



Building

Financial Wellness in First Nations



Overview

The 2021-2023 Building Financial Wellness in First Nations (FWFN) project - led by Prosper Canada and funded by IG Wealth Management - aimed to integrate culturally appropriate financial wellness supports into existing services in Manitoba and Ontario First Nation communities.

Implementation partnerships between First Nation communities and non-Indigenous financial empowerment (FE) organizations resulted in the delivery of tailored, in-person financial help services during the project period, with 5,165 community members participating and securing an estimated \$8.15M in new income.

'Financial wellness' in this context aligns with Indigenous values, culture, and language by focusing on holistic well-being, **“family wellness”** and **“securing a sustainable future for younger generations”**. According to participants, success is understood as **“community thriving together”** with individuals feeling empowered to seek financial assistance and having access to knowledgeable support within households.

Five key insights



With support from Indigenous advisors, a process evaluation identified these insights during the project:

1 Valued, Requested Services

Free tax filing, access to benefits, access to identification (ID), and money management group and individual sessions are **essential financial help that First Nation communities and members value and need.**

- But assumptions should not be made about what, when and how to connect communities with services.

2 Effective Partnerships

Initiated by First Nations, partnerships with non-Indigenous FE organizations can result in the delivery of appropriate and effective financial help in First Nation settings.

- FE organizations that take a **slow, collaborative, and flexible approach** to partnership development and invest in trust-building and in-person visits are well positioned to be able to address the financial help needs of First Nation communities.
- FE organizations must **engage early and often** with Indigenous organizations, staff, and leaders to determine approach, services, timing, and content.
- **Maintaining a respectful relationship** with a committed First Nation contact in the community is key to a successful partnership.

3 Community-Centered Design

Financial help services and supports must be appropriate and aligned with First Nation community priorities.

- Services that are **tailored to the community, culturally appropriate, flexible, and provided in partnership** with community staff can be effective and can promote uptake of additional services and supports.
- If requested, **capacity building** for First Nations staff to deliver or co-deliver future financial help services can follow and is desirable.

4 Word of Mouth

Positive **word of mouth is the most effective way to promote service uptake** within a community.

- Positive word of mouth also drives demand from other First Nation communities **creating opportunity – and pressure - for FE partners to expand** service delivery.
- Though expansion of in person services is ideal, alternatives including virtual help lines, “train the trainers” programming, and approaches that integrate financial help within existing service systems may provide promising avenues for expanding reach.

5 Long-term Commitment

Partnerships with First Nation communities are **a long-term commitment.**

- FE organizations need to commit to maintaining relationships with First Nation communities **beyond the vagaries of funding streams.**
- Supporting organizations like Prosper Canada and funders like IG Wealth Management **provide critical support to FE organizations to enable them to sustain the capacity** for service delivery, and to share learnings with each other and the broader field.

Services table

For this project FE organizations worked in partnership with First Nation communities to deliver the following:

Service or support	What it is/does	How it is provided
Access to identification	Facilitate access to free birth certificates, SINs, ID card. Support to complete an application.	At one-on-one sessions At community drop-in events
Tax filing & benefits applications	Free tax filing assistance to obtain refunds & benefits including CCB & GST Credit. Support to identify and access benefits beyond tax-filing for which the individual is eligible, and to overcome barriers to access them.	At tax clinics At one-on-one sessions At virtual help lines
Money management sessions	Financial help on topics such as budgeting, RESPs, banking, managing sudden wealth. Free private financial coaching and counselling.	At workshops, single and series, in-person or virtual At one-on-one sessions
Knowledge sharing and capacity building	Training and knowledge sharing events to build capacity and networks among FN community staff and volunteers, and their non-Indigenous partners - on financial empowerment topics.	At train-the-trainer programs, in person or virtual At community of practice events

Voices from the field

“ Partnerships move at the speed of trust. ”

“ He [the FE partner] makes the service very accommodating – so people are lining up to get it done – that money is so important. ”

“ Decisions need to be co-developed... there cannot be a pre-determined path of what that [partnership or action] looks like. ”

“ If you bring someone into your community that you trust, others will trust them too. ”

“ It is difficult to build relationships, trust and implement this program with one time funding. ”

Lessons learned

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A key impact of this work is the development and maintenance of healthy, supportive partnership conversations that endure.

In-person delivery and consultations with communities continue to be the most effective avenues.

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Learning and capacity building goes both ways: we teach communities about money management and communities support and inform our programming and knowledge.

- Project manager - Prosper Canada
- Project advisor - AFOA Canada
- Indigenous evaluation advisor - Proactive Information Services Inc.
- Implementation partners/FE organizations - Community Financial Counselling Services (CFCS) and SEED Winnipeg (SEED) in Manitoba, and Sudbury Community Service Centre (SCSC) in Ontario
- First Nation partners – 10 First Nations engaged in partnerships with the 3 FE organizations

Recommendations

For non-Indigenous organizations new to this work:

- **Reflect on and invest in your organization's Truth and Reconciliation journey.** Engage in training and reflection to boost your team's cultural competency to work with Indigenous Peoples, and consider where organizational policies, practices and approach to service delivery may need reform. Hiring and training Indigenous staff to deliver FE services has been a critical success factor for FE partners, and Call to Action 92 calls on organizations to "Ensure that Aboriginal peoples have equitable access to jobs, training, and education opportunities..."
- **Plan time to get to know each other and build trust.** Since "relationships move at the speed of trust" engagements with First Nations communities may not involve delivering financial help services initially. Adopting a phased approach can aid in effective time management, resource allocation, and ultimately contribute to the success of the program. Plan and budget for the time and resources to do this.
- **Adopt a community-centered design approach.** A single "one size" model cannot be applied across all First Nation communities. Successful program outcomes depend on approaches that adapt to the unique contexts of each community and programs that are responsive to their specific priorities and timeline.

For non-Indigenous organizations currently engaged in this work:

- Explore ways to deliver and sustain financial help services **beyond in-person visits**, which are essential in building trust but can be a barrier to expansion.
- **Deepen your understanding of readiness and trust-building** as precursors to development of new partnerships, and conditions or requirements for each.
- **Engage with end-users to assess impact.** A fulsome engagement with First Nation community members on how they define success, and which metrics they would use to recognize it, is needed.

For funders of financial help programs in First Nation communities:

- **Acknowledge that being an outside, non-Indigenous funder is a sensitive aspect of the relationship** and undertake self-education aligned with Truth and Reconciliation principles. This may include staff learning and organizational reforms as well as exploring different views about what it means to be a good funder.
- **Develop funding approaches that invest in early stages of partnership development, and in sustainability.** Before their first funded partnerships with First Nation communities, FE organizations often had spent years to develop trust. Between funded projects, FE organizations had to tap into reserve funds to fund the costs (staff time, travel) of relationship continuity.
- **Include funding for staff in FN communities.** The community contacts were a key success factor in this project, assessing which services and supports are needed by the community, then planning, hosting, and promoting service delivery events. They are also critical in achieving positive word-of-mouth, and engaging elders, volunteers, and other staff.

Next steps

The project's success led to ongoing partnerships and interest from additional communities, informing future phases of work now funded and scheduled through 2025.

With a focus on geographic and services expansion, project partners are building capacity to engage Indigenous individuals in 30+ First Nation communities and urban settings. A virtual financial helpline, Community of Practice and a consumer facing resource on sudden wealth are also in development.

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