Radio/TV Schedule

Ad Campaign	Production Date and Location	Radio Station(s)	Recorded by	Cost	Launch Date	Next Steps
Workshop Announcements				KZIN \$4126.20 (529 ads by \$7.80 each and 265 on KSEN free) Thunder Radio \$900		Need to procure radio ads and record them. Get radio information from Ti on where to send music files and recorded ads.
Understand the impact of payments on lease income, public benefits, and higher education financial aide	November 2, 2016, Browning	Thunder Radio, 107.5 two times daily from 10/16/16 – 12/17/17; KZIN FM 96.7 1 time daily from 10/16/16-1/15/17	Senator Lea Whitford		November 4, 2016	Record in Canada
Prevent elder financial abuse	November 2, 2016, Missoula	Thunder Radio, 107.5 two times daily from 10/16/16 – 12/17/17; KZIN FM 96.7 1 time daily from 10/16/16-1/15/17	Dr. Annie Belcourt		November 4, 2016	Record remotely
Purchase a home	November 2, 2016, Missoula	Thunder Radio, 107.5 two times daily from 10/16/16 – 12/17/17; KZIN FM 96.7 1 time daily from 10/16/16-1/15/17	Andrew Sellars		November 4, 2016	Record Remotely
Become “banked”	Done	Thunder Radio, 107.5 two times daily from 10/16/16 – 12/17/17; KZIN FM 96.7 1	Ramona Croff		November 4, 2016	Record 10/11/16

		time daily from 10/16/16-1/15/17				
Avoid falling victim to financial fraud, scams, and predatory sellers of goods or lenders	November 8, 2016	Thunder Radio, 107.5 two times daily from 10/16/16 – 1/15/17; KZIN FM 96.7 1 time daily from 10/30/16-1/15/17	Mike Chavez		November 11, 2016	Set Schedule
Start or expand a business or agricultural operation	November 5, 2016	Thunder Radio, 107.5 two times daily from 10/16/16 – 1/15/17; KZIN FM 96.7 1 time daily from 10/16/16-1/15/17	Ron Rides at the Doore		November 11, 2016	Set Schedule
Become financially savvy and “money ready”	November 6, 2016, Browning	Thunder Radio, 107.5 two times daily from 10/16/16 – 1/15/17; KZIN FM 96.7 1 time daily from 11/13/16-1/15/17	Mary Jo Bremner		November 11, 2016	Set Schedule
Cultivate financially savvy youth	October 8, 2016, Missoula	Thunder Radio, 107.5 two times daily from 10/16/16 – 1/15/17; KZIN FM 96.7 1 time daily from 11/13/16-1/15/17	Malia Kipp		November 11, 2016	Set Schedule
Buy local or regional	October 11, 2016 Browning					

Piikani Money Campaign Press Release

Piikani Money Campaign
Browning, Montana
(509) 850-5208
PRESS RELEASE

September 16, 2016

FOR IMMEDIATE RELEASE

NACDC TO LAUNCH THE PIIKANI MONEY CAMPAIGN “*Just Don’t Blow It*” IN BLACKFEET COUNTRY

Browning, Montana- Blackfeet Nation, September 16, 2016: The Piikani Money “*Just Don’t Blow It*” Campaign is a grassroots pilot program being launched by a number of organizations and agencies working together to support landowners on the Blackfeet Reservation who will be receiving offers from the Department of the Interior under its Land Buy Back program. The campaign is intended to foster awareness of predatory practices and scams as well as increase knowledge of beneficial financial practices and opportunities, and thus increase the financial readiness and awareness of those individuals who may be receiving payments. A study has found that when large amounts of money are injected in a relatively low-economic community there is a higher risk of being scammed by predatory sellers of goods, becoming a victim of financial abuse, or missing financial opportunities such as becoming a homeowner, starting a business, or saving for education. The campaign’s focus, through a broad multi-media platform, is to help land buy back offerees and their families to become financially aware and prepared. The “*Just Don’t Blow It*” campaign will address:

- Avoiding falling victim to financial fraud, scams and predatory sellers of goods
- Preventing elder financial abuse
- Investing in the future by purchasing a home or starting a business
- Smart investing and saving
- Becoming “banked”
- Understanding how the impact of land buy-back monies could affect lease income and public benefits
- Cultivating financially savvy youth

The Piikani Money “*Just Don’t Blow It*” Campaign will be disbursing short surveys throughout communities in and around Blackfeet Country and to members living outside of reservation boundaries. The surveys will be in both paper and electronic versions, giving everyone an opportunity to complete them. Look for our posters, flyers and mailings with further information. We encourage all offer recipients to complete the survey so we can better serve our Blackfeet communities. And, you will receive a chance to win prizes!

The Native American Community Development Corporation is facilitating the Piikani Money “Just Don’t Blow It” Campaign with the support many organizations and agencies including the Blackfeet Land Buy Back Office, Blackfeet Housing Authority, Blackfeet Credit Department, Montana Bankers Association, First Interstate Bank, Wells Fargo, Native American Bank, the Federal Reserve Bank of Minneapolis’ Center for Indian Country Development and its Helena Branch, Blackfeet Land Department, EverFi, the Montana Office of Public Instruction, the Montana Financial Education Coalition, Sweet Grass Consulting, and many others. It is financially sponsored by the Blackfeet Tribe, First Interstate BancSystem Foundation, Northwest Area Foundation, and the Native CDFI Network.

The campaign is a pilot project that will duplicated around the country to promote financial literacy in Indian communities.

For more information contact, Loren Birdrattler at 509.850.5208 or via email: lbirdrattler@blackfeetnation.com or Angie Main at 406.338.2992 or via email: angiem@3rivers.net and visit the Piikani Money website at: www.PiikaniMoney.org and Facebook for more information informative community meetings, dates and times, surveys and overall progress of Land Buy-Back information.

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To Editors: Ti Stalnaker, Communications, Piikani Money Campaign, 505.629.2024 or tshalene@gmail.com for additional materials.

