

Collective Abundance Fund

Awardee Final Report Summary
2023

Introduction

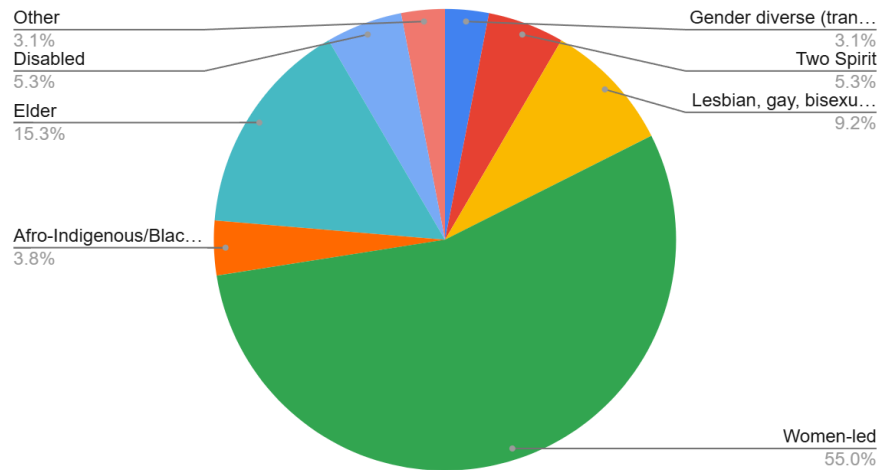
Background. The Collective Abundance Fund supports the rebuilding of generational wealth while addressing the wealth gap among Indigenous individuals and families living in Minnesota, North Dakota, and South Dakota. The purpose in building generational wealth is focused on redefining a life of abundance on Indigenous terms, emphasizing quality of life, community well-being, relationships, and a spirit of generosity. The program offers an opportunity to challenge colonial thinking that created exploitative economic systems impacting Indigenous people and communities.

“The Collective Abundance opportunity is important to our Indigenous communities because it allows us to explore and navigate our own wealth building journeys - we can personalize how wealth building looks and feels to us individually, as relatives, and as community members.”

Awardee Demographics. NDN Collective awarded 200 Indigenous individuals and families with wealth-building grants of \$25,000 or \$50,000 to support their wealth building goals and activities. Awardees were distributed across the tri-state region, with 19 in North Dakota, 53 in Minnesota, and 128 in South Dakota. A total of \$7.9 million was awarded with 84 at \$25,000 and 116 at \$50,000.

Diversity. While optional, over half (56%, 105) of the awardees provided diverse identity information. The most frequently reported was Women-Led at 38.7% (72 awardees). Next was Elders at 20.8% (20 awardees), followed by Lesbian, Gay, Bisexual, or Queer at 6.5% (12 awardees). Nearly four percent identified as Two-Spirit as well as Disabled (7 awardees each). Five individuals or nearly 3% identified as Afro-Indigenous or Black-Indigenous. Four individuals or 2% identified as Gender-Diverse (trans, non-binary). Four individuals selected Other (2%) and self-described as Male.

Awardees



Report Rates. Collective Abundance Fund awardees were required to submit a final report one month after the project period. At 93%, most of the 200 individuals awarded submitted a final report. The following summary reflects the 186 reports received, noting that one report was not fully completed and is reflected in reported calculations.

Program Impact

Rebuilding Indigenous Wealth

The Collective Abundance Fund is intended to support the re-building of generational wealth, while beginning to address the wealth gap. The following goals and activities are supported by the program.

- Homeownership and Household Stability: down payment, home repair, home rehab, home addition, multigenerational housing
- Education or Skill: tuition, fees, books, supplies
- Business Development: capital investments, equipment, supplies
- Food Security: gardens/greenhouses, land purchase, infrastructure investments, livestock, food processing equipment/supplies, hunting/fishing
- Financial Planning: financial courses, training, financial management/advisement
- Cultural Traditions: language, cultural knowledge, healing practices, art, mentors/apprenticeships, equipment/supplies
- Reliable Livelihood: debt relief, reliable transportation, technology, childcare

Pilot. The program launched in early 2023. Individuals were awarded for one year projects with a November 2024 final report due date. However, several awardees requested 3-month extensions to complete their wealth building activities. While overall successful, NDN Collective learned a significant amount during the pilot year. For example, applicants were able to identify as many wealth building

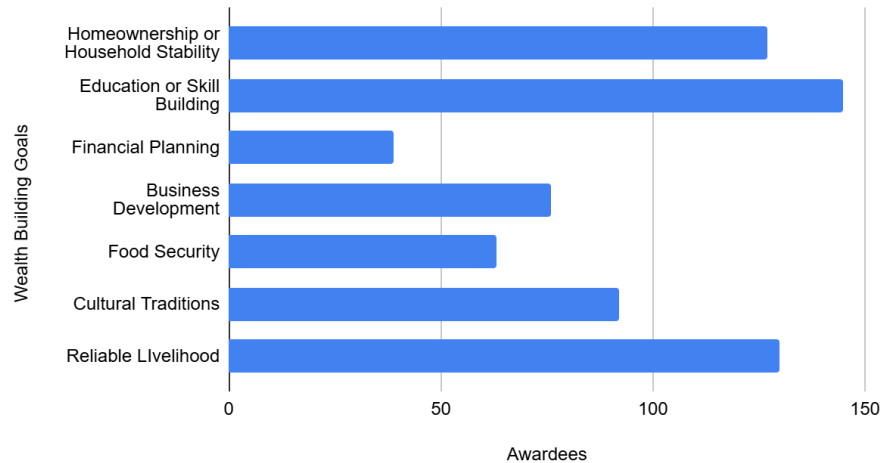
goals as desired. It quickly became clear that future applicants would be limited to two wealth building goals. Additionally, twelve months was found to not be sufficient time to complete wealth building goals, thus future program years may utilize an 18-month project timeline.

Wealth Building Goals

Collective Abundance awardees were supported in one or more of their wealth building goals. The following reflects the number of awardees for each wealth building goal.

The top wealth building goals of the 2023 cohort were **education** with 145 awardees, **reliable livelihood** with 130 awardees, and **home ownership and home stability** with 127 awardees. The next level of wealth building goals were cultural traditions with 92 awardees, business development with 76 awardees, food security with 63 awardees, and financial planning with 39 awardees. Again, most awardees selected more than one wealth building goal.

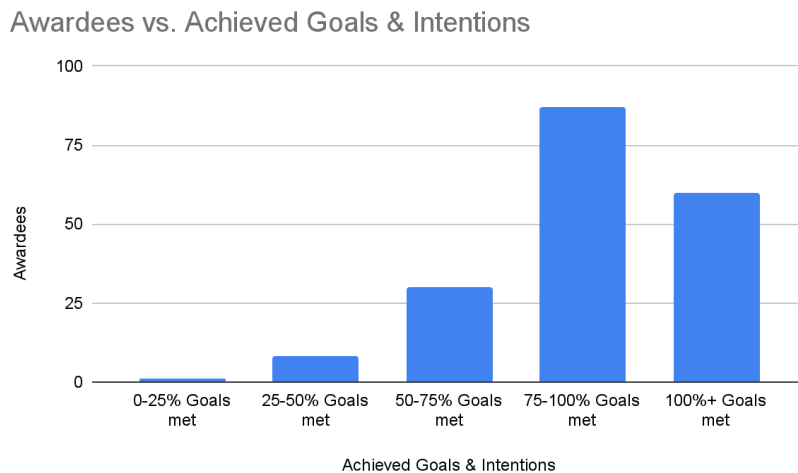
Awardees' Wealth Building Goals



Successes & Outcomes

Achievement Rates

For the final report, awardees were asked, "To what extent did you achieve the goals and intentions of your wealth building goals?" **Most (79% or 147 individuals) awardees completed most if not all or exceed goals and intentions** set for the gift. Specifically, 47% or 87 individuals reported they completed most if not all of the goals and 32% or 60 reported they exceeded their goals. Thirty (30) awardees or 16% achieved about half or more of their goals and intentions. Only 4% or 8 awardees achieved a few of the goals and intentions with most not met and less than 1% (1 awardee) achieved none or a small portion of their goals.



Meaningful & Impactful Experiences

Awardees were asked to share two examples of their most meaningful and impactful experiences of their wealth building activities. Unfortunately, a few (17) merely relisted their wealth building goals without describing how the experiences were meaningful or impactful. However, most shared heartfelt examples of which aligned across ten themes: Quality of Life, Sense of Accomplishment, Ability to Focus & Work Towards Goals, Being of Service, and Learning Journey were the most frequently mentioned. Other themes, less prominent, were Gained Safety, Security, & Stability, Sense of Community, Children Learning, Cultural & Spiritual Connections, and Sustainability.

Quality of Life. The most significant experience reported by (64) awardees related to improving their quality of life. Some described improved quality of life as family bonding and reuniting family through increased time due to business and career shifts, decreased jobs due to debt relief, increased space (e.g., home additions), and via shared project activities (e.g., gardening, DIY projects and home repairs, regalia making). Others described improved quality of life due to having a home, repairing homes to make them safe, or remodeling to create adequate space for family members.

“Home ownership has impacted how we spend time together as a family. We are doing more projects together. We are all learning how to take care of the house when issues come up...We are using the projects as opportunities to spend more time together.”

Self care and healing were additional aspects that contributed to quality of life for several awardees. This included the ability to focus on wellness practices for the family, healing from trauma, and prioritizing self care. Awardees also described a sense of relief from burden and dread, freedom, peace of mind, and reduced stress due to debt repayment or having a reliable vehicle. A few described overall improved mental health due to a renewed sense of hope, increased sense of belonging and connection, and feeling supported due to receiving the award.

“I am really happy to see wellness as a part of this grant because we often put our health on the back burner helping others. But we are able to offer more of ourselves when we are healthy, strong and well

taken care of. And we bring a perspective of love and contentment into our work instead of stress and overwhelm when we are always run ragged and depleted of energy.”

Sense of Accomplishment. The next most significant experience reported by (50) awardees related to gaining a sense of accomplishment. Awardees described a feeling of accomplishment that related to home ownership. This included building credit or paying off debt so that homeownership was made possible, while others described a particular step in homeownership that served as a milestone, including moving into the home, painting walls, or selecting a homesite. Some described realizing homeownership is possible with genuine effort.

“I am the first person in my little family who is a homeowner, who paid cash for the repairs on the home AND how now has secured the land around my home so we can move forward with the herbs, trees and bees soon! And no lie, being able to create my food to share and sell in my own newly redone kitchen is the best medicine.”

Others described a sense of accomplishment through business development. Similar to home ownership, awardees described a specific step in their development as rewarding. This included fixing up spaces, purchasing equipment, and launching new businesses or realizing success with existing businesses while seeing repeat customers, receiving positive feedback, inspiring others, or fulfilling their largest order.

“By building a successful business, I can contribute to economic growth, provide jobs, and support Indigenous storytelling. This regenerative impact extends beyond just financial wealth—it fosters representation, cultural preservation, and economic empowerment within my community.”

Other areas of accomplishment included meeting a financial management milestone (e.g., paying off debt, receiving first unsecured line of credit, gaining clear title); meeting educational goals (e.g., graduating, acceptance or return into school); completing home renovations; and acquiring land and becoming a landowner.

