



Indigenous Peoples' **MONEY AND YOUTH**

FOR and BY the Indigenous Community | Inspired by the Seven Sacred Laws



Caregiver's Guide

Module 1 - Your Money Decisions: Who's in Control

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Why is this important?

As young people grow into adults, they face new challenges. They are becoming independent, responsible individuals, starting to think for themselves. They begin to develop a perspective on life and a set of goals shaped by the values they've learned over the years. Often, as teenagers and young adults, they aren't fully aware that this process is happening. It's only when they grow older that they realize how their perspective has been quietly forming.

As caregivers, it's our responsibility to help guide them through this time. We need to assist them in building a strong set of values and principles, along with a positive outlook on life and its possibilities. By engaging in activities with them during their younger years, we have a chance to influence how they view the world. These formative years are an important opportunity to help them understand the values they are developing.

This module is designed to support that process. It helps young people understand how traditional, cultural, and spiritual values align with other areas of life. By having these conversations, we can equip them with the knowledge and resources they need to face the future confidently. While they may not fully understand or feel comfortable with certain topics now, it's essential that we grow and learn together through these discussions.

Skoden! Stoodis!

Identify the top three goals that you hope to achieve within the next year. Identify the top three goals that you hope to achieve within the next three years. Identify the top three goals that you hope to achieve within the next 5-10 years.



Ways to engage young people and fun things to do:

How can we help with this process without making them feel bad, or like they're being preached to? We know experience is a great teacher, but there are ways to guide them in understanding their decisions before they face life's challenges. Below are some activities that can help:

Think About It



Can you think of something you bought that you never used – or didn't use much at all? If so, think about why you bought it. What can you learn from that decision?

1. Talk About Choices

Ask them what they would do if they suddenly had a thousand dollars. After they give their answer, ask why they would use the money that way. Then, ask two other people to explain how they would spend it. Discuss the differences between those answers and what they say about the people involved, including the youth. Reflect on how those choices relate to their values.

2. Review Past Spending

Go over past purchases with the young person, focusing on things they regret buying or spending money on. Ask them to explain why they regret those decisions. You can share your own example, too—maybe something you couldn't buy or attend because you spent your money on something else. The goal is to highlight that they are in control of their decisions and money, and that each choice has consequences.

3. Analyze Ads Together

Look at ads, either on TV, in print, or online, and ask the youth which ones appeal to them and why. This can open up a discussion about the different pressures (like peer pressure, fear of missing out, or basic needs) that affect how we spend money. You could also introduce the concept of thinking about how and why we make decisions. Discuss what factors they should consider before making a purchase. Watch how the ad influences their thoughts and feelings.

4. Play the Song “If I Had a Million Dollars”

Play the Barenaked Ladies song *If I Had a Million Dollars* and have a conversation about what they would do with that amount of money. Discuss how their choices reflect their values and goals. Encourage them to think about the lessons they’ve learned and whether their choices align with those values and goals.

5. Talk About Life Goals

Ask the young person about their current life goals and what they are doing to work toward them. Help them think long-term, focusing on how their actions now can help them reach those goals in the future. If there are community programs or resources that could support their goals, take the opportunity to explain how those programs work and how they could benefit.

6. Reflect on the Seven Sacred Laws

Encourage the young person to reflect on the Seven Sacred Laws—Love, Respect, Courage, Honesty, Wisdom, Humility, and Truth—and how these

values can influence their financial decisions and life choices. Discuss how incorporating these principles can lead to better, more thoughtful decisions that not only benefit them but also their community. For a deeper understanding, invite them to read more about the Seven Sacred Laws on the following page.

Money Wise



When you make decisions about money, take a moment to think about factors that could be affecting your decision. Are you in control of your decisions – or are others affecting what you do? Try and be in control of your own decision.

Additional Background and Related Websites and Resources:

- How Families Teach and Live Their Values - <https://www.rootsofaction.com/integrity/>
- Teaching Children the Difference Between Wants and Needs - <https://www.icanteachmychild.com/teaching-children-the-difference-between-wants-and-needs/>
- The Seven Sacred Laws - <https://www.turtlelodge.org/what-are-the-7-sacred-laws/>



Buffalo – Respect

Respect all life on Mother Earth, respect Elders and people of all races. The essence of respect is to give.



Eagle – Love

Always act in love. Love the Creator. Love the Earth. Love yourself, your family, and your fellow human beings.



Bear – Courage

Listen to your heart. It takes courage to do what is right.



Sabe – Honesty

Never lie or gossip, be honest with yourself and others. Speak from your heart. Be true to your word.



Beaver – Wisdom

Everyone has a special gift. Show wisdom by using your gift to build a peaceful world.



Wolf – Humility

Think of others before yourself. Humble yourself to the Great Spirit by being thankful.



Turtle – Truth

Always seek truth. Living the truth is living the Seven Sacred Laws.

These Seven Sacred Laws are important for all peoples to remember on the journey of the Human Spirit. Learn more here: <https://www.turtlelodge.org/what-are-the-7-sacred-laws/>