Piikani Money Campaign Workshop Agendas

NACDC Financial Services Financial Literacy Training

1. Basics of Banking
2. Budgeting
3. Checking vs Savings
4. Wise Investing for the Future
5. Identity Theft Prevention
6. Credit Management to Establish or Improve Credit for Home, Business or Consumer Loans

Interested individuals sign up at our booth for trainings or contact our office at 406-338-2992

Piikani Money Campaign Home Ownership December 1, 2016 – Manpower Conference Room

5:00	Dinner Buffet	Salway Catering
5:30	Blackfeet Housing Authority – New Homes Program	Marcus Omeasoo
6:30	Credit Builder Consolidation Loan Program	NACDC, Patty Gobert

Piikani Money Campaign Avoiding Elder Financial Abuse December 2, 2016 – Blackfeet Care Center

12:00	Welcome and Brief Piikani Money Overview	Loren BirdRattler, Piikani Money
12:15	What Constitutes Elder Financial Abuse	Wendy Bremner, Victims Advocate
12:45	How to Report Elder Abuse	Wendy Bremner, Victims Advocate

**Understanding the Impact of Land Buyback
Payments of Public Benefits
November 30, 2016
Blackfeet Manpower Conference Room**

5:00	Dinner	England Catering
5:30	Impacts to Public Benefits (TANF, SNAP, Social Security, Medicaid)	Sandra Gilham
6:30	Impacts to Federal Financial Aid	Blackfeet Community College

Piikani Money Campaign Workshop Plan

Workshop	Facilitator and Presenters	Location	Date and Time	Caterer
Impact of LBB Payments on Public Benefits, Federal Financial Aide and Social Pressures	Facilitated by Liz Gobert and/or someone from the State	Browning – Man Power Conference Room	November 1, 2016 5:00 – 7:00 P.M. Location TBD (Identify)	Wanda England
Financial Awareness and Banking Fundamentals	Facilitated by Matt Herrington or Patti Gobert, invite banks to set up (Conference Call October 25, 2016 Get Call In information)	Browning – Man Power Conference Room	November 2, 2016 5:00 – 7:00 P.M. Location TBD (Identify)	Wanda England
Avoid Elder Financial Abuse	Facilitated by Loren BirdRattler – Contact Elder Abuse Prevention Team	Browning – Man Power Conference Room	November 15, 2016 5:00 – 6:00 P.M.	Cindy Salway
Home Ownership	Facilitated by NACDC and Loren BirdRattler Set up meeting with Chancy	Browning – Man Power Conference Room	November 14, 2016 5:00 – 6:00 P.M. Location TBD (Identify)	Cindy Salway
Financial Awareness/Home Ownership/Impact on Public Benefits/Avoid Elder Abuse		Heart Butte	November 16, 2016 5:00 – 6:00 P.M. Location TBD (Identify)	Kate Tatsey
Financial Awareness/Home Ownership/Impact on Public Benefits/Avoid Elder Abuse		Seville	November 17, 2016 5:00 – 7:00 P.M. Location TBD (Identify)	Kate Tatsey
Financial Awareness/Home Ownership/Impact on Public Benefits/Avoid Elder Abuse	Tentative	Babb	November 21, 2016 5:00 – 7:00 P.M. Location TBD (Identify)	Jackie Gilham
Financial Awareness/Home Ownership/Impact on Public Benefits/Avoid Elder Abuse	Tentative	Starr School	November 22, 2016 5:00 – 7:00 P.M. Location TBD (Identify)	Jackie Gilham

Piikani Money Campaign Media Plan

Avoid falling victim to financial fraud, scams, and predatory sellers of goods or lenders. Reports have been shared about temporary car lots setting up on the outskirts of reservations, even along the shoulders of highways, during periods when tribal members are scheduled to receive payments, such as Cobell and Keepseagle settlement payments, and more recently with land buy back payments. It has been reported that these dealers have inventories of used, substandard vehicles that are being sold for highly inflated prices. Similarly, used furniture dealers have set up temporary, outdoor lots in parking lots or again, even along highways, selling substandard goods at inflated prices. Another common practice that has been reported is cell phone carriers setting up temporary shop, and selling cell phone contracts, again at highly inflated prices. In addition, recipients of large payments are often targeted by financial fraudsters offering “too good to be true” investment opportunities. The campaign will create awareness about such practices to help payment recipients avoid being victimized. – [Research YouTube, consumer protection advocates for anti-fraud campaigns](#)

- **Sub - Slogan – “Do your research”, “Don’t be fooled”, “Be alert”**

Key partners: *Local off-res Chambers of Commerce, Blackfeet Revenue Department, Blackfeet Chamber of Commerce.* **Add Blackfeet Law Enforcement and Blackfeet Commerce Department to ensure roadside vendors have business license’s**

NACDC will schedule meetings with local chambers in a number of communities near the reservation to discuss the problem of unlicensed businesses or individuals setting up temporary “shop” off the highways or in abandoned parking lots, and to seek the assistance of local businesses and possibly local governments to address this issue. The group will also meet with Blackfeet Revenue Department which oversees business licensing to seek their assistance with monitoring such possible occurrences on the reservation, and enforcing compliance.

Delivery channel/media:

- Poster campaign – One image with caption of slogan (Just Don’t Blow It) as well as a subtitle with core message in it.
- PSA - College Athletes – will work with Ti and Dale to write scripts and schedule production
- Social media –
 - Facebook
 - Establish a following – Everyone involved with campaign
 - Create ads for Workshops and post them
 - Paid advertising for workshops with attached agenda and Piikani Money Campaign website
 - Create posts from posters and coordinate launch with PSA launch
 - Release Dates for Workshops to augment attendance and coordinate with PSA’s
 - Post workshops from other organizations and coordinate Piikani Money Campaign launch dates to augment already established efforts by Tribe and Bureau of Indian Affairs
 - Post related national news
 - Post YouTube videos

- Twitter
 - Create posts from posters and coordinate launch with PSA launch
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- Piikani Money Campaign Website
 - Post Agenda and dates for Workshops
 - Make available public service announcements on website
- Agenda item in community LBB outreach meetings.