“My goals were never out of the realm of unachievable, they were just unable to get any traction when I was only able to pay the bare minimum of what was asked, with the grant I was able to pay them all off and move beyond, to the future.”

Ability to Focus & Work Towards Goals. Another prominent area of meaningful experiences reported by (46) awardees was having the ability to focus and work towards goals. Awardees described how debt relief allowed them to focus or work on goals. Debt relief provided the opportunity to return to school or focus on their education, create room to pay off mortgage, save for homeownership, make investments in a business, purchase land, develop savings, and purchase property investments.

“I felt like I was treading water trying to keep my head above water for a majority of my adult life. It was very impactful to be able to pay a lot of my debt down.”

Awardees also described how the gift allowed them to attend school without financial stress, nor work multiple jobs, nor without having to take on student debt. Others described being able to focus on business improvements (e.g., cattle), continue with previous goals (e.g., wellness center, homeownership

with land purchase), purchase a vehicle outright to save money for other goals, and gain the ability to actively dream and pursue goals, including career changes.

“Prior to going back to school, I felt stagnant in my professional life. Now, with newfound knowledge and a certain level of validation that the knowledge I carried with me entering into school, I feel revitalized.”

Being of Service. Another significant area described by (45) awardees as meaningful experience was of being in service to others. This group described how their business provided critical services to the community (e.g., landscaping, daycare, therapy, artist portfolio creation, cultural education, Indigenous goods platform, employment, resort), or they were able to volunteer services or goods (e.g., snowplowing, plant starters, meals, K-9) through their business development activities.

“These activities have not only benefited me personally but have also allowed me to give back to my family and community, embodying the spirit of generosity and being a good relative.”

Another area described as being of service was through sharing goods (e.g., trees, medicine, buffalo, firewood, room to stay), providing services (e.g., use of trailer), and sharing information (e.g., drum making, greenhouse tours, homeownership process) through their wealth building activities.

“It is heartwarming to feel the gratitude that those in my community and family have expressed through receiving gift baskets of nutritious foods and plants.”

Caring for relatives was another significant theme of being in service among awardees. These included purchasing a home or conducting renovations (e.g., accessibility) and to support multiple generations (e.g., elderly parents, grandchildren) and extended family members (e.g., niece).

“Building wealth is about creating a life of abundance - not only with money, but abundance of love, connection, prayer, and generosity. This gift has given that to our family. This was all about sharing with family and community for me.”

Other ways of being of service included representing or providing Indigenous voice in community (e.g., in school, relay race, attorney’s office) and through giving donations (e.g., financial, books) to youth programs and nonprofit organizations.

Learning Journey. A significant number of (40) awardees described being on a learning journey as one or more of their most meaningful and impactful experiences. Many described learning about the role of money with trauma, emotions, and behaviors, strategies for healing and reframing a mindset of abundance, gaining a new understanding of wealth, and building a healthier relationship with money.

“I am thankful for the last year of challenge and growth, my life will never again be the same and that is a good thing.”

Awardees also described being on a learning journey due to gaining hard and soft skills through their wealth building activities. Hard skills included project management, home repairs, building greenhouses and tiny homes, and designing cabinets. Soft skills examples included learning to adapt to challenges, and shifting perspectives (e.g., gaining patience, prayer).

“First of all I would tell people this is an amazing journey to have but not without hiccups for sure. I honestly feel like doing all of this has made me mature as a person all the way around! I had to learn to prioritize things and put them in order of importance.”

Other awardees shared that navigating and learning from unfamiliar processes was meaningful and impactful. These included homebuying processes (e.g., realty offices, financial literacy, debt to income ratio) and education and career pathways processes (e.g., financial education, graduation requirements), as well as planning, budgeting, and identifying additional resources to make their goals a reality.

“Learned from start to finish what it takes to assess housing markets, state mortgages rates, get outbid on houses, and much more. I cannot explain the ups and downs, and turns to my purchase. Waiting an entire year, because it wasn't the right time for me- was the absolute 100 percent best thing I could have done. Flexibility and gaining understanding was crucial for the right purchase at the right time to fall into place.”

Gained Security, Safety, Stability. (32) Awardees reported gaining security, safety, and increased stability as their most meaningful and impactful experiences. Security was mainly described by paying off mortgages or children inheriting a future home. Stability included shifting from rentals to homeownership and having a space for family, children, grandchildren, and parents. Safety was described primarily through home improvements and repairs (e.g., addressing mold, roofs, doors, gutters, detector lights and deadbolts, furnace, windows).

“We will have a place to call home. A place to host our relatives. A place to share stories, our Lakota culture, our Lakota ways of life. I can live unapologetically Lakota, without the fear of being displaced.”

Other ways awardees describe security, safety, and stability was through having a reliable vehicle and not having to make car payments and business development and investments providing reliable income or supplemental income.

Sense of Community. (18) Awardees also described gaining a sense of community as their most meaningful and impactful experiences during their wealth building activities. Many shared how either family, friends, or community members assisted in carrying out wealth building activities, mostly via building projects (e.g., greenhouses, shops, fencing, moving renovations).

“Receiving a lot of good help from family and friends, showed me that when another person needs help, and you help, it will come back to you.”

Another significant area was in how awardees felt a sense of comfort being in an all-Indigenous group, not feeling alone, and learning from others' stories during the power building sessions.

“I loved all of the prayers, the cohesiveness of the cohort and the all around positivity.”

A few individuals described their most meaningful experience through the empathy, support, and care received by the NDN team during difficult times and in navigating challenges.

“The guidance and support we received from the Collective Abundance team have been instrumental in our wealth-building journey. They were incredibly informative, patient, and understanding as we navigated unforeseen circumstances that required us to make changes to our plans.”

Additionally, a few individuals described gaining a network of connections and mentors through other communities while implementing their wealth building activities, including those through business, education, and farming/gardening activities.

“Establishing trust and rapport with businesses in your area not only helps with obtaining necessary materials but also strengthens your network and provides valuable support when unexpected challenges arise. These relationships can also lead to better deals, timely service, and even opportunities for collaboration on future projects.”

Children Learning. Some (15) awardees described how their wealth building activities provided opportunities for their children to learn as their most meaningful and impactful experiences. For example, awardees described how children were learning through role modeling and exposure to processes (e.g., greenhouse building, higher education) and accomplishments (e.g., homebuying). They also described children learning by helping with project activities and gaining understanding (e.g., traditional plant knowledge, art business) and skills (e.g., raising chickens, building). A few awardees further elaborated that their children will be the next generation business (i.e., electrician, ranching) because of their learning.

“The most impactful experience was being able to show my daughters that dreams come true when you work hard. I've learned so much from this experience and it has changed our lives for the better for generations to come.”

Cultural and Spiritual Connections. Some (15) awardees described their most meaningful and impactful experiences through gaining cultural and spiritual connections. These varied from their goals affording them to attend events (e.g., language symposium, pow wow), purchasing land to protect sundance grounds, gaining access to tribal lands and cultural/spiritual elder, having more time to nurture cultural knowledge (e.g., language, land medicine, traditional lifeways), and integrating culture in homes.

“Me being able to go onto our tribal lands and reconnect with some culture has been very powerful for my healing.”

Sustainability. Some (9) awardees described their most meaningful and impactful experiences as those related to building sustainable practices, primarily related to food security. These included building their capacity to grow food year round, creating storage space, gardening, farming, fishing, hunting, food processing, and investments in cultural land practices to support sustainable food sources for their families.

“While I started off small in my garden it was great to eat what we grew on the land and excited to be able to reach our goal towards full sustainability. Plus seeing my son's eyes when we garden or when the chickens are free ranging is priceless.”

Surprises, Unanticipated Outcomes, & Leveraged Resources

Awardees were invited to share additional information on their wealth building goals, including surprises, unanticipated outcomes, and leveraged funds and resources. Often, awardees reported more than one surprise, outcome, or leveraged resource.

Surprises. Approximately 28% of the (51) awardees described experiencing surprises during their wealth building activities. While awardees certainly faced challenges, many were surprised by positive outcomes as an outgrowth or ripple effect from their wealth building activities. Despite the challenges (e.g., delays, shift in goals, decreased sales) described, awardees reported a variety of unexpected positives, including land purchases, business land assignment, debt repayment, tribe patronizing their business, and shifting to mobile business.

“In this way, NDN's support for me and my family translates into my support for the broader community, fostering enduring regenerative change. This is not about self, but one has to take care of self in order to do the work for our community. Think about how your life can become more community oriented with action and used for defending, developing, and decolonizing our communities.”

Some simply reported positive results they had not planned for that varied from individual to individual. They included: career growth with a positive change (i.e., increased income and less hours), shifting mobile business to a building, a book development was well received, earning additional income on equipment purchases, obtaining additional a clinical supervision certificate, gaining financial planning and business development advice, gaining self sufficiency that led to more jobs, ability to pay off mortgage sooner, project cost savings allowed additional work to be done, increased business sales, financing and paying off debt led to improved credit scores, a community learning hub created (i.e., small scale farming), realty investment purchase, ability to support nonprofits, gaining tribal connections, and project going better than expected.

“These experiences have profoundly shaped my professional path, teaching me the value of collaboration and the importance of creating spaces for Native voices to shine. They have not only enriched me personally but also contributed to building long-term wealth for myself and my community by fostering cultural pride, professional advancement, and economic opportunities.”

Some awardees identified positive outcomes as gaining important lessons and learning opportunities, despite facing challenges. For example, some described the emotional and health toll in managing funds and balancing life/work/school/wealth building goals. Some learned that home ownership has increased responsibilities along with expenses (e.g., maintenance, utilities) they may have not considered. Some also described continuing to persevere and pursue goals despite life events (e.g., family death, family health issues). Some described how their family became closer due to increased communication and working together on their project.

“There were times when I could not bring myself to spend any money because it was slowly depleting. Living in survival and poverty played a role in that, but I had to constantly and consistently remind myself that although the award was slowly leaving my bank account, I was gaining knowledge and wealth in the things I was spending the money on. It helped to replace the negative thought with the positive. More

importantly, the knowledge and wisdom we gain from new opportunities and experiences outweighs any amount of money.”

Interestingly, one awardee described a satisfying and meaningful process in goal setting, reaching them, and establishing more. Another shared their wealth building goal was intimidating (e.g., business venture) but is now faced with a brighter future. Another was surprised by how excited they were at the closing stage of their mortgage. One described learning and using lateral kindness, despite the temptation of reacting with lateral violence.

“I gained valuable insight and new patterns of behavior. It became really tempting to want to repay lateral harm with lateral harm; instead, I chose lateral kindness. Call it happenstance, fate or destiny, but there is no mistake that the training on lateral harm and kindness came at the best time possible. I believe that the grant opportunity gave me more than knowledge, but it gave me a capacity to discern and teach others.”

Unanticipated Outcomes. Approximately 64% of the (118) awardees described unanticipated outcomes as a result of their wealth building activities. The primary unanticipated outcome described by awardees was not being able to do all the activities they had planned for. The majority of those were due to higher costs than expected of materials, supplies, equipment, vehicle repairs, or hiring contractors. Some attributed costs to being higher than budgeted or due to inflation. Others had not considered shipping and delivery costs, taxes, warranties, electrical work, labor, storage during renovations, and accrued interest.

