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# **Self-Evaluating the Design of a Financial Literacy Program Using a Culturally Responsive Indigenous Evaluation Framework**

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**Catherine BearEnemy**  
*Working Alternatives, Inc. (WAI)*

**Tristan Nighswander**  
*Northern Arizona University*

**Ibrahim Berrada**  
*Northern Arizona University*

## **Abstract**

This paper evaluates the design of a culturally responsive financial literacy program developed for Native American residents at a re-entry facility in the American Southwest. The review is grounded in a blended Culturally Responsive Indigenous Evaluation (CRIE) framework and examines how the program addresses financial exclusion and systemic inequalities faced by Indigenous individuals

exiting the criminal justice system. Designed collaboratively with guidance from Indigenous community partners and academic leaders, the program integrates culturally relevant pedagogy with foundational financial instruction, such as budgeting, banking, savings, debt, and housing. This curriculum evaluation uses a blended CRIE model framework, emphasizing community-oriented growth, traditional culturally relevant knowledge, individual, collective, and community

empowerment, community strength, and action-oriented strategies rooted in evidence-based and culturally specific pedagogical practice. A self-evaluation of the program, guided by CRIE, identifies program success, gaps to address, and areas for future development. This paper argues that culturally specific Indigenous financial literacy education can serve as an essential tool for upward mobility. The evaluation model presented is adaptable to other Indigenous contexts and offers a pathway to examine decolonized re-entry resocialization programming rooted in self-determination, empowerment, community collaboration, and sustained Indigenous well-being.<sup>1</sup>

**Keywords:** Culturally Responsive Indigenous Evaluation (CRIE), Program Evaluation, Financial Literacy, Native American Re-entry, Credit and Banking, Community Programming

## Introduction

Re-entry facilities are often tasked with the complex responsibility of delivering rehabilitation programming that supports resocialization, encourages reintegration, fosters desistance, and reduces recidivism

for offenders. Many existing programs are generalized and lack culturally specific content that meets the diverse needs of marginalized populations, especially as they relate to their financial and economic futures (Nighswander & Roddy, 2023). This paper examines a culturally responsive financial literacy program developed to meet the needs of Native American residents of a re-entry facility in the American Southwest. The program empowers participants to manage their personal finances and improve long-term outcomes related to social health, financial well-being, and socioeconomic stability, which help support reintegration and reduce recidivism. Developed in consultation with the facility's Indigenous community resource liaison and delivered in partnership with an economics professor, the program consists of a four-part workshop covering financial goals, budgeting, banking, wealth management, and homeownership.

The program is self-evaluated using a blended Culturally Responsive Indigenous Evaluation (CRIE) framework, adapted from a model developed by Bowman and Dodge-Francis (2018), which emphasizes community collectivism, growth,

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empowerment, and traditional knowledge in an effort to decolonize the evaluation process. The advantages of this framework include outlining the parameters of the existing financial literacy program, identifying areas for refinement, and planning future steps to improve outreach and address existing gaps in the curriculum. CRIE originates from the broader tradition of Culturally Responsive Evaluation (CRE). Bowman and Dodge-Francis (2018) argue that “CRIE is situated within and as a partner to CRE” (p. 22) and trace its origins to public health and policy evaluation in the 1960s (Hutchinson, 1960; Suchman, 1967), with subsequent refinement into an adaptable four-part framework (Bowman, Dodge-Francis, & Tyndall, 2015).

CRIE uses traditional knowledge and contemporary Indigenous theory and methods to design and implement an evaluation study, so it is led by and for the benefit of Indigenous people and Tribal nations (Bowman & Dodge-Francis, 2018, p. 22).

As Bowman and Dodge-Francis (2018) suggest, the resiliency and strength of the blended CRIE framework stem from its adaptability and versatility, which can be applied across multiple local contexts while also addressing funder expectations through evidence-based practice. The blended model embeds cultural

responsiveness, traditional knowledge, and community engagement at the forefront of the evaluation approach, systematically accounting for programming strengths, gaps and challenges while outlining community-based needs.

The blended CRIE model also demonstrates a deliberate shift away from Western deficit-based evaluation paradigms, reframing each domain through Indigenous paradigms and integrating them into the model as needed. Bowman and Dodge-Francis (2018) describe CRIE as an emerging model that evolved from early culturally responsive evaluation efforts but advances beyond them by centering Indigenous sovereignty, traditional knowledge, and collective well-being. This approach resists the dominance of Western evaluation logics by foregrounding Indigenous values and integrating selective Western elements only where they serve community-defined purposes.

Financial literacy education is rarely designed for, or implemented with, formerly incarcerated Indigenous populations, particularly not in culturally specific or contextually appropriate ways. This oversight further reinforces cycles of disadvantage, especially for racialized individuals preparing to exit carceral systems. To respond to this gap, the present self-evaluation outlines culturally

specific financial literacy programming offered in the American Southwest and draws on both Western and Indigenous evaluation paradigms.