Prevent elder financial abuse. Numerous accounts have been shared about immediate and extended family members and others pressuring payment recipients, especially elders, to cash large payment checks and disperse the proceeds to them in a manner and for purposes that constitute elder abuse. The campaign will create awareness about such practices and encourage payment recipients and/or those providing positive care for them, as well as financial institutions, to be on alert in order to help payment recipients from falling prey to such pressures. *Sub- Slogan: (PSA) "Every 24 seconds an elder is abused in the United States. That is not a Blackfeet value, that is not the Blackfeet way. If you have experienced an elder being abused, financially or in any other way, call 406-338-xxxx."; "Respect our elders, it is Blackfeet tradition"*

Key Partner: *Blackfeet Manpower, Blackfeet State Office of Public Assistance, Blackfeet Eagle Shield Senior Center, AARP, Blackfeet Elder Protection Team*

Delivery Channel/Media:

- Poster campaign – One image with caption of slogan (Just Don't Blow It) as well as a subtitle with core message in it.
- PSA – Elders and children will deliver message – will work with Ti and Dale to write scripts and schedule production
- Social media –
 - Facebook
 - Establish a following – Everyone involved with campaign
 - Create ads for Workshops and post them
 - Paid advertising for workshops with attached agenda and Piikani Money Campaign website
 - Create posts from posters and coordinate launch with PSA launch
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Purchase a home. Housing conditions on Montana's reservations, including the Blackfeet Reservation, are in dire need of being addressed. Much of the current housing stock is outdated, and overcrowding is common. Homeownership is encouraged when possible and desired. The campaign will encourage land buy back payment recipients who desire, but not have previously had the means, to pursue opportunities for home ownership. *Sub-slogan: "A permanent lodge provides stability"; "I want a bedroom to call my own, buy a home (Delivered by children)"*

Key Partners: *Blackfeet Housing Authority, NACDC, ENG Lending, Neighborworks Montana*

- **Delivery Channel/Media:** Poster campaign – One image with caption of slogan (Just Don't Blow It) as well as a subtitle with core message in it.
- PSA – Veterans and College Athletes will deliver message – will work with Ti and Dale to write scripts and schedule production
- Social media –
 - Facebook
 - Establish a following – Everyone involved with campaign
 - Create ads for Workshops and post them
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- Agenda item in community LBB outreach meetings

Start or expand a business or agricultural operation. Small business development and entrepreneurship, including agricultural businesses, provide opportunities for tribal members to augment incomes and expand personal and community economic opportunities and growth. However, lack of access to capital for business start-up or expansion is an ongoing challenge for entrepreneurs and for developing this sector of the reservation's economy. The campaign will raise awareness about opportunities for land buy back payment recipients who so desire to establish or expand their own businesses or agricultural operations.

Key Partners: *NACDC, USDA FSA, USDA Rural Development, Indian Land Tenure Foundation, MSU Extension Service/Blackfeet, Blackfeet Tribal Land Department, First Nations Oweesta, Native American Bank, Natural Resource Conservation Service, USDA NRCS, Northwest Farm Credit*

- **Delivery Channels/Media:** Poster campaign – One image with caption of slogan (Just Don't Blow It) as well as a subtitle with core message in it.
- PSA – Veterans and elders will deliver message – will work with Ti and Dale to write scripts and schedule production
- Social media –
 - Facebook
 - Establish a following – Everyone involved with campaign
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- Agenda item in community LBB outreach meetings

Become financially savvy and “money ready.” The campaign will raise awareness about the costs of debt and low credit scores, and the importance of managing debt, learning how to budget, saving and investing, and other basic financial skills.

Key Partners: *NACDC, EverFi™, Native American Bank, Credit Builder Alliance, Northwest Farmers Credit Union*

- **Delivery Channels/Media:** Poster campaign – One image with caption of slogan (Just Don’t Blow It) as well as a subtitle with core message in it.
- PSA - College Athletes – will work with Ti and Dale to write scripts and schedule production
- Social media –
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- Agenda item in community LBB outreach meetings.

NACDC financial education classes, LBB “banking” workshops, poster campaign, PSA, social media, agenda item in community LBB outreach meetings.

Become “banked.” Many potential payment recipients on the Blackfeet Reservation are unbanked or under-banked. Anecdotal information about payment recipients for prior settlements and on other reservations are troubling – individuals cashing large checks and keeping large sums of cash in their homes or on their persons, and the safety issues and potential risk of loss this fosters. Financial institutions will partner with local community based organizations (e.g. NACDC, CDFI) to host outreach meetings on a monthly basis specifically to talk about the benefits of bank accounts, financial services that are available, and work with attendees to open online banking accounts and be available to consult and advise with the new customers at future sessions. Financial education resources will also be demonstrated including the EverFi Adult program - a sample module would be demonstrated for meeting attendees to show ease of use and content benefits; ABA’s Teach Children to Save and if available local community based organization’s Mini-Bank program or like programs.

Key Partners: *NACDC, First Interstate Bank, Wells Fargo, Native American Bank, Bank of Glacier County, Stockman Bank, 1st Liberty Credit Union*

- **Delivery Channels/Media:** Poster campaign – One image with caption of slogan (Just Don’t Blow It) as well as a subtitle with core message in it.
- PSA - College Athletes and children will deliver message – will work with Ti and Dale to write scripts and schedule production
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- Make available public service announcements on website
 - Agenda item in community LBB outreach meetings.
- Workshops, poster campaign, PSA, social media

Understand the impact of LBB payments on your lease income and public benefits. The campaign will provide crucial information to payment recipients about the impact of loss of lease income from lands they may sell or have sold pursuant to acceptance of buy back offers, and on the impact of eligibility for various public benefits.

Key Partners: *Blackfeet Manpower, NACDC, Blackfeet State Office of Public Assistance*

- **Delivery Channels/ Media:** Poster campaign – One image with caption of slogan (Just Don't Blow It) as well as a subtitle with core message in it.
- PSA – Children, veterans and elders will deliver message – will work with Ti and Dale to write scripts and schedule production
- Social media –
 - Facebook
 - Establish a following – Everyone involved with campaign
 - Create ads for Workshops and post them
 - Paid advertising for workshops with attached agenda and Piikani Money Campaign website
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 - Make available public service announcements on website
- Agenda item in community LBB outreach meetings, workshops, PSAs, social media, poster campaign

Cultivate Financially Savvy Youth. Many families that will be receiving payments will have children. The workgroup believes that this campaign provides opportunities to begin engaging youth in thinking about

responsible money management. The workgroup will be contacting several key partners to develop messaging, resources and activities for youth to increase their awareness of opportunities and sound money management practices.