“\$50,000 is not as much as you may think, it did completely change mine and my children's lives, but you should continue to expect to pay out as always, capitalism is alive and well.”

Another reason for not being able to do all the activities awardees had planned for was due to additional issues discovered (e.g., pipes freezing, mice infestation, mold, rot) during implementation of their activities and having to prioritize more important home repair activities (e.g., plumbing, electrical, structural). Others discovered additional costs to homeownership (e.g., bidding costs in a tight market), or the multiple steps in home buying.

“I feel like in any major project that anybody is taking on there are always surprises and unexpected outcomes that come along that kind of test you along your journey.”

Some awardees reported unexpected life events (e.g., pregnancy, life/work imbalance) that prohibited them from performing the labor, thus contracting the work which reduced the number of activities they could complete. Some reported unexpected issues, including equipment malfunctions, vehicle maintenance (e.g., tires). A few discussed unanticipated processes added to their projects, including logistics needed for large scale events, technology upgrades, seasonal cycles and markets, learning takes time, and the homebuying process.

“One of the most important things I've learned on this journey is that pursuing a goal isn't always a straight path. Sometimes it might feel like you're not moving at all, there might be setbacks as well as great moments of progress and wins. But what matters most is to keep going. Continue to persevere and

move forward to your goals despite the obstacles you might face. Every single step, even the small ones, bring you closer to where you want to be.”

Some awardees reported unanticipated issues with navigating processes (e.g., education, land lease, credit scores, tribal enrollment) and with agencies (e.g., schools, counties, BIA, businesses, tribes, CDFI) that govern those processes. Issues included, land setbacks, and right of ways, utility installations, additional graduation requirements, obtaining transcripts and other documents, overcharges and increased fees, no technical support, delays, faulty materials, lack of response, and racism.

“Sometimes things will go awry, but generally there will be people willing to help. The purchase of land on a reservation is a very long process, but just be polite and talk to all the available people who help with paperwork, and they will guide you through the process.”

Some awardees experienced unanticipated project issues due to loss of labor. Most often this was due to lack of contractors or skilled workers due to location, accessibility, too small of job, and timelines, but also included loss of college students and other volunteers. One awardee reported that once awarded, original partners increased their fees, thus the awardee opted to do the work themselves and recruited family to assist. One awardee experienced a land owner backing out of the original sale.

“This experience taught me a valuable lesson: it’s okay to reach out for support, and sometimes the strength of our plans comes from the people who stand beside us. These challenges reminded me that while plans don’t always unfold as expected, each step—and each adjustment—adds to the journey’s richness. This experience reinforced the importance of resilience, patience, and community support, teaching me that even through setbacks, there’s always room to learn, grow, and continue forward.”

Some awardees described significant life challenges, some of which were not able to fully complete their projects or delayed their project activities. Life challenges included, unexpected family deaths, divorce, domestic abuse, new baby, graduation, eviction, family health issues, loss of employment, legal issues, theft, and care of family members.

“This journey is about more than personal success—it is about transforming lives and creating a legacy of empowerment and resilience. This is a rare and powerful chance to break cycles of poverty, build generational wealth, and contribute to the well-being of your community. The challenges you face along the way are part of the process, but your determination and focus will carry you through.”

A few awardees also changed their wealth building goals due to a variety of reasons, most often discovering their plan was not attainable (e.g., credit score, debt to income ratio, discovery of old debt, loss of scholarship) and others due to personal issues or challenges that arose including health, and vehicle issues.

“One of the most meaningful aspects of receiving this grant was the reminder that new opportunities are still available for me. For years, I felt trapped in a cycle that seemed impossible to break, a kind of a rut where I believed that any chance for growth had passed me by. This grant showed me that this wasn’t the end. It was a powerful reminder that my journey is far from over.”

A small number reported delays with their activities due to weather.

Leveraged Funds and Resources. Approximately 11% (20) of the awardees reported leveraging funds and resources to support their wealth building activities. Most often, leveraged resources were the awardees' own labor and their family's. Some awardees described how their DIY project helped stretch the funds further or was chosen because they realized the project cost more than they had budgeted. *"We all took part in the labor, by carrying lumber, sweeping, vacuuming water (waiting for the trusses) running power tools and even helping to raise the first wall to our home."*

Several also reported labor and support of friends, including one who had 300 community members assist in their project.

"After sharing our news with family and close friends that we were recipients of the grant, we asked if they had extra time to assist us with the work. We learned that it takes love, dedication, kindness, and compassion for a person to set aside so much of their time to assist someone else in need. Especially since time is an asset that we never get back, we are truly appreciative for our crew that helped us with our shop."

A few contributed their own personal funds (minimal amounts) to complete the project, while others secured a loan to complete.

Other resources mentioned included gaining a \$10,000 grant from a credit union for down payment assistance; a grant for planting trees, educational scholarships awarded; website development provided by a business; free advertising; land access provided by city; and water system assistance provided by county.

Wealth Building Plan and Activities

Sustainable, Generational, & Regenerative Impact

The Collective Abundance Fund is intended to have lasting impact versus activities that provide only short-term effect or emergency-based relief. Awardees were asked, *"What sustainable, generational, and regenerative impact did your plan and activities have in building wealth for you and your family?"*

Sustainable. Forty percent (74) of the awardees reported a sustainable impact through their wealth building activities. They described developing sustainable practices that have lasting impact. For example, some described **increasing their capacity to produce food** (i.e., decrease dependency), including traditional foods, herbs, medicines year after year (e.g., greenhouses, gardens, chicken coops and incubators, freeze dry systems, preservation storage, hunting, fishing, meat processing).

"I think it becomes easier to spend the money when you know for sure that it will improve your life for extended time and not just in the now. I thought of other ways that I would be able to create food sovereignty by learning about treaty rights and how they can enhance our family's diet and health. So, this is a way to build generational wealth for your family for generations and think along those lines. What do you want your children to learn and grow and become too. You can also project that onto your community."

Awardees also described **increasing their knowledge in sustainable living** (e.g., barter systems, living off the grid, chickens, soil improvement). Additionally, some awardees described **advancing a movement of sustainability** by sharing produce, starter plants, and their knowledge (e.g., freeze dry systems, medicinal plants), and inspiring others in food sovereignty practices.

“As of now, the sustainable and regenerative impacts are felt in the tangible hope we have ahead in seeing these structures operational, a plan for which we have secured everything we need.”

Awardees also described ways to **reduce energy use and increase energy efficiency** (e.g., insulation, heat pump, solar assessment, home energy audit) through home improvements and equipment upgrades.

“I aim to minimize waste by recycling and reusing what we have; this saves money and resources and promotes efficiency and sustainability.”

Some awardees described activities that supported **self-sustainability and family-sustainability**, including being able to remain employed, create emergency savings and financial security, attend school and medical appointments, reduce stress, and continue with their businesses. For example, obtaining a reliable vehicle, laptops, debt relief, getting organized and learning new skills, including those learned from power building sessions were some of the activities that supported self-sustainability.

“Learning how to prioritize my financial well-being alongside my physical and mental wellness. By establishing a budget, paying down high-interest debts, and investing in my health through fitness and stress management, I saw an incredible shift. As I eliminated debt, I felt more financially empowered, and investing in wellness helped me stay focused and energized. This balance allowed me to create a sustainable foundation for long-term wealth and happiness.”

A few others described cleaning up fire-hazard areas, improving health to avoid generational diabetes, preserving established trees during building, home repairs and purchases so an elder can stay living in home, and sustaining cultural traditions and a “Native lifestyle”.

“Building wealth isn't about what we accumulate. It's about how we honor and protect the things that matter most—our language, our culture, and the relationships based in reciprocity. This kind of wealth is generational and regenerative. It's a wealth that feeds the spirit, nourishes the next generation, and ensures that our traditions, knowledge, and community remain strong.”

Generational. Nearly 72% (133) of the awardees reported a generational impact through their wealth building activities due to them benefiting others including their children or grandchildren, and something that will continue with future generations.

“Now we will always have a place to call home for family and to pass on.”

Awardees also described generational impact as teaching and modeling others while conducting their wealth building activities. These included food sovereignty activities (e.g., gardening, food preservation, hunting), regenerative land practices, cultural traditions (e.g., regalia making, ceremony), and entrepreneurship or business development with their resulting incomes (e.g., resort, farming/ranching).

"I am slowly bringing back a more sustainable way of living for our younger generations by teaching them about plant life cycle, growing their own food, raising livestock, and food preservation. Sharing the wealth was an unexpected bonus that I will always remember from this experience!"

Awardees also described a generational impact by placing value on and in mentoring of educational pursuits and potential careers, teaching and modeling healthy financial practices (e.g., savings, investments in reliable vehicles, budgets, credit scores), including those learned from the power building sessions (e.g., discernment, open communication), teaching and modeling values (e.g., giving back to community, work ethic, team work), wellness practices (e.g., healing, physical, mental, spiritual health), and demonstrating that homeownership is possible.

"The seeds are being planted, they see me working hard, they see me helping our community, they are learning, they will do the same but only they will do it better!"

Other awardees who described generational impact were through gaining security, safety, and stability through homeownership, steps towards homeownership, or investments in their home (e.g., home addition, home repair, home rehabilitation). A stable and reliable home increased their family's sense of belonging, improved their quality of life, and provided space where they could spend quality time together.

"Having a home in good shape provides good shelter and a sense of belonging. This elevates quality of life."

Awardees also described a generational impact by increasing the value of their home, making it structurally sound for many years, intentions of passing it down to children, grandchildren, and future generations, as well as being able to support extended family and relatives, in addition to their immediate family members.

"These improvements in her home let her know she is capable and deserving of the beauty in life, even on the reservation."

Regenerative. Approximately 24% of the (45) awardees described a regenerative impact through their plan and activities. Activities tended to be "regenerated" through personal, family, and community growth. Community growth occurred in many areas, including language/cultural revitalization, storytelling, tribal food programs, traditional plant knowledge, farm practices, tree grafting, regenerative land practices, Indigenous global dialogue, education navigation, decolonized education, cultural arts, healing money trauma, wellness center development, and through homeownership possibility. Awardees described that growth occurred through mentorship connections, sharing and learning opportunities, allyship, cross cultural exchanges, and inspiration that spread amongst the community.

"We are supporting indigenous wealth by taking care of the land that takes care of the cattle that we raise...by using conservation practices such as releasing insects as weed control to avoid using chemicals and therefore the waste from our cattle can naturally fertilize the land. We will continue to use renewable energy with solar wells and no-till drilling to plant my hay fields. We will continue to use rotational grazing of our cattle on 10 different pastures."

Awardees also described how their wealth building activities generated unexpected personal or professional growth and impact, including improved health, gaining community organizing skills, food sales certification, helping elders and youth, apprenticeships, community leadership and committees, sharing space, copyrighting art, and investment buildings.

“This was a foundational moment where I realized that financial autonomy could enable me to pursue opportunities on my terms. The wealth I am building isn't just financial—it's cultural, social, and intellectual. The knowledge and opportunities I am gaining will not only benefit me but will also be shared with others in my community, ensuring that the legacy I am creating will extend far beyond my own life, empowering future generations to live with greater agency and representation.”

