

THE PIIKANI MONEY

“JUST DON’T BLOW IT”

CAMPAIGN

Blackfeet Nation’s
Financial Readiness and Fraud Awareness Initiative
to assist
Land Buy Back Offerees and their Families

Presented by:

Loren Birdrattler, Native American Community Development Corporation Financial Services
Sue Woodrow, Federal Reserve Bank of Minneapolis/Center for Indian Country Development
Ian Record, National Congress of American Indians

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AGENDA

- **Overview of Land Buy Back Program**
- **Experiences Shared to Date**
- **The Blackfeet Nation's Response**
- **The Piikani Money Campaign**
- **Campaign Evaluation**
- **Expected Outcomes**

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THE LAND BUY BACK PROGRAM

- **Land consolidation component of the Cobell settlement**
- **\$1.9B to purchase fractional interests in trust or restricted land from willing sellers at fair market value**
- **Consolidated interests are restored to tribal trust ownership**

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THE LAND BUY BACK PROGRAM

- **Approximately 243,000 landowners hold nearly 3 million fractional interests across Indian country**
- **105 remaining locations where land consolidation activities have either already occurred or are expected to occur through the middle of 2021**
- **Nationally, as of November 25, more than 47,800 landowners have been paid \$915.5M***

***Department of the Interior Buy Back Program Sales. www.doi.gov/buybackprogram.**

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THE LAND BUY BACK PROGRAM

- **In Montana, 5 of 6 eligible reservations have gone through LBB since October 2014**
- **21,729 offers were made**
- **10,084 individuals accepted offers totaling \$281,501,946**
- **Average payment =\$28K**

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THE LAND BUY BACK PROGRAM

- **Blackfeet is the last tribe in Montana to go through LBB**
- **Offers were mailed November 2016**
- **Approximate number of offers: 7,000**
- **Estimated aggregate value: more than \$273M**
- **Average national capture rate is 44.5%. If Blackfeet offer acceptances mirror this, payments may end up totaling more than \$120M to Blackfeet landowners**
- **Majority of Blackfeet landowners live on or near the Blackfeet Reservation**

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EXPERIENCES SHARED TO DATE

- **Meeting convened by Minneapolis Federal Reserve Bank's Center for Indian Country Development at its Helena, MT Branch in April to hear about LBB experiences**
- **Input also sought from other tribal communities in Montana, South Dakota and North Dakota**
- **Some positive stories shared about use of LBB proceeds, BUT many anecdotes about scams, fraud, elder financial abuse, etc.**

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EXPERIENCES SHARED TO DATE

- **What we heard reflected a lack of financial readiness and fraud awareness in some communities, and traditional financial education workshop offerings were reaching only some offerees**
- **Negative impacts to people and communities**
 - **Loss of opportunity**
 - **Insufficient awareness about loss of lease income and potential impacts to public benefits over time**
 - **Loss of money through fraud, scams, abuse**

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THE BLACKFEET RESPONSE

- **Group that met at the Helena Branch continued to meet, moving its meetings to Browning on the Blackfeet Reservation**
- **Partner organizations expanded**
- **Question the group sought to address:**
 - **If traditional financial education is not effective or practical for everyone, what will work in the short term to increase the financial readiness of LBB offerees?**