Key Partners: *MT Office of Public Instruction, Student Assistance Foundation, National Jump\$tart Coalition, MT Partnership to End Childhood Hunger*

Delivery Channels: Poster campaign – One image with caption of slogan (Just Don't Blow It) as well as a subtitle with core message in it.

- PSA - College Athletes and children will deliver message – will work with Ti and Dale to write scripts and schedule production
- Social media –
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- Agenda item in community LBB outreach meetings
- Poster campaign, social media, PSAs, others to be determined.

Media Plan Template

Activity	Deadline	Responsible Party
Secure spokespersons and images		
Photo shoot		
Identify sites for poster, billboard and brochure placement and identify quantity needed		
Create list for brochure mailing		
Print materials production: Customize print materials: posters, brochure, billboards (note, if you create different materials, allow for production time.		
Posters are printed		
Billboards are printed		
Brochures are printed		
Meet with newspaper, radio and television		
Determine quantity of paid and cost-free PSAs and schedule		
Radio PSAs recorded		
Television PSAs recorded		
Create print paid ads		
Draft press releases		
Identify existing events and meetings to piggyback workshops		
Choose social media vehicles and begin building a following		
Develop plan for workshops, identify content, secure locations, presenters, etc.		
Develop timeline plan for integrated media delivery per message		
Develop Website		
Launch media campaign: Website goes live Posters are posted Billboards are up Brochures are mailed Radio, TV, and newspaper ads are running Social Media are being posted Workshops are announced		

Piikani Money Post Campaign Assessment Survey Form

The Piikani Money Campaign is a program that was conducted on behalf of a coalition, comprised of several organizations, institutions and Blackfeet tribal agencies. The purpose of the campaign was to provide urgently needed information about financial and predatory practices to enrolled tribal members who received offers and potential payments from the Federal Land Buy Back program in late 2016.

The follow-up assessment on the following pages is for the Piikani Money Campaign to gauge how the campaign has impacted tribal members' financial decisions regarding Land Buy Back one-time payments.

Confidentiality: Your name will not be connected to the follow-up assessment responses so your personal identity will remain anonymous. No one will be able to link you to the responses that you make.

Participation: Your participation in this follow-up assessment is voluntary and you are not required to participate.

Benefits: Your responses will help determine the effectiveness of the Piikani Money Campaign with regards to how it has provided education and financial awareness for tribal members to make healthy economic decisions.

Risks: There are no known negative effects for taking part in the survey.

Prize: If you want to be eligible for a new iPad, you must fill in ALL the information below and include it when you mail in the follow-up or if you fill out the follow-up online fill this form out online as well. You will only be eligible for the new iPad if you complete the entire follow-up.

Name: _____ **Valid Phone Number:** _____

Signature (or type name if filling out online): _____ **Date:** _____

Consent

You MUST check a box below to continue the survey.

I am at least 18 years of age and agree to the above Consent Form.

I am under 18 years of age and my guardian's name is signed and printed below.

Signature _____ **Printed Name** _____

Age:

Gender: Male Female Other I prefer to identify as: _____

How many people are part of YOUR household? "Household" includes anyone you share income and expenses with, including: 1) your financial dependents (for example, your dependent children); 2) anyone you depend on financially (for example, your parents); and 3) anyone you are financially interdependent with (for example, your spouse or partner). Your "household" may or may not be the same as the people you live with.		
Number of Adults Over 18 (including yourself)	Number of Children Under 18	Total Size of Household
	+	=

Highest Level of Education Completed:

Elementary Middle School Some High School High School Diploma GED

Associate's Degree Technical Degree Bachelor's Degree Graduate Degree

Are you currently employed?

Employed Not Employed Retired Other Please Specify: _____

Are you currently on public assistance of any kind? Yes No

Do you know about the Piikani Money Campaign? Yes No

Did you attend a Native American Community Development Corporation educational workshop to gain a better understanding of the implications of accepting a one-time payment? Yes No

If yes, how many did you attend? _____

Were you offered a payment by the Land Buy Back Program? Yes No

If yes, was the offer for land located on the Blackfeet Reservation? Yes No

If yes, did you accept an offer from the Land Buy Back Program? Yes No

Why/why not?

Did information from the Piikani Money Campaign help you make your decision? Yes No

Please check the ONE box that most applies to you.

I live on the Blackfeet Reservation

I live off the Blackfeet Reservation, but near the reservation border

I live off the Blackfeet Reservation, but still in Montana.

I live in a different state.

Estimated yearly/annual household income? \$ _____

If you accepted the Land Buy Back payment, answer the following questions. If you declined the offer, skip to the next section:

How much money was the offer? _____

If you do not want to answer the above question, could you at least let us know if it was more or less than \$28,000? More Less

How many acres were involved? _____

What did you do with the money? (Check all that apply).

Save Bought a House Bought a Car Invested in agricultural improvements

Invested in a new business Invested in an existing business Paid down existing debt I just blew it

Other 1 Please Specify: _____

Other 2 Please Specify: _____

Please explain, in your own words, what you did with your Land Buy Back money:

How satisfied are you with what you decided to do with your Land Buy Back Payment?

Very Dissatisfied Dissatisfied Neither Dissatisfied or Satisfied Satisfied Very Satisfied

Do you feel the Piikani Money Campaign helped you understand how to utilize your payment in the best way? Yes No

Why/why not?

Do you own a business? Yes No

If yes, what type of business? _____

If yes, is it a farming or ranching related business? Yes No

If yes, did you purchase the business with your Land Buy Back payment? Yes No

If no, are you hoping to start your own business with money from your Land Buy Back payment?

Yes No I did not accept the Land Buy Back offer.

If yes, what type of business? _____

If yes, is it a farming or ranching related business? Yes No

If you utilized your Land Buy Back payment for a business, please indicate how you utilized the money. (Check all that apply).

Paying off business debt

Buying new or used equipment/machinery

Remodeling

Building/Buying/Renting new facilities

Increasing/Diversifying Inventory

Buying land

Utilizing existing land

Expanding your product/services

Providing raises, bonuses, and/or new employee incentives

Buying Livestock

Leveraged into new loan Investing in retirement or Stocks

Increasing employees

Other 1 Please Specify: _____

Other 2 Please Specify: _____

It has been several months since you've received your Land Buy Back payment. How is the money from the payment still impacting you or your family? (For example, maybe it allowed you to purchase a vehicle, or to pay-off debts so you are now able to save. Maybe it allowed you to purchase a home so your family feels healthier and safer. Maybe it was spent on something that lead to more debt).