Some awardees described how their wealth building activities created growth beyond expectation and are fueling their dreams. For example, someone earning a mental health degree will support future equine therapy, a business expanded into green projects, another degree is leading to community advocacy rights development, and a dog grooming/training services business led to K9 law enforcement training and will support future dog and youth training.

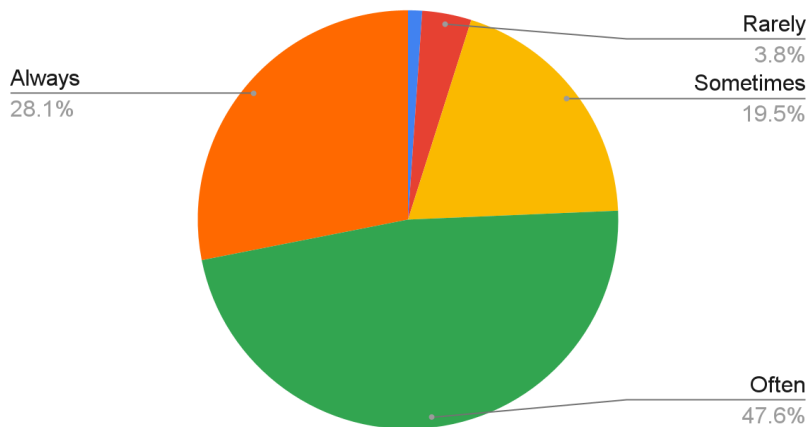
“I want our people to be seen as valid resources and the professionals our community hires. We need to stop outsourcing opportunities to non-Indigenous folks and invest our trust in our own people. This will help us achieve true sovereignty.”

Wellness

Wellness is embedded in the Indigenous definition of wealth. Awardees were asked, “How often did you include wellness practices into your wealth building activities to support you in building a “good life” and one of abundance?” The majority (76% or 140) of awardees reported that wellness practices were often or always included in their wealth building activities. Nineteen percent (36) reported sometimes, four percent (7) reported rarely, and only one percent (2) of awardees reported not at all.

“For me, family time is mino-bimaadiziwin - the good life. “...circumstances absolutely affected me during this project, as while I needed to focus extra energy on work, I also needed to ensure my own sanity and wellness. Sometimes getting out and sweating with this project helped with that, but other times, I needed to enjoy simple down time at home or a weekend trip with family to clear my mind.”

Wellness Practices Included by Awardees



Awardees were invited to describe their wellness activities. Wellness practices were creative and varied, yet there were some commonalities. Many awardees described more than one wellness practice, while just a few described intentions to integrate wellness practices in the future. Additionally, awardees described how wellness practices brought balance, holistic health, weight loss, healthier eating, energy, clarity, and motivation to sustain goals, improved decision making, reduced stress and anxiety, and an improved quality of life.

“Prioritizing my mental health has helped me learn to care for myself so that I may be able to learn to work with others in a more meaningful and effective way. When I am able to love and care for me, I learn to love and care for others.”

“I also was able to use the funds for my own health and fitness in my efforts to avoid becoming a fourth generation diabetic.”

- ★ Exercising (57)
 - Home fitness equipment, outdoor exercise, volleyball, weight lifting, boxing, basketball, walking, biking, running, gym memberships, YMCA, ski passes, swimming , personal trainer
- ★ Self care(36)
 - Mental breaks, me time, sleep, rest, self reflection, massage, spa, teaching 7 ways to rest coach, healing for trauma, counseling, vitamins, medical visits
- ★ Mindfulness practices (35)
 - Meditation, yoga, outdoor grounding, singing bowl, reiki, connecting to land, practicing gratitude, exercising patience, putting sessions to use, living in alignment with values, journaling
- ★ Cultural practices (36)
 - Ceremony (e.g., sweat lodge, sundance), prayer, daily traditional practices (e.g., smudge), beading, dancing & pow wows, buffalo hunt, picking medicines, horses
- ★ Implementing project activities (29)

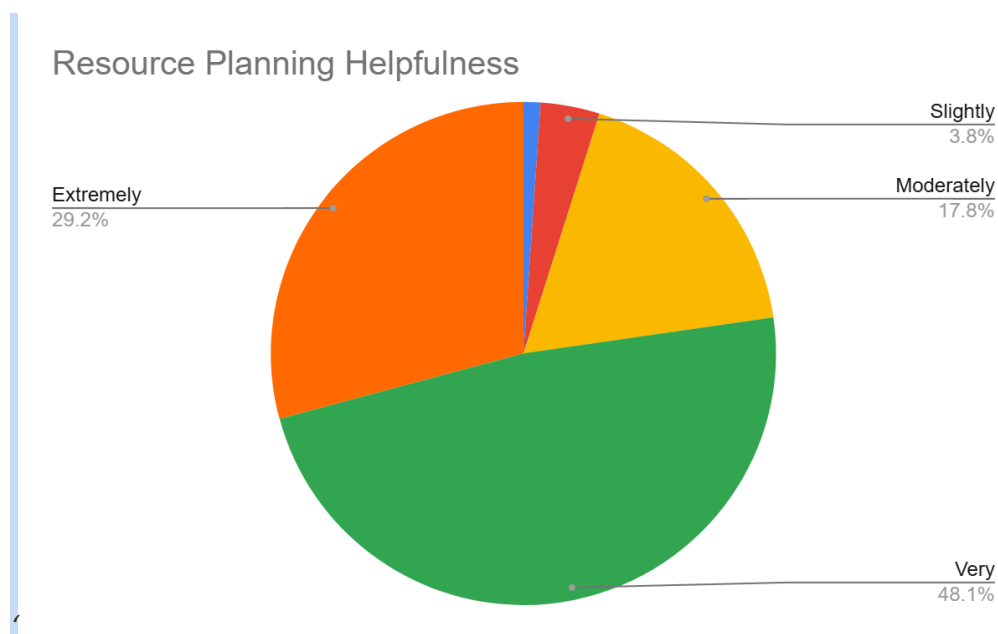
- Modeling & training youth, music classes, food sovereignty investments (e.g., gardening, hunting, archery, butchering, processing) cultural & traditional foods (e.g., wild rice, buffalo), DIY home repairs & building projects, cooking healthier due to kitchen remodel, hard work
- ★ Family time (18)
 - shared family experiences, family part of business, ability to be with children, cultural activities, family budgeting, playing games, eating together, storytelling, relaxing together, creating positive family space
- ★ Community time & networking (3)
- ★ Other (attend church, stay sober, reverse osmosis, handicap accessibility, house cleaning services, volunteering, staying active with small children)

Resource Planning

Resource planning was encouraged during the application phase of the program. Awardees were asked, “To what extent did resource planning prepare you in carrying out your wealth building plan and activities?” The majority of awardees (77%, 143) reported that resource planning was very and extremely helpful in carrying out their wealth-building plan and activities. Eighteen percent (33) reported moderately helpful, followed by slightly helpful at 4% (7), and not at all helpful at 1% (2).

“Do as much planning ahead of schedule and as thoroughly as you possibly can, because when you put in the time and effort at the front end you will be rewarded with all positive effects on the back end. Bet on yourself and support yourself, you deserve it.”

“So, to future grantees: seek out your support system early, ask questions, and lean on those who’ve walked this path. You don’t have to go through it alone; your network can make the process not only manageable but empowering.”



Challenges & Barriers

Awardees were asked if they encountered any major challenges or barriers. **More than half (62%, 114) reported yes to experiencing challenges and barriers.** It's reasonable to expect challenges with any given project, however not all awardees described their challenges, as the question focused on how they *addressed* their issues. Those that did describe challenges were related to underestimating the cost of their activities, difficulty in securing contractors, weather delays, unexpected issues (e.g., repairs) and not knowing the homebuying process (e.g., credit score, inspections, sellers, probate). Some challenges and barriers were more personal and life changing, including loss of job, loss of loved ones, health issues, new baby, and domestic abuse. While most awardees described how they addressed their challenges and barriers they encountered, a small number of them simply described the challenges they faced. Additionally, some awardees described **more than one strategy** in addressing challenges and barriers, and several awardees discussed how perceived problems provided **opportunity for growth**. The most frequently reported strategy was through some form of acceptance. This was followed by gaining help from others or securing additional resources to address challenges and barriers. Next awardees reported adapting as a way to address challenges and barriers.

Acceptance. (47) Awardees found ways to accept challenges and barriers, simply by experiencing the delays and strained budgets. Others exercised patience and perseverance, while some stepped away and took a break. A few postponed their wealth building goals or activities.

Awardees who described exercising patience and perseverance did so through self talk, planning, tapping cultural and personal values (e.g., courage, honesty, resiliency) and traditions (e.g., prayer, ceremony, collaboration). Others also described how they were able to exercise patience and perseverance by reminding themselves of things discussed in sessions (e.g., lateral kindness, abundant mindset).

"The workshops the collective had us attend had a major impact on my way of thinking about each decision I made. Knowing that I am able to make an impact in the community at the same time helping myself is the most rewarding."

A few awardees postponed their wealth building goals, while others were able to complete some of their project activities but not fully meet their wealth building goal. A small number were not able to fulfill their goals but remain committed to work on their goals.

Securing Help and External Resources. (37) Awardees also sought help from others and in securing external resources to face challenges and barriers. A significant number of those reported reaching out to family, friends, and community to get help in addressing challenges they faced. Family, friends, and community provided guidance, advocacy, labor, therapeutic support, recommendations, and access to land to awardees.

"It's a lot of money, and it can be a shock/surprise to have access to these funds and it's nice to have a support system navigating this, so definitely be willing to reach out and ask questions and get help with decisions you feel you need more insight with."

External expertise was also secured by awardees during challenging issues, including realtors, lenders, lawyers, and resource officers to provide guidance, information, and support to access resources (e.g., grants, loans).

Through active research, some awardees accessed supportive resources, recommendations, and information (e.g., project builds and repairs, business field) via networks and the internet.

Some awardees practiced self advocacy and took creative initiative in addressing challenges. For example they negotiated lower pricing from contractors, reported discrimination, took practice exams, gained general contractor license, applied to more events, helped others to gain business, used gift exchanges, and shredded credit cards.

A few awardees reported taking out a loan to cover additional costs, and a couple of awardees reached out to NDNs Program Officers for guidance and assistance in finding contractors.