Placing Indigenous sovereignty, ancestral knowledge systems, and communal well-being at the core, CRIE is justly recognized by scholars as a prominent tool for evaluating Indigenous-centric and culturally relevant programming through a predominantly decolonized and culturally responsive approach (Bowman, Dodge-Francis, & Tyndall 2015; Bowman, 2018, 2019; Bowman & Dodge-Francis, 2018; Brown & Di Lallo, 2020; Cram, 2016; Cram, LaFrance, & Tibbetts, 2023; Goforth, Nichols, Sun, Violante, Christopher, & Graham, 2022; LaFrance & Nichols, 2008).

### **Financial Literacy Context**

According to the Prison Policy Initiative (2024), Native Americans are incarcerated at a rate of 763 per 100,000 people in state and federal prisons. This is more than twice the national average of 350 per 100,000 and over four times the rate for white individuals, who are incarcerated at 181 per 100,000. Over-incarceration is directly linked to historical and intergenerational trauma, including forced displacement, the exploitation of ancestral lands, forcible assimilation, and the establishment of

institutional, carceral, and systemic forms of control and racism.

Those disparities have too often been attributed to moral characteristics of Native people rather than the incongruence between Western and Indigenous ideologies and worldviews, inherent systemic racism, and a legacy of ongoing violence toward Native people. It is for these reasons that current inequities cannot be analyzed outside of the historical context that built them (Fox, Hansen & Miller, 2023, p. 2).

Further, substance use, often a direct consequence of colonization, historical trauma, and cultural disruption, is a significant contributor to incarceration among Native populations, underscoring the need for culturally responsive substance use treatment as a critical component of healing and recovery (Richer & Roddy, 2022). Indigenous-led programming and communities that directly challenge ongoing and intergenerational issues are uniquely positioned to develop and evaluate the complex factors contributing to high incarceration rates and to advance decolonized, community-driven solutions.

One such generational barrier Indigenous people continue to face is systemic financial exclusion, including limited access

to traditional banking, credit improvement opportunities, and investment resources. According to the Federal Deposit Insurance Corporation (FDIC, 2023), Native Americans had the highest rate of unbanked households among all racial and ethnic groups, with 12.2% of Native American households lacking a bank account compared to the national average of 4.2% and 1.9% among White households. The FDIC also reports that many Native American households lack access to mainstream credit, which limits their ability to make large financial purchases, access potential rental housing, purchase a vehicle, and build financial stability. A lack of credit history contributes significantly to limitations in advancing upward social and economic mobility, especially in systems that rely heavily on creditworthiness. Accordingly, 32.9% of Native American households had no mainstream credit, compared to just 11.2% of white households. Additionally, “48.8 percent of [Native American] households with less than \$50,000 in income and 16.6 percent of households with income of \$50,000 or more had no mainstream credit” (FDIC, 2023, pp. 53-55).

The FDIC report (2023) also highlights that Native American households were six times more likely than white households to be unbanked, twice as likely to be

underbanked, and three times as likely to lack access to credit. They were also twice as likely to rely on non-mainstream credit services, such as a “rent-to-own service or a payday, pawn shop, auto title, or tax refund anticipation loan” (FDIC, 2023, p. 14). Many of these financial barriers stem from historical and policy-driven economic disadvantages, including land dispossession and inadequate financial infrastructure, which have contributed to generational poverty and limited social and economic mobility. For instance, Feir (2019) demonstrates that Native Americans born between 1978 and 1983 have the lowest intergenerational income mobility among all racial groups in her sample and are least likely to rise to the top 20th percentile, no matter the income level of their parents.

The primary objective of this paper is to review the financial literacy program and its underlying rationale through a blended CRIE approach, a culturally responsive program evaluation model, for scholars and practitioners interested in implementing similar initiatives in re-entry and correctional facilities serving Indigenous populations. This self-evaluative review draws primarily on Indigenous methodological frameworks to assess programming tailored specifically for Indigenous communities.

## **Culturally Specific Program Development**

Culturally specific and Indigenous pedagogical paradigms were incorporated into a program development in consultation with Indigenous leaders, integrating conventional financial literacy education while centering Indigenous ways of knowing and learning. The financial literacy program was developed under the guidance of the lead Indigenous community liaison, who works closely with residents of the penal institution on a daily basis. Some of the participants have little exposure to colonized systems of credit as a result of living on reservation land. In comparison, some hold checking and savings accounts with substantial net worth. Thus, the curriculum introduces new financial information applicable to both types of participants: those who possess a high baseline of financial knowledge and those who have very limited exposure. The course is delivered through four 90-minute interactive sessions, each designed to provide multiple opportunities for discussions and questions. Following each class, participants receive a short summary document outlining the day's topic, along with additional helpful resources for future reference (see Appendix 1). Following each full program, a short roundtable is held

with participants selected by the Community Resource Liaison for their active engagement with the program and their application of lessons learned. These participants are consulted to identify areas for program improvement and changes in financial knowledge and behaviour.