Is there anything else you would like us to know?

Contact Info: Phone: 406.338.2992 Email: info@piikanimoney.org Web: www.piikanimoney.org FB: www.facebook.com/PiikaniMoney/
Twitter: @PiikaniMoney P.O. Box 3029 Browning, MT 59417

PIIKANI MONEY CAMPAIGN
Final Assessment Report

Gauging how the campaign impacted tribal members' financial decisions regarding Land Buy Back one-time payments.

26 August 2017

PIIKANIMONEY.ORG



JUST DON'T BLOW IT.

DEMOGRAPHICS



Median household income was **\$30,000** per year

55% of households earn \$30,000 or less per year



92%

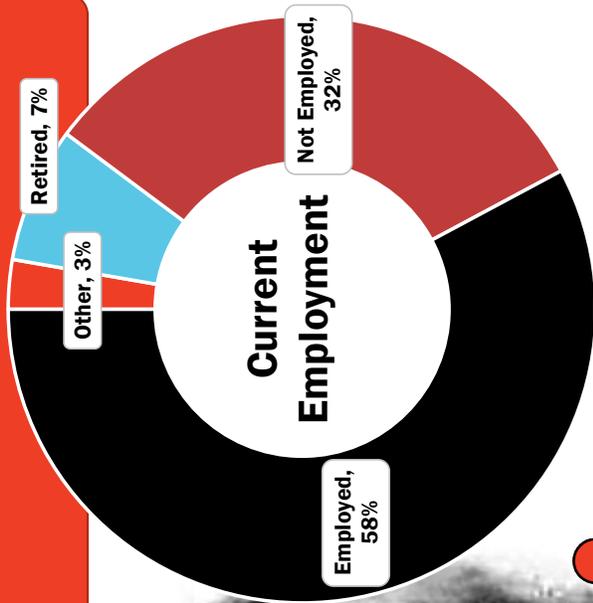
Where do you live?

I live on the Blackfeet Reservation

I live off the Blackfeet reservation, but still in Montana

I live off of the Blackfeet Reservation, but near the reservation border

I live in a different state



69%

Do not use public assistance

AGE OF RESPONDENTS



Average Age 45.1



JUST DON'T BLOW IT.

Were you offered a payment by the Land Buy Back program?

👍 51% 👎 49%

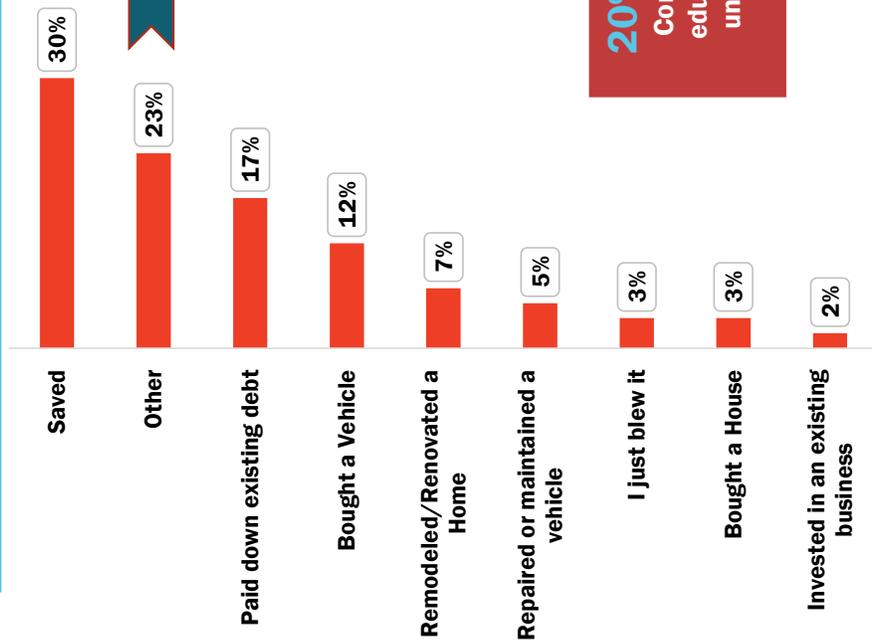
If yes, did you accept an offer from the Land Buy Back program?

👍 77% 👎 23%

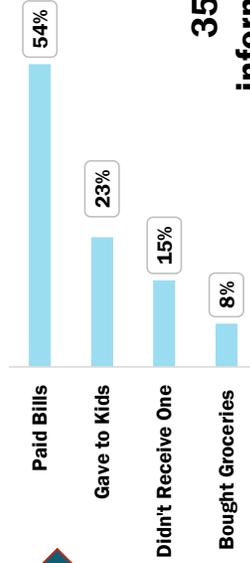
If you accepted an offer, was the land located on the Blackfeet Reservation?

👍 91% 👎 9%

What did you do with the money?



Other Ways Payments Were Spent



35% indicated information from the Piikani Money Campaign helped make their decision.



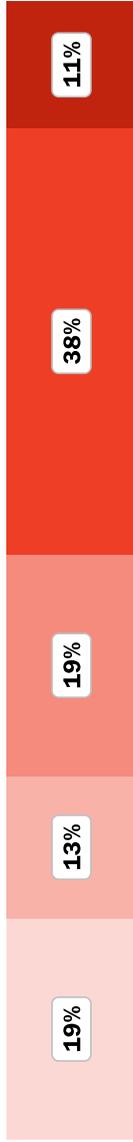
20% have attended a Native American Community Development Corporation educational workshop to gain a better understanding of the implications of accepting a one-time payment



43% of respondents knew about the Piikani Money Campaign

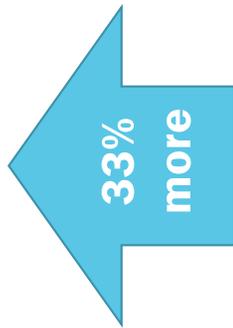


How satisfied are you with what you decided to do with your Land Buy Back Payment?