Adaptation. When faced with challenges, (27) awardees described how they adapted their project activities to meet their goals primarily by reprioritizing project activities to something more affordable or manageable. For example, those that reprioritized project activities shifted their budgets to accommodate the most pressing needs (e.g., more critical repairs), chose to DIY some activities of their projects to save money or due to not being able to secure contractors, while others chose to contract work out as the project became overwhelming, too technical, or to save time. Some changed their wealth building goals (with consultation of NDN) to more achievable goals or to address more pressing needs. For example, a goal change (e.g., debt repayment to a reliable vehicle) was pursued due to an unexpected setback (e.g., vehicle breakdown). High debt to income ratios, and poor credit ratings were cited for changes from homeownership (e.g., downpayment) goals to other goals (e.g., debt repayment). *“Our ability to adapt our plans due to unforeseen circumstances has reinforced our resilience. This experience has taught us the importance of flexibility in achieving our goals and has inspired us to seek out other resources and opportunities that may arise.”*

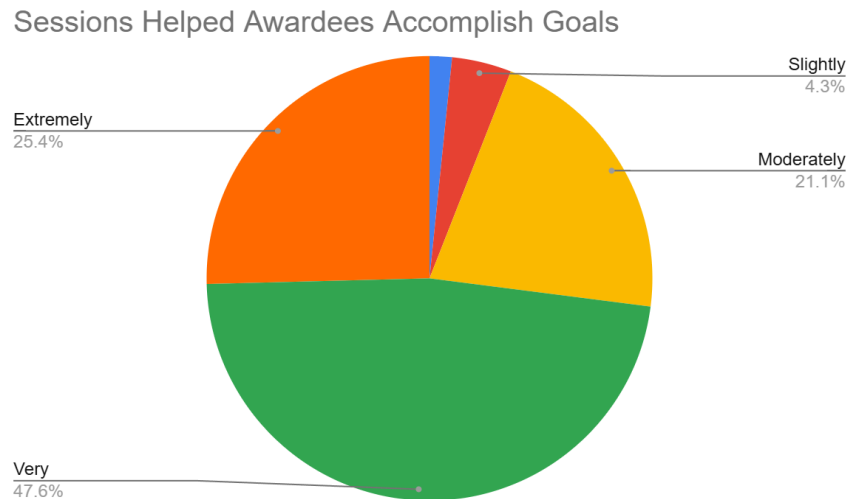
Power Building

Awardees are expected to attend five virtual Power Building sessions. The Trauma of Money© training is a primary component of the sessions, in addition to technical support and support of power building resources. Trauma of Money is a psychoeducation program that provides the *“psychology of scarcity with the principles of trauma, and examines how these dynamics operate within dominant economic systems. It helps individuals and organizations understand how these factors influence the mind and shape financial behaviors.”*

Supportive Sessions. Awardees were asked to report to what extent the Power Building sessions supported them and their ability to accomplish your goals. Most (73%, 135) awardees reported that the

sessions significantly helped or were critical in helping accomplish their goals. Those that reported moderately were at 21% (39), slightly at 4% (8), and not at all at 2% (3).

“The process works. This whole process works. When I first started this process, I thought it was crazy that a couple trainings and discussions could really teach me about money. I have met with financial planners and money people all my life and I have never gotten better with money. This process and journey helped me to understand why I am bad with money and it's not that I am dumb or inadequate, it's that I legit have trauma that stems from money and never understood it.”



Awardees were also asked to share how the Power Building sessions and Trauma of Money training changed your relationship with money. (for example, new habits). This section is reported as an **Addendum** provided by the Trauma of Money team.

Community Impact

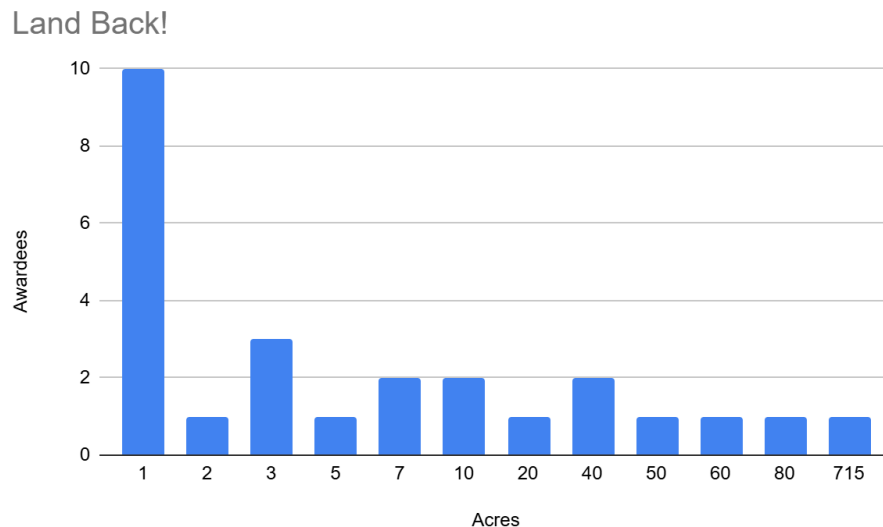
NDN Collective is interested in understanding the greater community impact of their programs and how individual investments through the Collective Abundance Fund creates a collective ripple effect. Specifically, **three key areas** are important to this program: **Land Back**, since wealth in the US was created largely in part due to stolen lands of Indigenous people. **Being a Good Relative** is an essential component of the redefinition of wealth from an Indigenous perspective. It is not about individual wealth but creating opportunities to be a good relative with our families and communities. Finally, while NDN understands that money alone will not solve the racial wealth gap for Indigenous people, they are interested in knowing the **Level of Impact** across: homeownership and household stability, education/skill development, business development, food security, financial planning, cultural traditions, and reliable livelihood.

“These actions not only allowed me to share my wealth but also strengthened our bonds, fostering a sense of collective responsibility and prosperity.”

Land Back

Awardees were asked, “Did your wealth building activities result in acquiring Land Back?” Twenty-six awardees (14%) reported they had gained land back due to their activities. This resulted in an estimated **total of 1,065 acres**. The acres reported ranged from one acre to 715. The most commonly reported was one acre (i.e., ten individuals). The largest, 715 acres, was reported by a rancher who leveraged their \$50,000 gift for a \$250,000 loan to acquire land for ranching.

“The wealth we’ve built is a deep, enduring connection to the earth, the knowledge of how to live in harmony with it, and empowerment to sustain ourselves and future generations.”

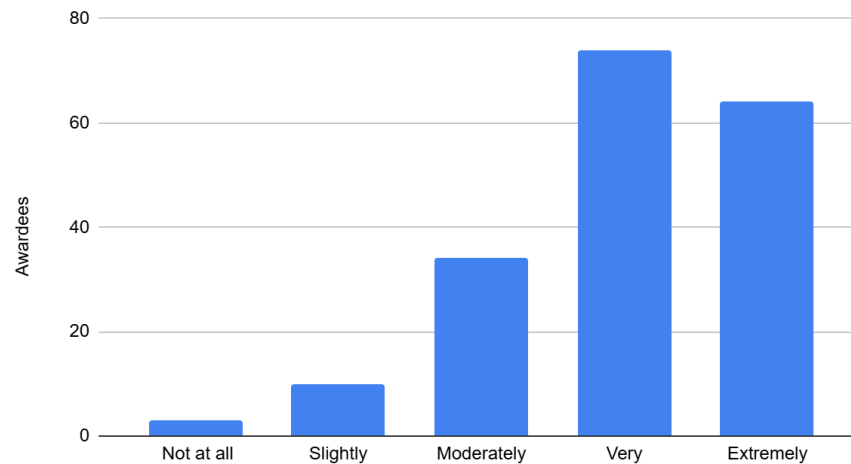


Being a Good Relative

Awardees were asked to report the extent they were able to share socially and culturally with family, extended family, clans, and/or community in the spirit of generosity and in being a good relative. Most awardees (138, 75%) reported being very and extremely able to share socially and culturally. This was followed by 18% (34) at moderately, 5% (10) reporting slightly, and 2% (3) reported not at all.

“I believe that acts of kindness, no matter how small, can create a ripple effect of positivity in our community.”

Ability to share socially & culturally



Good Relative Examples

Examples of sharing socially and culturally varied across the group. However, commonality was found in varying degrees, between those that reported extremely, very, and moderately in their ability to share in the following areas:

- **Increased Time & Ability for Family Connections**
- **Share, Participate, or Host Community Connections & Extended Relatives**
- **Donate, Volunteer**
- **Support Relatives**
- **Future Plans**

Those that reported slightly in their ability to share socially and culturally included all of the above areas except for Donate, Volunteer. Those that reported not at all described future plans of sharing socially and culturally once their wealth building goal was completed.

Extremely.

- ❖ (40) **Increased Time & Ability for Family Connections**
 - Storytelling, strengthening bonds, communication, ceremonies, cultural knowledge, eating & working together, sharing knowledge, support each other during deaths, celebrations, family gatherings, encouragement, role modeling, support, sharing TOM & journey
- ❖ (38) **Share, Participate, or Host Community Connections & Extended Relatives**
 - workshops, events & activities (e.g., cultural, health), space (e.g., music), knowledge (e.g., schooling, plant, medicines, legal), transportation, goods (e.g., produce, trees), services, connections (e.g., ceremony), application support
- ❖ (21) **Donate, Volunteer**

- community leadership, community development, equipment, services, money, movement work, advocacy, storytelling, sewing, pick up garbage, mentoring, funerals, items for giveaways & fundraisers
- ❖ (9) **Support Relatives**
 - Space to live, provide food
- ❖ (8) **Children Benefiting**
 - language, cultural knowledge, traditional lifeways witness helping others, to have a home, future home inheritance
- ❖ (5) **Future plans**
 - To volunteer, share, mentor, & turn business over to next generation

Very.

- ❖ (51) **Increased Time & Ability for Family Connections**
 - Help & support with essentials, emotional support, guidance, homeownership advice, goods & services to support ceremony, mourning, kids events, cultural events, trad lifeways, ceremony, language, family events & gatherings, share TOM, work together, plant knowledge, sharing meals, hired family members
- ❖ (37) **Share, Participate, or Host Community Connections & Extended Relatives**
 - Workshops, events, & activities (storytelling, crafts, cultural education, food preservation, traditional foods, butchering, food preservation), services (e.g., resort, screen printing), lang movement, produce to community, financial advising, community leadership, ceremony, share TOM, application support, business networking, artists & entrepreneur exchanges, hired local
- ❖ (18) **Donate, Volunteer**
 - Produce, books, clothing, ceremony supplies, meals, money, scholarship funds, business services, (e.g., plowing), equipment, starter plants,
- ❖ (8) **Future plans**
 - To give back to community, thank others, business growth & sharing
- ❖ (6) **Support Relatives**
 - Place to live, increased accessibility

Moderately.

- ❖ (18) **Increased Time & Ability for Family Connections**
 - Hosted gatherings & events, shared meals, shared food, knowledge, TOM sessions & healing information, cultural & ceremony activities, worked together, hired family members, reconnections
- ❖ (14) **Share, Participate, or Host Community Connections & Extended Relatives**
 - Sharing plants & produce, shared advice, TOM sessions, hired local, ceremony & funeral support, providing business services to community, teaching & sharing expertise, learning from others
- ❖ (6) **Donate, Volunteer**

- Donated items for giveaway & fundraisers, gave away horses to those that helped with project, business freebies, donated labor, study support
- ❖ **(6) Support Relatives**
 - Care of elders, supported daughter through domestic violence, provided money, place to live
- ❖ **(2) Future plans**
 - To volunteer, support others with earned degree

Slightly.

