



## **UAKN Prairie Research Centre: Aboriginal Life Skills and Financial Literacy Curriculum Development and Education**

### **KEY FINDINGS**

- Literature shows that most urban Aboriginal people tend to face significant barriers to financial literacy and economic well-being.<sup>i</sup>
- This research concurs with that assessment and found that individually tailored, culturally appropriate approaches within workshops and aftercare services is critical in addressing the financial literacy and educational needs for urban Aboriginal Newo Yotina Friendship Centre (NYFC) clients
- Focus groups in this study revealed there is a need to focus on addictions counselling in the life skills curriculum programming being offered by the Newo Yotina Friendship Centre.
- This study revealed the need to develop stronger partnerships with the Ministry of Social Services and other community and government partners in delivering Aboriginal life skills and financial literacy programs and services

### **INTRODUCTION**

This research brief examines the research findings and results of the project titled, *Aboriginal Life Skills and Financial Literacy Curriculum Development and Education in Regina, Saskatchewan*. This project's goal was to outline the best practices and challenges in delivering Aboriginal relevant life skills and financial literacy curriculum to the clients of the Newo Yotina Friendship Centre. The project had three components: review current life skills and financial literacy curriculum, make adaptation to ensure cultural relevancy for the urban Aboriginal clientele at the Newo Yotina Friendship Centre (NYFC), and determine the overall impact of this curriculum on NYFC's clientele.

Newo Yotina Friendship Centre (NYFC) is an incorporated non-profit, broad-based collaborative community organization that assists Aboriginal people within the Regina, Saskatchewan community to empower themselves and to pursue education, employment training and advocacy in a comfortable environment which allows them to heal, grow, and adjust to life in an urban setting. The life skills and financial literacy pilot project was called "The City" and the facilitator training was conducted by the Canadian Centre for Financial Literacy.

The NYFC participants showed tremendous growth in their understanding of various topics such as savings and banking, credit and debt. Yet, during the delivery of this program, NYFC identified barriers that participants faced that interfered with attendance, consistency and the overall attainment and application of information, indicating the need for life skills curriculum to be linked to the financial literacy curriculum delivered. The need for a more culturally relevant program arised to eliminate these barriers.

## **PARTNERSHIPS**

First Nations University of Canada  
Newo Yotina Friendship Centre

## **METHODOLOGY**

This research took a mixed-methods approach that included: a literature review, focus groups, questionnaires and interviews as key research components. The sample consisted of 50 focus group participants and 18 workshop participants.

This research consisted of a review of literature and theories that examine financial literacy with an Aboriginal focus. The literature review revealed that there is a lack of financial skills for many urban Aboriginal people making them more vulernable of a population. Based on these findings, the partners conducted workshops and interviews to receive feedback on the existing gaps to idenitfy recommendations on approaching the issue.

The study was then followed by a series of workshops with particapants that adapted the financial literacy and life skills programs and services, to make these progrmas culturally relevant for urban Aboriginal people. The workshops were broken down into seven modules, followed by exit interviews to understand the impacts of the adapted workshops.

## **MAIN FINDINGS**

Through the workshops, NYFC participants showed tremendous growth in their understanding of various topics such as savings and banking, credit and debt. Yet, during the delivery of this program, NYFC identified barriers that participants faced that interfered with attendance, consistency and the overall attainment and application of information, indicating the need for life skills curriculum to be linked to the financial literacy curriculum delivered. The need for a more culturally relevant curriculum arised as

a way to eliminate these barriers when looking at increasing educational success.

The key findings revealed that a more one-on-one, culturally tailored approach within the workshop and aftercare services is critical in addressing the needs for the NYFC clients accessing Aboriginal relevant life skills and financial literacy curriculum programs and services.

18 questionnaires were completed after the workshops and the following statistics provide a synopsis of participants' feedback on the life skills and financial literacy program:

- 90% of workshop participants found the life skills and financial literacy curriculum useful.
- 88% of the workshop participants felt as though the incorporation of Aboriginal relevant content into the curriculum was done effectively.
- 86% found the materials or activities (exercises, games, etc.), other than the workshop curriculum, contributed to their overall learning experience.
- 93% believed instructors offered both Aboriginal and non-Aboriginal points of view throughout the workshop.

## **CONCLUSION AND POLICY RECOMMENDATIONS**

To conclude, this research provides information on what is needed to adapt the current life skills and financial literacy programs that service urban Aboriginal people. There are many implications on policy and practice, which are listed below:

- It was consistently reported that a more one-on-one basis approach is needed to address the full needs of all the clients with a strong emphasis on culture for Aboriginal clients.
- To develop stronger partnerships between NYFC and the Ministry of Social Services and other community partners in delivering these types of workshops.
- Focus groups revealed that there is strong need to add addictions counselling into the life skills curriculum.
- Programs such as this need to be sustainable and the organizations that offer them need to have stability of core funding to continue supporting clients.
- More linkages to traditional resource management and economies in Saskatchewan would be a helpful addition to the training.

**For more information on this project, please visit:**

<http://uakn.org/research-project/aboriginal-life-skills-and-financial-literacy-curriculum-and-education-through-the-newo-yotina-friendship-centre-nyfc/>

**About Us:**

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The Urban Aboriginal Knowledge Network, the UAKN, is a community driven research network focused on the Urban Aboriginal population in Canada. The UAKN establishes a national, interdisciplinary network involving universities, community, and government partners for research, scholarship and knowledge mobilization. For more information visit: [www.uakn.org](http://www.uakn.org)



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<sup>i</sup> Collins, Dominique. (2012). *Aboriginal Financial Literacy in Canada: Issues and Directions*. Retrieved from: <http://www.financialliteracyincanada.com/documents/consultation-2/Collin-09-02-2011-eng.pdf>