Sheppard et al. (2021) demonstrate that programs designed with cultural specificity can reduce recidivism, improve participant engagement, and strengthen self-determination. Additional studies (e.g., Shepherd et al., 2017) show that incorporating Indigenous values and representation in carceral programming enhances cultural identity and reduces risk factors associated with repeat incarceration. Therefore, in designing this program, the specific contexts of Native American participants were intentionally considered, and cultural responsiveness was embedded directly into the financial literacy curriculum. By contrast, conventional rehabilitative education models often overlook cultural identity, resulting in negative effects on learner engagement and outcomes (Dallavis, 2011).

Gutierrez, Chadwick, and Wanamaker (2018) conducted a meta-analysis of seven studies comparing culturally relevant correctional programs for Indigenous offenders with generic programs. Their

analysis found that culturally specific programs were more effective in reducing recidivism and were associated with improved outcomes, including greater participant engagement, lower dropout rates, demonstrated learning gains, and greater participant satisfaction. The authors argue that programming aligned with linguistic, cultural, and historical contexts are more accessible and applicable to Indigenous participants, contributing to greater program success. Their findings provide a foundation for the present study's evaluative approach, positioning the blended CRIE self-study model as a necessary framework for assessing Indigenous financial literacy programming in ways that align with culturally specific values.

### **Culturally Responsive Indigenous Evaluation Framework (CRIE)**

The literature on Culturally Responsive Evaluation (CRE) reflects a growing demand to assess programs aimed at enriching and empowering the lives of vulnerable and underserved communities. While CRE offers a strong foundation, its methods often lack the holistic implementation necessary for Indigenous-led programming and evaluation. In response, a Culturally Responsive Indigenous Evaluation (CRIE) offers a

distinct approach that supports decolonized evaluation practices. It also enables evaluators (or self-evaluators) to center Indigenous perspectives in program design and assessment, and in our case, facilitates culturally specific pedagogical improvements that outline next steps and future objectives. In this program evaluation, we rely on a method developed by Nicole Bowman (Waapalaneexkweew) and Dodge-Francis (2018), who apply an evolved Indigenous evaluation model extending beyond Western and CRE frameworks, inviting a more holistic analysis of culturally responsive program evaluation. CRIE offers strength to evaluate principles rooted in reconciliation, sovereignty, and empowerment.

These included respecting Indigenous ways of knowing, understanding the role of place in our communities, appreciating the gifts of each person, and honoring tribal sovereignty (Cram et al., 2023, p. 53).

Bowman (2019) expands on the application of CRIE by emphasizing the importance of governance, sovereignty, and systems thinking. This approach respects origin stories and cultural context in evaluation, while centering truth grounded in personal experience and empowerment. It ensures that programming is assessed through an

Indigenous-centered lens, interpreted within a systems theory framework.

Many other models for culturally responsive programming and evaluation also call for the application of Indigenous Evaluation Frameworks in community engagement and programming (e.g., Goforth, Nichols, Sun, Violant, Christopher & Graham, 2022). They demonstrate the importance of incorporating other relevant theoretical traditions to supplement analysis and promote a more well-rounded examination of programming, for instance, considering Tribal Critical Race Theory in school-based mental health programming. Other authors, such as Cram, LaFrance, and Tibbetts (2023), apply a critical lens to CRIE by emphasizing contextually grounded approaches that reinforce methodological decolonization, reaffirm Indigenous sovereignty, and prioritize decision-making by centering Indigenous voices in the evaluation of community engagement and progress.

Cram (2016) frames CRIE within the philosophical framework of Kaupapa Māori, which emphasizes the use of Māori beliefs, methodologies, and knowledges in evaluative practice. Cram et al. (2023) explain that:

the evaluation work we do is in a boundary-spanning space between

Western evaluation and evaluation as it has been practiced by our ancestors. While we have called our work Indigenous evaluation, we continue to strive for the full implementation of the evaluation gifts that have been passed down to us as part of our cultural legacy (p. 55).

CRIE, thus, challenges Western evaluation paradigms by centering assessment on Indigeneity, community priorities, legal traditions, reciprocal relationships, and decolonizing practices. Cram's (2016) Kaupapa Māori evaluation centers *Kia tūpato* as a central guide to decolonizing evaluation, defined by "being politically astute, culturally safe, and reflective about insider/outsider status" (p. 301). This principle informs the present study, with the distinction lying not in the principle itself but in its application within a blended CRIE self-evaluation. In this study, *Kia tūpato* is enacted through reflexive attention to insider and outsider positioning and relational accountability, whereby evaluative criteria are allowed to emerge from the program itself rather than being imposed externally. Accordingly, the application of *Kia tūpato* within a blended CRIE self-evaluation involves embedding Indigenous perspectives throughout the financial literacy program, ensuring that it is designed for participants based on their lived experience and capable of delivering culturally specific solutions to challenges

facing Indigenous communities in the American Southwest.