- ❖ **(5) Future sharing**
 - Of home with family, planning gratitude event, creating future ripple effect, helping others
- ❖ **(4) Increased Time & Ability for Family Connections**
 - Teaching & sharing, ceremony, worked together
- ❖ **(3) Support Relatives**
 - Caring for family, food
- ❖ **(2) Share, Participate, or Host Community Connections & Extended Relatives**
 - Sharing grant opportunity & offering assistance

Addressing the Racial Wealth Gap

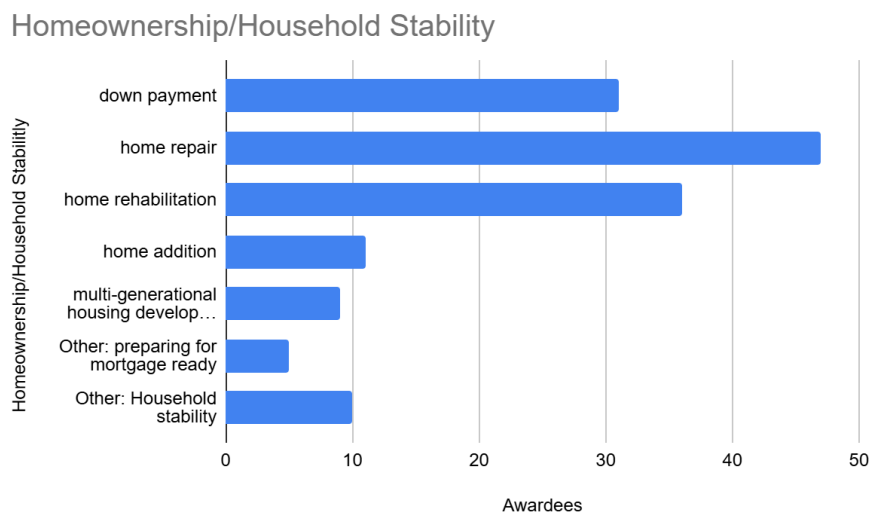
The Collective Abundance Fund is part of a movement to address racial wealth gaps so that all people are able to experience liberation from the constant threats that wealth disparities have caused. This includes working from a redefinition of wealth from our Indigenous perspective, rather than the western definition of wealth that is rooted in capitalism that promotes the accumulation of money and material possessions often without regard to the protection of people and Mother Earth. Awardees were asked if their gift resulted in homeownership and household stability, education/skill development, business development, food security, financial planning, cultural traditions, and reliable livelihood.

"This experience was powerful because it connected us to our roots and reinforced the value of traditional knowledge in building a sustainable future. It's a generational act of wealth-building, ensuring that these skills and this wisdom are passed down... It was a reminder that wealth is not just about financial gain but also about creating meaningful experiences, fostering resilience, and passing down values and knowledge to the next generation. It transformed what started as a challenge into an opportunity for growth, connection, and a deeper sense of pride in what we accomplished together. Overall, these experiences have shown that wealth-building is not just about financial gains but about creating sustainable systems, leveraging cultural knowledge, and building pathways for future...growth."

Homeownership & Household Stability. Ninety-six awardees or 51.6% reported having gained homeownership or household stability as a result of their gift. Of those, 45 selected multiple activities. **Home repair** was the most often reported activity with 47 awardees. Next was home rehabilitation at 36 awardees, then down payment for 31 awardees, of which 19 used their gift solely for a down payment. Eleven individuals reported home additions. Nine awardees reported multi-generational housing

development. Five awardees reported the gift prepared them to be mortgage ready, including paying down debt and one who purchased land for future home build. Ten awardees reported other activities that supported household stability. These included paying off home, paying off bills, ability to stay in home while unemployed, stable housing after domestic abuse, bus project live off grid, well for clean water, business income supported stability, and removal of dead trees.

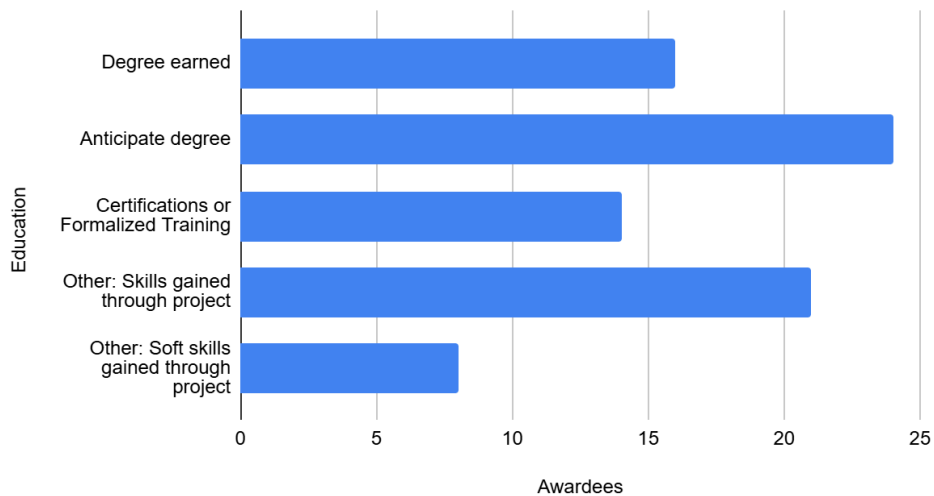
“This grant has given me more than a home, it has given me stability and the ability to live a life out of survival mode. I get to live in a safe environment that has become a gathering place for my family and helped us grow closer and happier as a family.”



Education & Skill Building. Eighty-one awardees (44%) reported gaining a degree, certificate, or skill as a result of their gift, with two identifying more than one degree, certificate, or skill. Of those, 16 reported earning a degree, although some may not have quite completed graduation. Another 24 reported anticipating earning a degree, with some stating they were working towards the degree, will soon be graduating, planning to defend (i.e., dissertation) soon, or indicated which year they were currently at. Fourteen awardees reported gaining certifications or other formalized training through classes and programs, including photography/videography, clinical supervision, master gardening, vermiculture, yoga and acupuncture, wealth builders, food handling, food sales, certified nursing assistant, general contractor, construction contractor, marketing and business ownership, dog detection, psychotherapy and trauma therapy. Twenty-one reported gaining skills while implementing their project. Basic construction and home repair was most often cited, as well as homeownership and financial education. Other skills mentioned include cultural, art, language, retailing, hunting, fishing, food preservation, entrepreneurial, project management, budgeting, and technical skills (e.g., 3D printing, EV retrofitting, recycling plastics). Additionally, another eight reported gaining soft skills through their project, including processing, communication, management, and goal setting.

“This journey isn’t just about my future - it’s about setting an example for them and proving that it’s never too late to invest in yourself.”

Education & Skills

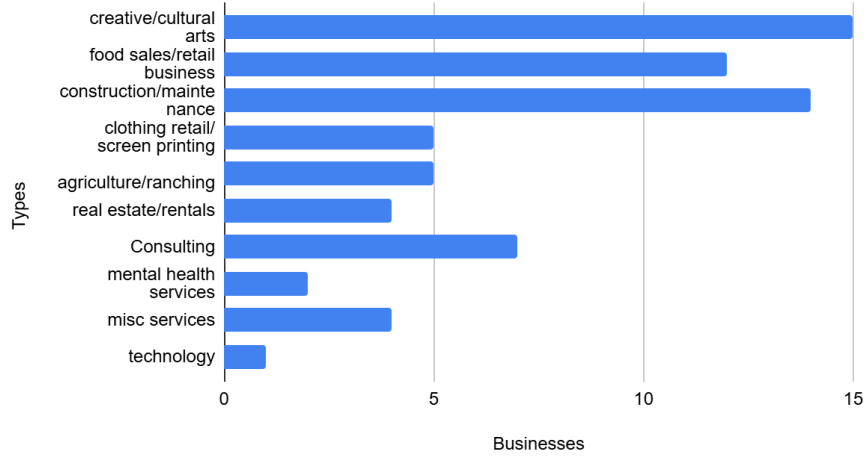


Business Development. Sixty-four (29%) awardees reported gaining business development as a result of their gift. While some were brand new businesses, some were already in existence but were able to expand. Others were entrepreneurial in nature (e.g., contractors, sole proprietors) while some provided additional income (e.g., side gigs).

“Wealth, in my vision, is not just about money but about sustaining our way of life, creating opportunities, and ensuring long-term security for future generations. My business reinvests in Native artists and businesses, ensuring that wealth circulates within our community rather than being extracted.”

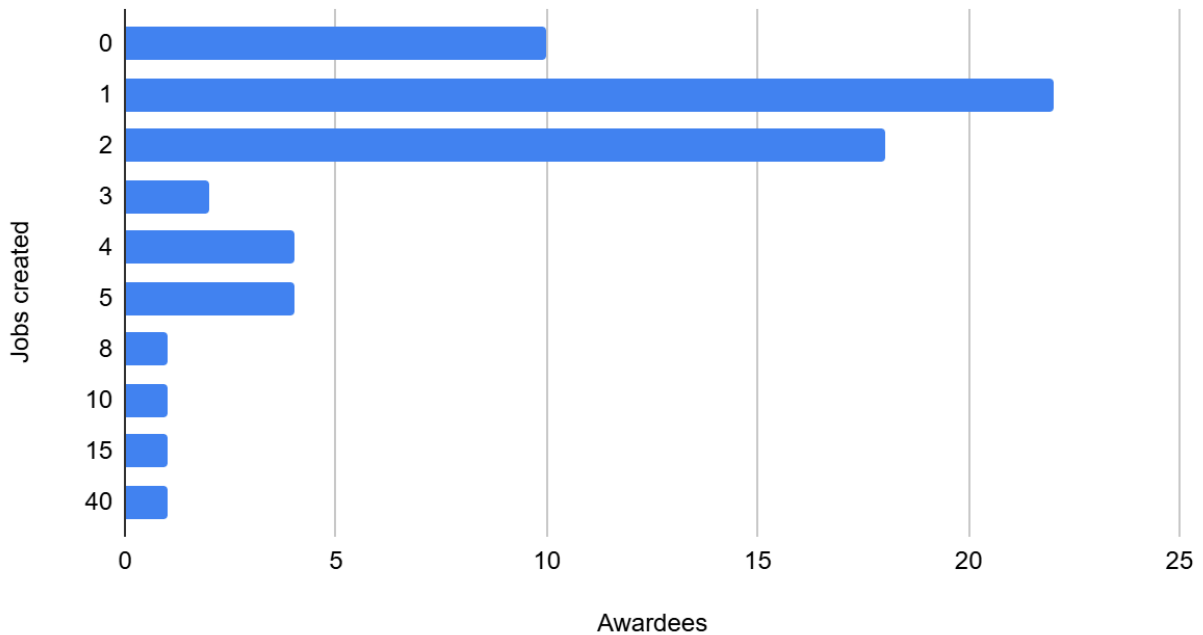
The most often cited business was **cultural and creative arts** with 15 awardees, and included online content creation, cultural arts and crafts, apothecary, quilting, music, art space, videography, photography, film, technology, 3D printing. Fourteen awardees reported **construction and maintenance** related businesses, including general contracting, construction, welding, road construction, plumbing, excavation, landscaping, and green energy. Next was **food related** with 12 awardees. Five of those were food trucks and the remainder were a coffee shop and bistro, bakery, restaurant, and traditional food production. Seven listed consulting or contracting but did not indicate a type. Clothing retail/ screen printing and agriculture/ranching were reported by five awardees each. Four reported real estate and rental businesses, including for hunting/fishing, recreational, and property management. Another four reported miscellaneous services, including childcare, dog boarding/training/grooming, an ATM business, and a space for youth activities. Two mental health therapy businesses were created and one business on technology.