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THE PIIKANI MONEY

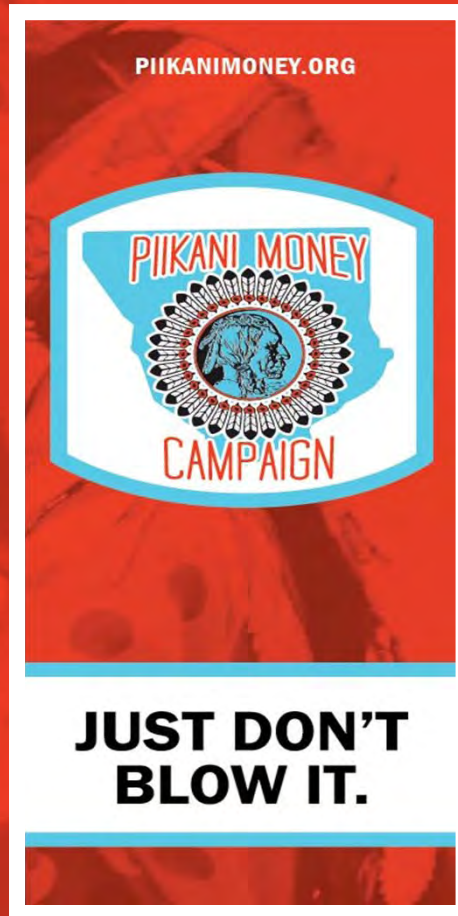
“JUST DON’T BLOW IT” CAMPAIGN

- **Continued offerings of traditional financial education workshops and trainings**
- **Supplemental awareness campaign that will:**
 - **Provide brief sound bytes of financial and predatory practices information**
 - **Easy-to-use and easy-to-access resources**
 - **Wide variety of delivery mechanisms**
 - **Widely dispersed and highly visible throughout all reservation communities over 4-5 month period**
 - **Culturally tailored and BRANDED**

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CAMPAIGN BRAND



JUST DON'T BLOW IT.



CAMPAIGN LEAD AND SPONSORS

- **LEAD ORGANIZATION**
 - Native American Community Development Corporation (CDFI in Browning, MT)
- **SPONSORS**
 - Blackfeet Tribe
 - Center for Indian Country Development/Federal Reserve Bank of Minneapolis
 - Northwest Area Foundation
 - First Interstate BancSystem Foundation
 - Native CDFI Network

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CAMPAIGN PARTNERS

- 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.

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EIGHT CORE CAMPAIGN MESSAGES

- **In our meetings, the group focused on the key issues we were hearing about in other LBB tribal communities**
- **From these discussions we identified eight core issues**
- **For each issue, we developed a slogan**
- **Contact information for organizations serving as resources on each core topic is shared in the various media**

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EIGHT CORE CAMPAIGN MESSAGES

FINANCIAL EXPLOITATION IS ABUSE.

Respect our Elders. It's Tradition.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

GOT BANK?

Open an Account.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

A PERMANENT LODGE PROVIDES STABILITY.

Consider Homeownership.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

CONTRIBUTE TO OUR ECONOMY AND PROSPER.

Start a Business.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

DON'T BE A VICTIM.

Beware of Scams and Fraud.

Do Your Research.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

BE PREPARED.

Financial Knowledge is Power.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

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

**Do Your Research.
JUST DON'T BLOW IT.**

JUST DON'T BLOW IT.



EIGHT CORE CAMPAIGN MESSAGES

INVEST IN OUR FUTURE.

Cultivate Financially Savvy Youth.

JUST DON'T BLOW IT.

JUST DON'T BLOW IT.



CAMPAIGN DELIVERY CHANNELS

- **Poster Campaign**
- **Billboards**
- **Resource Brochure**
- **TV and Radio PSAs and Programs**
- **Social Media Blitz**
 - Website
 - Facebook
 - Twitter
 - Earned media, news outlets
- **Workshops and outreach meetings in all reservation communities**

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CAMPAIGN COVERAGE



Posters

2,000 posters dispersed across five reservation communities and at Native centers in 6 urban areas (Billings, Great Falls, Missoula, Helena, Spokane, Seattle)

(250 posters for each core message)

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CAMPAIGN COVERAGE

Billboards

Two in Browning, two in Cutbank (border town) covering top four core messages



Making Land Buy-Back Work for You.

FINANCIAL EXPLOITATION IS ABUSE

Respect our elders. It's tradition.

facebook.com/PiikaniMoney

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Logos for: U.S. Department of the Interior, Bureau of Land Management, Montana Department of Transportation, NACCO, Northern Area Reclamation, NADRE CDFI, and the Piikani Money Campaign logo.

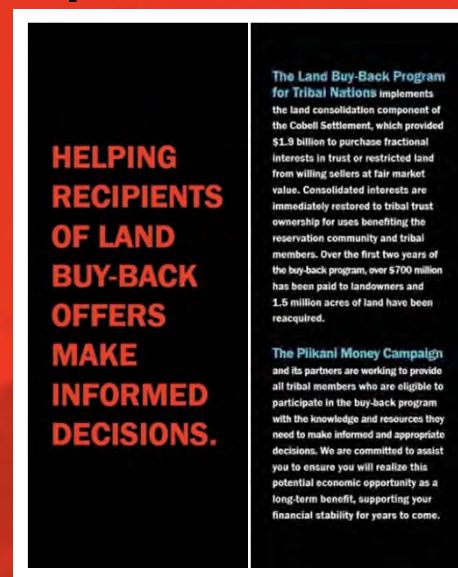
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CAMPAIGN COVERAGE

Quad-fold Resource Brochures

To be widely distributed through multiple sources such as tribal departments, banks, schools, community college, casino, grocery stores, agencies, at workshops, and in several urban Native centers –
10,000 printed



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CAMPAIGN COVERAGE

Resource Brochure (outside)

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.

