



AFI All Grantee National Conference
November 7th, 2007
St. Louis, MO
Youth IDA Program



- Our mission is to assist entrepreneurs of the Cheyenne River Indian Reservation with training, business incubation, and access to capital, encouraging economic development and enhancing the quality of life for all communities and residents of the Reservation.
- One of the ways we fulfill our mission is by providing a youth internship and IDA program.



- The Reservation encompasses an area approximately the size of Connecticut.
- We have 4 towns and 14 small, dispersed communities.
- Population: 9,600 (6,000 Native Americans)
- Includes Dewey and Ziebach counties, two of the poorest counties in the nation.
- About 45% of the Reservation population is under the age of 18.

Wicoicage Sakowin kin un Wicakagapi: Building for the Seventh Generation

- Four Bands recruits youth to become interns and IDA savers through our Reservation schools.
- During the summer of 2007, we piloted our internship program with eight interns.



Four Bands' 3 year plan

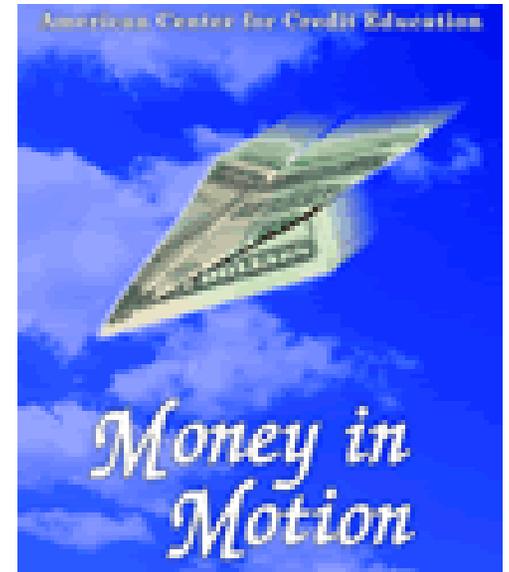
- Over the course of the next three years, 60 youth will enter into agreements with local businesses to complete clearly defined scopes of work.
- Youth earn \$10/hr for 100 hours of work, for a total earnings of \$1,000.
- An additional 14 youth will participate in the IDA program using their own match money.

- Youth can pocket half their earnings but must place the other half in an IDA savers program to be matched 1:1 by Four Bands.
- Asset goals include further education, business start up, or home ownership.



Personal Finance Training

- All interns complete Money in Motion training. We will add the Check Wise curriculum to our next group.
- This training includes pre and post tests. Our interns showed remarkable improvement in their post-tests, with scores 19 – 53% higher than the pre-test. Half of the interns scored 90% or better on their post-test.



Challenges and Lessons Learned

- The Cheyenne River Reservation is extremely rural and isolated.
- At this time, we have limited our internships to students that can walk or drive to their internship site.
- We have also learned to work with students to find a site that matches their interests. Providing a variety of sponsor sites has proved important.
- Some interns in the pilot project used their pocket cash to save for other goals, like a son's birthday party or a church sponsored trip to New York.

Funding Streams

- AFI – We are in the third year of our Assets for Independence grant.
- HUD/RHED has been an additional source of federal funding for us.
- Non-federal sources include the South Dakota Community Foundation and the Citigroup Foundation.
- The Northwest Area Foundation has partnered with the Cheyenne River Indian Reservation to provide funding for intern stipends and match.

Hiring a Youth Specialist

- Recruits and maintains relationships with partner businesses to provide internship sites for students.
- Coordinates youth internships and monitors the performance of interns.
- Collects regular evaluations and testimonials from the interns and partner businesses.
- Assists the organization in building partnerships both on and off the Reservation to expand the overall impact and capacity of the organization.