Businesses vs. Types



These businesses **created 173 jobs** total, noting that some of those reported were contracts gained. The range of jobs reported was 0 to 40, with the number of awardees reported by the number of jobs created.

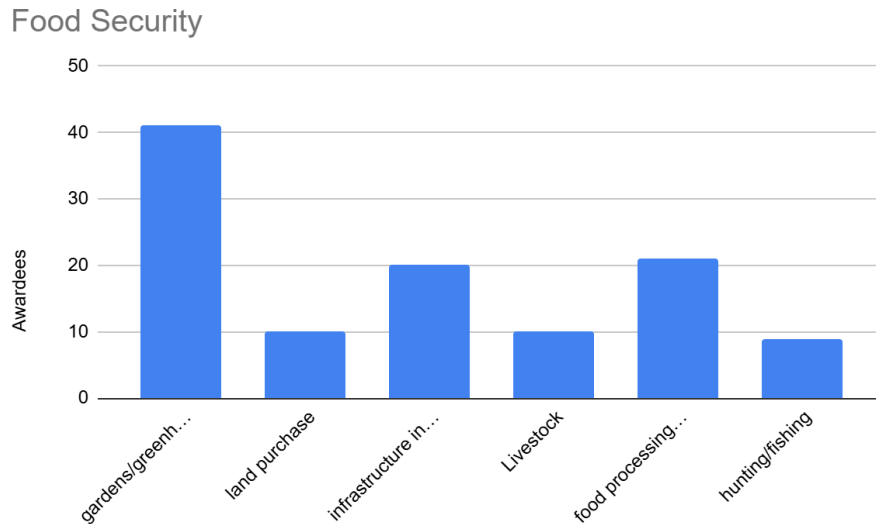
Jobs created by Business Development



Food Security. Fifty five awardees (30%) reported gaining food security as a result of their gift. The primary activity reported was **gardens and greenhouses** by 41 awardees. Next 21 awardees reported food processing and production equipment and supplies. Twenty reported gaining infrastructure investments to support food security. Ten awardees reported land purchases and another 10 reported

livestock. Finally, nine reported hunting and fishing activities to support food security. Note, 29 awardees selected multiple activities.

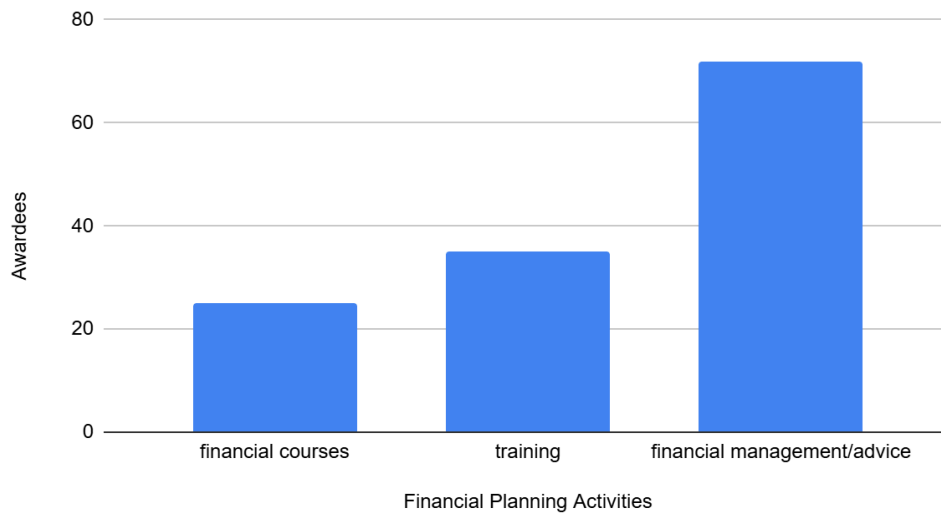
“Look for long term benefits rather than short term...even if it seems difficult...A garden is one of the best examples of, the more you put into it, the more you get out of it.”



Financial Planning. Eighty-two awardees (44%) reported gaining financial planning as a result of their gift. Thirty-eight selected multiple activities. **Financial management and advice** was the most often reported activity with 72 awardees. Thirty-five reported training activities and 25 awardees reported financial course activity in support of financial planning. Note, some may have gained financial planning activities through power building sessions.

“I knew I would learn a lot, and interestingly, this is merely the tip of the iceberg of how financially literate I became. I learned about budgeting and saving, which helped reshape the way I feel about commercialism and capitalistic America.”

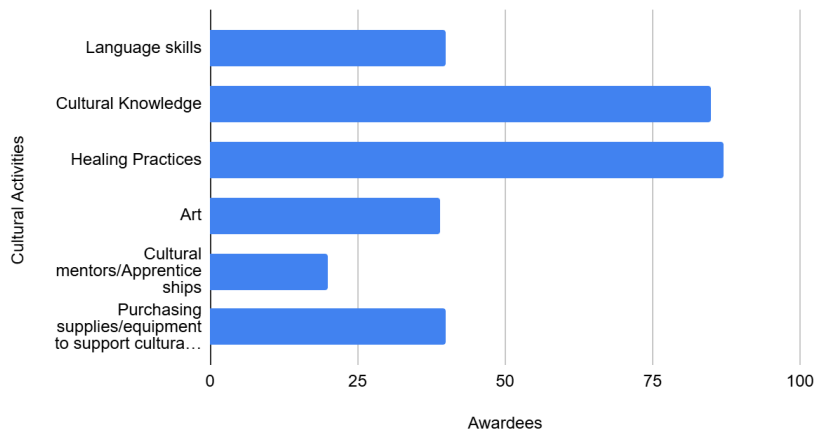
Financial Planning Activities



Cultural Traditions. A total of 119 awardees (64%) reported gaining cultural traditions as a result of their gift. Most often reported activities were **healing practices** gained by 87 awardees and **cultural knowledge** at 85 awardees. Forty awardees each reported language skills and supplies and equipment to support cultural practices. Another 39 reported art activity and another twenty reported cultural mentors and apprenticeships in support of cultural traditions gained. Note, 90 awardees selected multiple activity selections.

“The reconnection to community, culture, language, and ceremonies was exactly what me and my family needed.”

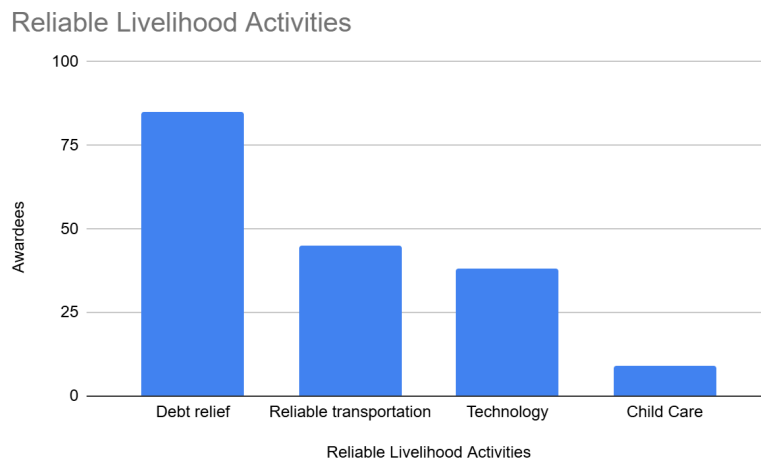
Cultural Traditions gained



Reliable Livelihood. A total of 109 awardees (59%) reported activities that supported a reliable livelihood. **Debt relief** was most often reported, with 85 awardees. Next, 45 awardees reported gaining reliable transportation to support a reliable livelihood. Technology was reported by 38 awardees,

followed by childcare, reported by nine awardees. Note, 61 awardees selected multiple activities to support a reliable livelihood.

“This was an experience that seemed out of reach for most of my life. My parents never owned a home and have little to help. Even though I went to college and have worked my whole life, I have always felt that I could never get ahead. I would pay off debt, then something would come up that would put me back into debt. Saving money has seemed impossible no matter how much my salary was. I cried on the day I signed and closed on my house because I have work hard to provide a better life for me and my family.”



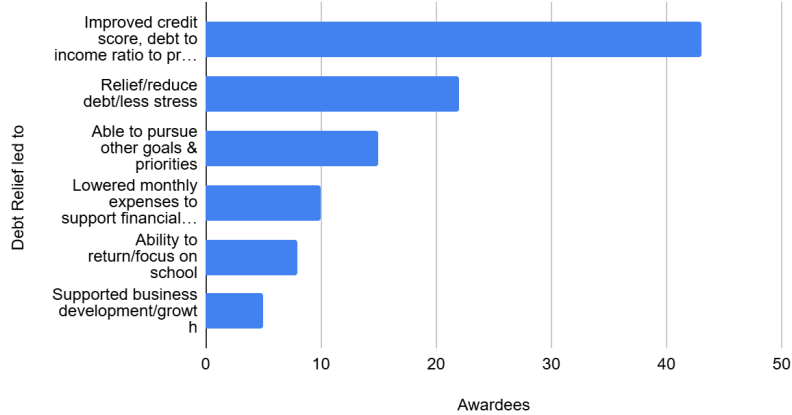
Debt Relief. Awardees described how debt relief improved their livelihood. Approximately half (43) of those awardees that reported debt relief as their activity, were able to improve their credit score or debt to income ratio to prepare them for homeownership or were able to gain mortgage approval to purchase their home. Twenty-two awardees reported general relief from debt, reducing stress (e.g., not having to work multiple jobs), or ability to cover other bills.

“With the weight of all of the debt on my shoulders, I wasn't able to fully be out in community. My mind was stressed, I felt tired and sluggish, I just wanted to be home all the time. But now that I have less debt and a home, I've been feeling lighter and like I can give back to the community.”

Fifteen awardees reported that debt relief allowed them to pursue other goals and priorities (e.g., investment property, purchase land, build savings, obtain credit, pursue new career, purchase car, home additions). Ten awardees reported that debt relief lowered their monthly expenses with supported financial stability and improved financial tracking. Eight awardees reported that debt relief provided the ability to return to school or simply be able to focus on attending school. Five awardees reported that debt relief helped them start a business or invest in growth or enhancing their current business.

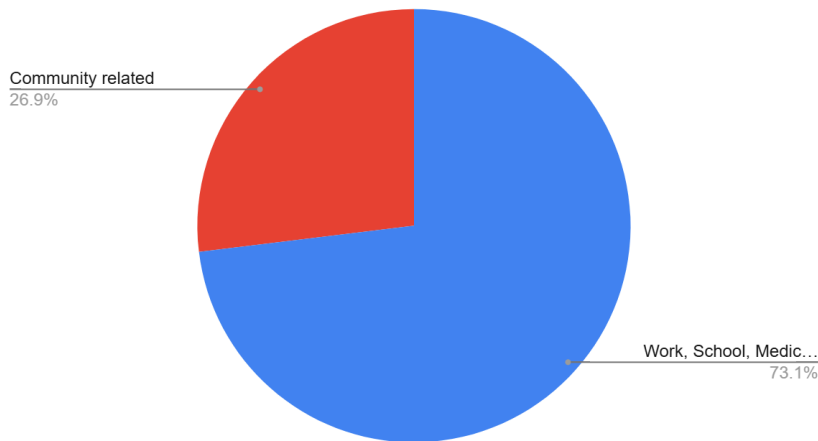
“Eliminating this financial burden allowed me to focus on my education without being weighed down by past obligations. My three kids know that I didn't complete college the first time around, and they never miss an opportunity to tease me about it. But when I told them I was going back, their reactions spoke volumes. I could see the pride in their eyes, and that meant more to me than I can put into words.”