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.

PIIKANIMONEY.ORG



Blackfeet Housing Authority:
406.338.5031
blackfeethousing.org

Blackfeet Land Buy-Back:
406.338.5435 or
338-4339 and toll free:
844.308.7913
dol.gov/buybackprogram

Blackfeet Law Enforcement
(BLES), Elmer Abase:
406.338.4000

Blackfeet Elder Protection Team
(Helpline): 406.338.5171

First Interstate Bank:
406.873.2265
firstinterstatebank.com

Native American Bank:
406.338.7000
nativeamericanbank.com

Wells Fargo, Shelter:
406.434.9528
wellsfargo.com

NACDC, Business and Financial
Library: 406.338.2992
nacdcfinancialservices.com

Event: 202.625.0011
event.com

Blackfeet ManPower, Public
Benefits: 406.338.2111
blackfeetmanpower.wordpress.com

Office of Public Assistance,
Bowling: 406.338.8171
dphhs.mt.gov/hesd/om
ceofPublicAssistance.aspx

Blackfeet Department of
Commerce: 406.338.5545
blackfeetcommerce.com

Blackfeet Land Department:
406.338.2667

Blackfeet Eagle Shields Senior
Center: 406.338.7297

Blackfeet Tribal Credit:
406.338.7523

Office of Public Instruction:
888.231.9393
opi.mt.gov

Federal Reserve Bank of
Minneapolis: Center for Indian
Country Development and
Healing, MT Branch:
612.204.5000
minneapolisfed.org/indian
country



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**HELPING
RECIPIENTS
OF LAND
BUY-BACK
OFFERS
MAKE
INFORMED
DECISIONS.**

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CAMPAIGN COVERAGE

Resource Brochure (inside)

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 Buy-Back 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

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CAMPAIGN COVERAGE

Television PSAs

- **PSAs featuring tribal elders, veterans, sports celebrities, educators, and elected leaders covering the eight core messages**
- **Local cable channel will run eight ads developed from core messages and loop the ads; to run 24/7 for four months**

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CAMPAIGN COVERAGE

Radio PSAs

- **Feature tribal elders, veterans, sports celebrities, educators, and elected leaders covering the eight core messages**
- **Two regional stations to run 4 months; 4-8 ads per day; and includes a monthly 15-minute update on campaign focus**
- **Local station to run approximately 6-18 times daily**
- **Total of more than 1,600 PSAs over this period**
- **In addition, weekly 30-minute Piikani Money radio shows to address variety of financial awareness/education topics, with guest presenters. Recorded programs available on the Piikani Money website.**

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CAMPAIGN COVERAGE

Social Media

- **Website**
www.piikanimoney.org
- **Facebook and Twitter**
[@PiikaniMoney](https://www.facebook.com/PiikaniMoney)
- **Earned Media**

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CAMPAIGN COVERAGE

Workshops

- **4 to 8 workshops to be held in Browning, each on different topic**
- **At least one workshop in each of the four other reservation communities covering multiple topics**
- **Evening workshop offerings with dinner served**
- **Multiple partners contributing as presenters**
- **Also participating as presenters in Blackfeet Land Buy Back program outreach events**

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CAMPAIGN EVALUATION

- **Sweet Grass Consulting**
 - **Pre-survey**
 - **To be mailed out with LBB offers and through Survey Monkey**
 - **Intermediary survey**
 - **Post survey**
 - **Final evaluation/report**
 - **Will make available through Dol's Land Buy Back Program and Office of the Special Trustee, Federal Reserve Bank of Minneapolis' Center for Indian Country Development, and NCAI**

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EXPECTED OUTCOMES

- **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**

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EXPECTED OUTCOMES

- **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**

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WE HOPE THAT WHAT WE LEARN.....

.....can help inform financial education practitioners about effective ways to address “sudden money” events in Native communities as well as other low-income and under-banked populations

AND

....more specifically, that other tribes yet to go through Land Buy Back will find this campaign model useful for assisting their tribal members to be financially aware and ready to make wise decisions about their LBB offers and payments

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IT TAKES A COMMUNITY

JUST DON'T BLOW IT.