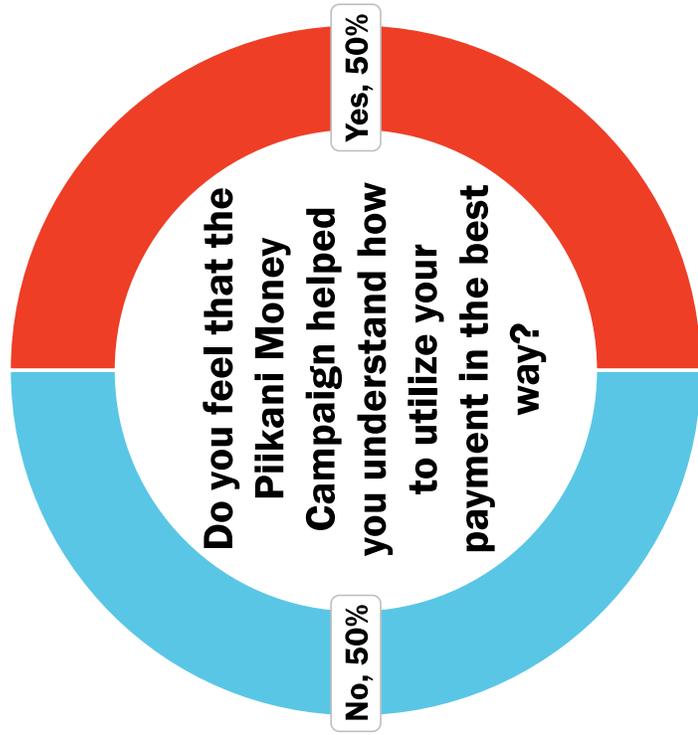


Very Dissatisfied ■ Dissatisfied ■ Neither Dissatisfied or Satisfied ■ Satisfied ■ Very Satisfied

The average Land Buy Back offer was **\$33,304.58**, which is more than the reported annual incomes of **55% of respondents**, and an average of **45.2 acres**.



Was your payment more or less than \$28,000?



BUSINESS?

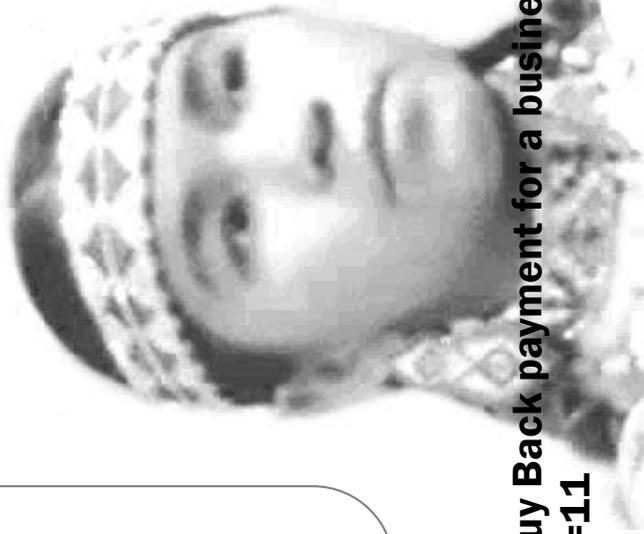
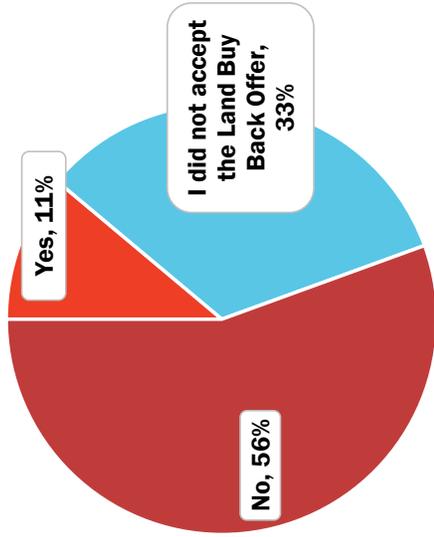


11% own a business

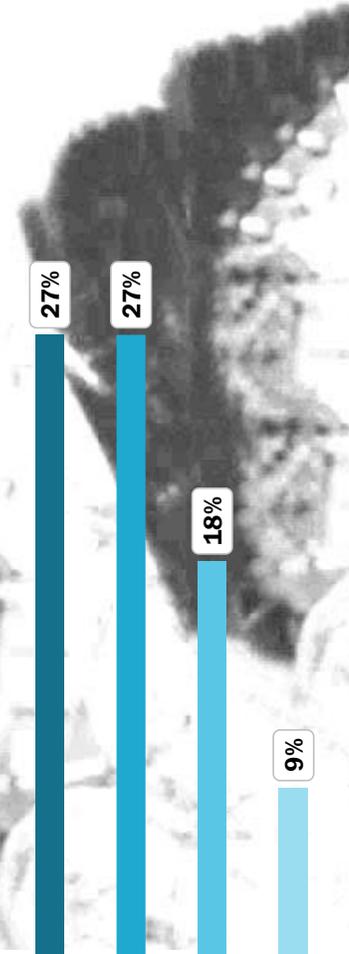
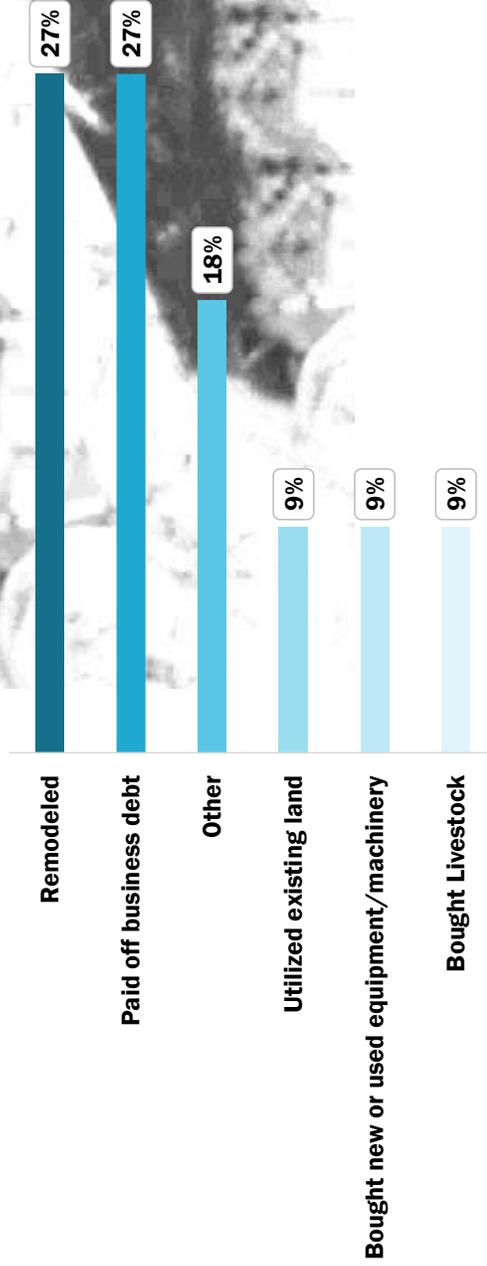