Debt Relief led to

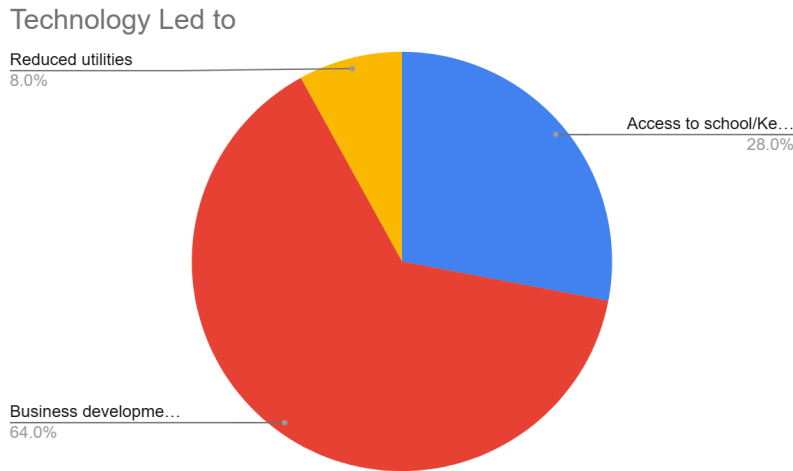


Reliable Transportation. Nineteen awardees reported reliable transportation supported their livelihood by getting them to work and sustaining their income, getting to school, medical appointments, and gaining access to other essentials. Seven described how reliable transportation allowed them to be in community (e.g., cultural events, visit others, tribal community).

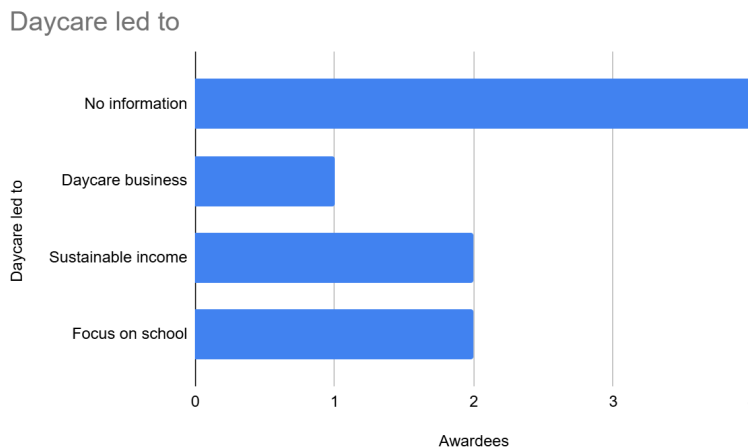
Reliable Transportation provided Access to



Technology. Sixteen awardees reported that technology investments supported increased income and business development, including creating an online presence. Seven reported that technology supported access to schooling or helped them keep up with schoolwork. Two reported that technology helped them lower their utility costs.



Childcare. Four awardees did not indicate how investments in childcare supported a reliable livelihood. However, two reported it helped them focus on school, another two reported it helped them sustain their income, and one was able to start a daycare business.



Insights & Lessons

Collective Abundance awardees were asked to share insights and lessons to support future Collective Abundance applicants and recipients. The most common advice was aligned with planning prior to and during implementation of wealth building plans and activities. Awardees were also generous in offering specific advice based upon their own experiences. While some advice is general in nature, some tips and advice are for those pursuing homeownership and home renovations, business development and for debt repayment. There was also a strong theme of dreaming as an essential step in rebuilding Indigenous wealth. Many awardees strongly encouraged attendance of the power building sessions and to take advantage of the resources offered. Nurturing the collective movement and addressing the trauma of money inherent in capitalism were both prominent insights and lessons. Not being afraid to

ask for help was strongly suggested as well as integrating wellness and holistic health practices into your plan.

Planning. (78) The most commonly shared lesson and insight from awardees was tied to planning. Many stated to be intentional with goal setting, with a clear plan that has a lasting impact or legacy, yet to expect the unexpected. For example, awardees described how things may change and to exercise patience, optimism, and remain open and flexible to opportunities and growth when things don't go as planned. Further, they recommended not feeling shame if the plan doesn't work out as planned. They also suggested several steps to support realistic planning. It included:

- Have a long term vision and end goal, clarify your purpose
- Set measurable goals, spend some time thinking about those
- Develop a plan for sustainability
- Prioritize activities
- Create small steps and having some initial steps already in place
- Build out a resource plan (e.g., what is needed to make the project happen and pending or secured resources)
- Budget wisely, do not go into debt
- Prepare for challenges, include back up plans
- Monitor goals, continue to refine plans and adapt

Finally, they offered some guiding attitudes to support planning:

- Be flexible, adapt, and exercise resiliency
- Stay focused on the big picture
- Remain calm during challenges, give yourself grace
- Journey are not straight paths, don't give up

Specific Advice. (47) Several awardees provided specific tips and advice, including those pursuing *homeownership, ** home renovations, ***business, and ****debt repayment.

- Use a monthly planner to support money management
- Maintain a contingency fund to cover unanticipated expenses (e.g., taxes, shopping)
- Keep a notebook and take notes of observations throughout the year
- Scan and organize receipts
- Pay attention to market prices
- Check your balance often
- Buy with intention and for quality
- *Stay on top of process and paperwork
- *Obtaining tribal lease is a long process; be kind to the people during process
- *Plan ahead, educate, homeownership is a big responsibility
- *Gain trust land or land assignment ahead of time.
- *Have a trusted advisor to assist you buying a house
- *Look at a lot of homes before you buy

“If first-time homeownership is one of your goals, make sure you've got some early education going into it. Stay in contact with your Program Officer and be honest about difficulties you might be facing. It's a learning experience for all of us.”

- **Research and know where to access resources, businesses, contractors, and skilled labor
- **Obtain 2-3 bids and trust your instinct
- **Hire reliable contractors with references
- **Secure a contract with workers and do not pay them in full until work is completed.
- ***Scale the project so that you have funds to continue business
- ****Focus on improving credit score
- ****Get all documents from creditors up front (they may not be helpful once paid)
- ****Ask creditors to waive some interest

Awardees also provided some advice for applicants.

- Create a solid budget
- Get quotes and estimates
- Increase estimates some to accommodate inflation
- Budget for taxes, shipping, gas (if needed)
- Seek landback
- Seek homeownership, rent is a waste of money
- Plan on doing some of the work yourself, DIY
- Ask friends and others for advice and help in navigating your goal (e.g., homeownership, business)
- Give adequate time and effort to research, draft and write application
- Have trusted peer review and give feedback
- There is time between getting notified and receiving funds. Use it to center and focus

Dream. (42) Awardees provided encouragement to others to believe in your dreams. For example, awardees shared, to dream big, be confident and work towards dreams, manifest success, and that dreaming is the first step. They also expressed how the award is a huge and once-in-a-lifetime opportunity, to accept the reality of the gift, everyone is worthy and deserving, and to take the chance and put in the hard work to make your dreams come true.

“You were chosen for a reason, because you have a vision for yourself, your family, and all the generations that come after you that NDN Collective acknowledges and believes in.”

Attend Power Building Sessions. (40) Awardees recommended that if awarded to earnestly attend the power building sessions with an open mind. They shared that the sessions were invaluable, transformative, impactful and supported personal growth. They described how the sessions bring together Indigenous and western approaches to wealth building, providing many learning opportunities. They also encourage people to take advantage of the resources and coaching provided during the sessions. Awardees shared that the sessions provide emotional space to process the gift, a sense of belonging with fellow Native people having similar experiences, and to trust the process.

“I would suggest that folks utilize their resources to the fullest extent. This grant comes pre-loaded with some of the best support out there in the form of NDN staff, Power Building sessions, Trauma of Money training, plus more. Participate in these online gatherings earnestly and you’ll receive insight and knowledge you didn’t even know you needed, but you’ll be thankful to have it.”

Nurturing the Collective Movement. (34) Awardees also discussed how wealth building plans are not just for an individual, but intended to support family and community. For example, awardees shared the importance of aligning goals with community needs (i.e., how can your project contribute to the local economy as well) and consider how we want our children to become. They provided some specific suggestions to support the idea of reciprocity and being a good relative, including:

- Support those that receive the award
- Include the family in activities, communication
- Connect and collaborate with community networks for support and resources (i.e., creating opportunities for others)
- Find ways to share with the community (e.g., knowledge, business)
- Inspire and empower others (e.g., assist others in application)

“The Power Building session helped me see generosity not as a burden but as a way to strengthen relationships and uphold the responsibility of being a good relative.”

Trauma of Money. (34) Awardees provided words of encouragement that resonated with the Trauma of Money training offered in the Power Building Sessions. The most significant message was for future awardees to feel worthy of the gift despite feelings of guilt. For example, awardees shared, “*you are worthy of abundance*” and “*everyone deserves fair financial services*”, and “*do not let shame or imposter syndrome hinder your progress on goals.*” Another prominent message was tied to the view of money and wealth definitions. For example, awardees described the western narrative of scarcity and capitalism, cultivate a mindset of abundance, work on understanding one’s relationship with money to shift mindset, practice discernment, and cultivate healthy financial habits.

“For most of my life, I believed that financial struggle was inevitable for me—that homeownership, stability, or even something as simple as having a reliable vehicle were out of reach. Growing up on the reservation, I developed a scarcity mindset that made me feel like I would always be in survival mode. But receiving this support didn’t just relieve financial stress—it forced me to redefine my relationship with money and my own worth.”

Ask for Help. (21) Awardees expressed appreciation to the NDN staff and Program Officers who supported them in navigating challenges while trusting the judgement of awardees. They encouraged awardees to reach out and communicate with the Program Officers when encountering problems or changes, for questions that arise, and when feeling defeated. In general, awardees said, “*to take advantage of the NDN team*” and “*be kind and respectful*”.

“Collective Abundance isn’t just about financial grants; it’s about building networks of mutual aid and solidarity that can uplift everyone. So, my advice is to connect deeply with your peers, share resources, and lean on each other for support. In doing so, you not only strengthen your own path but also help others along the way.”

Holistic Health and Wellbeing. (19) Awardees recommended investing in holistic (i.e., mental, emotional, physical, spiritual) health and wellbeing practices to maintain balance and clarity for decision making. For example, they encouraged integrating prayer, practicing mindfulness, making investments in healing and self-care, and cultural practices. They also said to be aware of jealousy and recommended being selective of who you share the award news with to avoid resentment. Overall, they expressed that wellbeing is as important as financial goals.

“Self-care has become an essential part of the intentional balance that fuels both my professional and personal development. It’s easy to get caught up in self-criticism, but taking a step back and practicing kindness toward yourself can make a significant difference. Instead of dwelling on mistakes or unmet expectations, recognize your progress and resilience.”