25% own a farming or ranching business

Are you hoping to start a business with your Land Buy Back Money?



How did you utilize your Land Buy Back payment for a business?
n=11



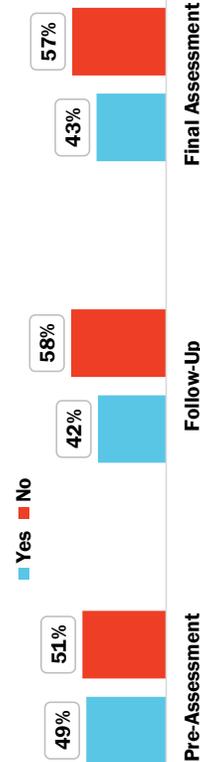
Pre-Assessment Credit Score Rating



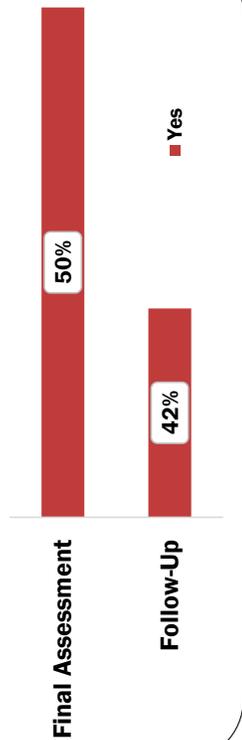
Follow-Up Credit Score Rating



Do You Know About the Piikani Money Campaign?



Did the Campaign Help You Understand How to Best Utilize your Payment?



Steps Toward Homeownership:
29% said yes

Business Ownership & Expansion:
31% said yes

At the time of the follow-up assessments, respondents felt the campaign helped with training and information on...

The Importance of Attending Workshops, Classes, and Financial Opportunities:
38% said yes

Helping Your Child(ren) Know the Importance of Responsible Money Management:
33% said yes

*The Pre-Assessment, Follow-up Assessment, and Final Assessment were not all filled out by the same respondents, though many did fill out two of the three or all three of the assessments. Thus, scientifically valid comparisons and correlations cannot be made across the 3 assessments. However, the data is useful to understand the impact of the Piikani Money Campaign. Furthermore, the Final assessment, and previous Follow-up Assessment were created so that each of them, individually, provides useful impact data. For a more comprehensive analysis of impacts, from the entire campaign, see the forthcoming Piikani Final Compilation Report.

Demographics

A vast majority of final assessment respondents (92%) lived on the Blackfeet Reservation. While reported annual income dropped drastically from pre-assessment to follow-up, they increased again to a median of \$30,000 during the final assessment. Other demographic information varied from pre-assessment to final assessment, but stayed relatively similar. Most respondents reported they were employed at the time of each assessment, but those reporting they were unemployed increased from pre- to final assessment. Respondents using public assistance increased by 19% during the course of the assessments.



Land Buy Back Payment

From the pre-assessment responses, the most popular response for spending the LLB payment was to pay down debt. The final assessment showed that **30% saved their payment, while 17% paid down their debt.** 22% reported they did something else with their payment. Of those: 54% paid bills and 23% gave the money to their child(ren) as a gift or toward something else (i.e. their wedding). The remaining used it for groceries or did not receive a payment. **A combined 49% reported they were satisfied or very satisfied with the way they chose to spend their payment.** When asked if the Piikani Money Campaign helped them decide how to spend their money, 50% said yes. **The average Land Buy Back offer was \$33,304.58, which is higher than 55% of respondents reported annual incomes.** Of those that did not feel comfortable reporting the exact payment offer, 33% reported it was more than \$28,000.

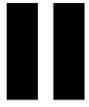
92 pre-
assessment



216 follow-
up



152 final



460 total
respondents

Payments and Businesses

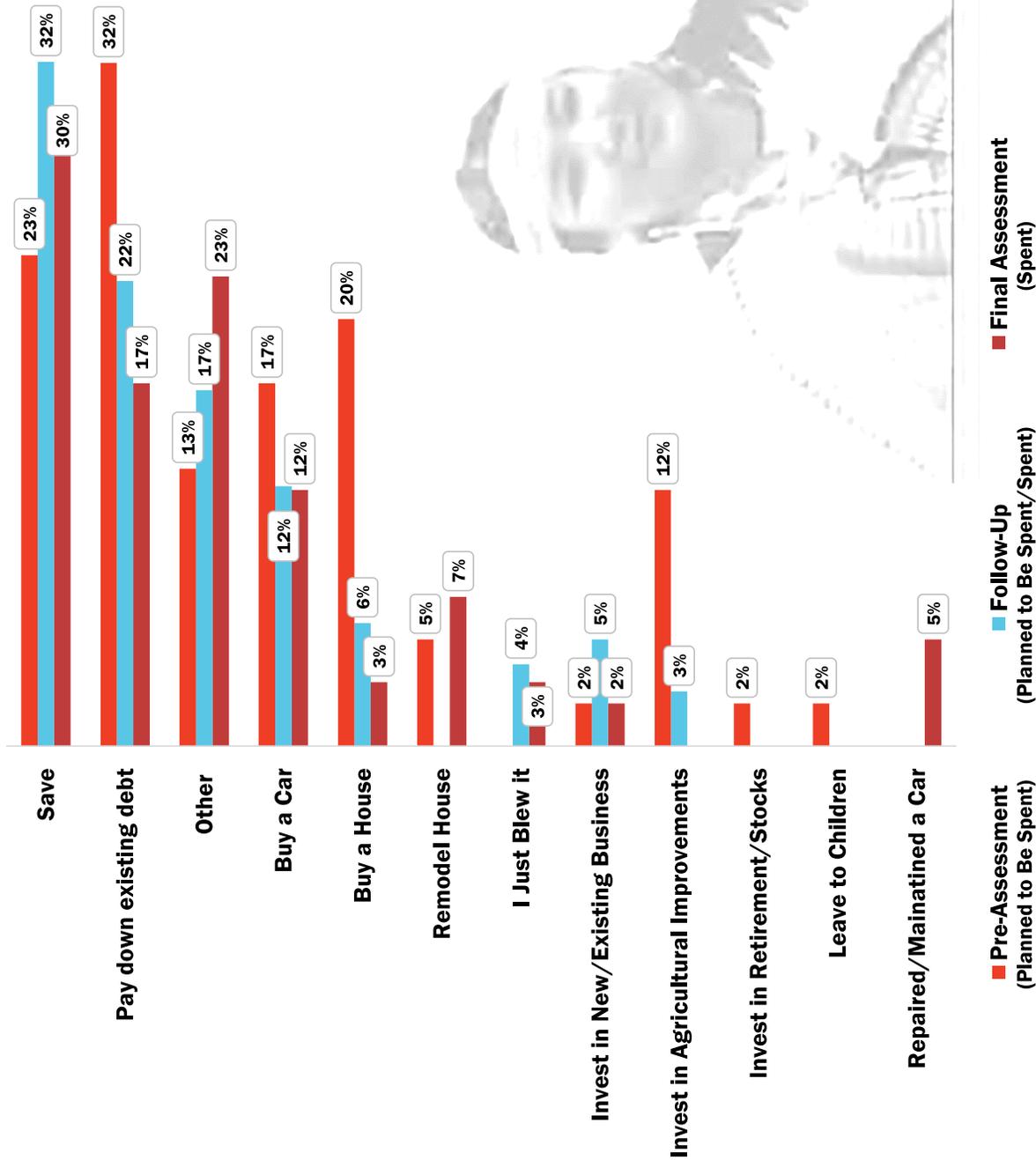
11% of respondents own a business. Of the 14 respondents that own a business, 25% are farming or ranching oriented. 11% reported that they hoped to use their payment to start a business, but 0% reported actually starting a business with their payment. *If they used their payment toward their existing business, they most commonly (27%) used it to remodel or to pay off business debt.*



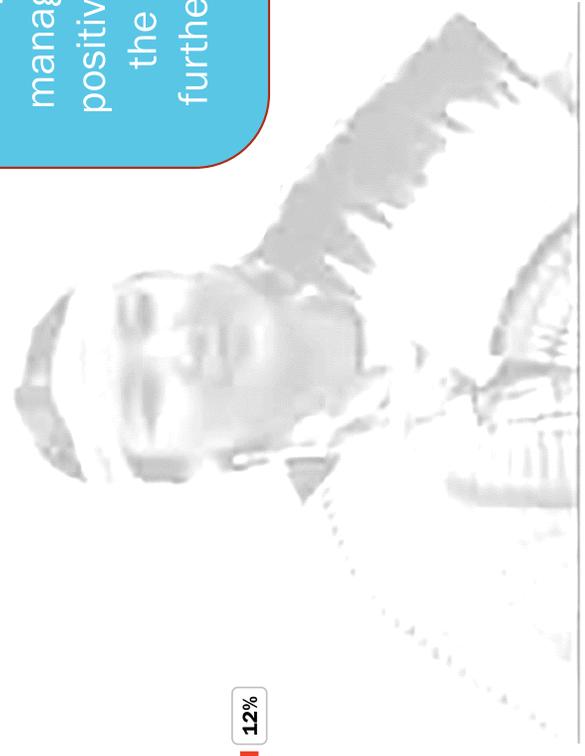
Summary of Other Results

Respondents felt the campaign helped them improve their ability to spot financial fraud, scams, predatory sellers, or lenders, and their ability to identify, prevent, or confront financial abuse. Accounts used stayed similar from pre-assessment to follow up, and reported credit scores improved from good to excellent. *Though 32% thought they would use their payment to pay down debts, 30% saved as they reported they would at the time of the follow-up. 77% said they would attend a NACDC workshop, and follow-up and the final assessment showed about 20% actually attended one. Throughout the assessments, respondents claimed to not know about the Piiikani Money Campaign. Regardless, though, the campaign positively impacted a notable portion of residents on the Blackfeet Reservation, including those who were unaware of PMC because respondents did recognize the billboards, advertisements, other marketing, and trainings. Thus, not “knowing” the campaign is not synonymous with not being impacted by the campaign. *Most respondents (49%) were satisfied or very satisfied with the way they chose to spend their payment, and a very small amount (3%) reported that they blew the money they received.**

How Payment Was Planned to Be Spent vs. How it Was Spent



At the end of the survey, when asked for any further comments 7% of respondents indicated this type of service is needed for responsible money management. The positive impacts of the campaign further iterate the need.



PRE- to FINAL ASSESSMENT* PRELIMINARY IMPACTS

JUST DON'T BLOW IT.

Prepared by Sweet Grass Consulting, LLC



Led by Native American Community Development Corporation



Partners include

- Blackfeet Housing Authority
- Blackfeet Land-Buy Back Program
- Blackfeet Law Enforcement
- Blackfeet Elder Protection Team
- Blackfeet ManPower
- Blackfeet Office of Public Assistance
- Blackfeet Land Department
- Native American Development Corporation
- First Interstate Bank

- Native American Bank
- Wells Fargo
- Blackfeet Eagle Shields Senior Center
- Blackfeet Tribal Credit
- Everfi
- MT Office of Public Instruction
- MT Financial Education Coalition
- Blackfeet Department of Commerce
- Opportunity Link, Inc.

Sponsored by

- Blackfeet Tribe
- Northwest Area Foundation
- Native CDFI Network
- First Interstate BancSystem Foundation
- Center for Indian Country Development/
- Federal Reserve Bank of Minneapolis
- Montana Financial Education Coalition



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JUST DON'T BLOW IT.

26 August 2017