This paper focuses solely on a CRIE self-evaluation of the program's design and curricular implementation rather than participant outcomes, which will be examined in future evaluations. We begin by outlining the classes offered in the program, along with their purpose and rationale. We then describe the blended CRIE evaluation applied to the program. Finally, we identify future steps and areas for improving curriculum and outreach.

### **Applying the Blended CRIE Model in a Self-Study**

The blended CRIE model aims to decolonize the evaluation process by moving beyond strictly Western framings and emphasizing Indigenous-centric perspectives such as relationality, balance, and traditional teachings, while creating a framework that integrates both approaches. It is essential to recognize that blending does not merge the two paradigms equally; instead, it adapts and reshapes Western categories through Indigenous knowledge systems, theories, and methodologies, thereby creating a flexible, culturally responsive, Indigenous-centric, and community-driven program evaluation process. The blended CRIE

model emphasizes community-building, the application of traditional teachings to address systemic barriers, the restoration of balance when addressing gaps and fulfilling needs, and the use of visioning to generate strategies for long-term sustainability. Table 1 demonstrates how these domains operate in the context of financial literacy programming synthesized through a blended CRIE model before being applied in practice. Building on the foundation outlined by Bowman and Dodge-Francis (2018) and charting the evolution from Western to Indigenous paradigms into the blended CRIE Model Framework, this self-evaluation adapts four Western domains: (1) capabilities and expertise, (2) limitations, barriers, and obstacles, (3) needs-based assessment and gaps, and (4) action-oriented strategies to reflect culturally responsive and Indigenous-centered outcomes. The final column illustrates how the blended CRIE approach is operationalized in our financial literacy programming self-evaluation, ensuring that the programming is both culturally grounded and responsive to the lived experiences of our participants.

The four domains presented in Table 1 illustrate how the blended CRIE model moves from Western framings to Indigenous paradigms and then into practice.

**Table 1.** The CRIE model as applied to the financial literacy program.

<b>Financial Literacy and the Blended CRIE Model</b>			
<b>Western Paradigm</b>	<b>Indigenous Paradigm</b>	<b>Blended CRIE Model</b>	<b>Financial Literacy Program Application</b>
Capabilities & Expertise	Emphasizes relationships, unity, and community-oriented growth.	<i>First Approach</i>	Participants develop financial self-awareness and practical skills by exploring opportunity cost, goal-setting, budgeting, and banking options. These lessons promote individual empowerment and collective strength through informed financial decision-making.
		Connecting with others, exchanging knowledge and ideals, and reinforcing collective strength.	
Limitations, Barriers, & Obstacles	Drawing on culturally-specific, traditional knowledge to navigate challenges.	<i>Second Approach</i>	Addressing systemic financial barriers, including limited banking access and predatory lending. By exploring these challenges, participants engage in culturally responsive learning that promotes informed, community-centered financial choices.
		Applying traditional teaching and culturally specific solutions.	
Needs-Based Assessment & Gaps	Restoring harmony and balance when addressing specific needs.	<i>Third Approach</i>	Promoting trust and balance by addressing gaps in financial knowledge and navigating financial institutions, through open dialogue and engagement. Topics like credit, scams, and support programs help participants develop strategies for long-term stability and homeownership.
		Responding to needs by collaboratively solving issues to rebuild/restore balance.	
Action-oriented strategies	"Visioning and path-finding." (p. 23)	<i>Fourth Approach</i>	Supporting long-term financial stability through guidance on credit improvement, homeownership, and fraud prevention. Learner-centered approaches, community knowledge, and support programs help participants build sustainable financial futures. Post-workshop consultations with participants promote ongoing reflexivity and program refinement.
		Elder guidance, lived experience, collective knowledge to inform evidence-based practice to help address ongoing issues and refine programming.	

Table adapted from Bowman and Dodge-Francis (2018, p. 23).

**Capabilities and Expertise**

Western financial literacy approaches emphasize measurable skills and expertise shaped by socialization and conventional financial literacy training, while Indigenous

paradigms emphasize unity, collective strength, and the exchange of knowledge to empower informed financial choices. The blended CRIE model combines these by treating financial self-awareness and practical skills as both tools of individual

empowerment and contributions to collective resilience.

### ***Limitations, Barriers, and Obstacles***

Western financial literacy approaches often focus on deficits, whereas Indigenous paradigms apply traditional teachings and shared values to navigate known challenges. The blended CRIE model reframes barriers such as limited banking access and predatory lending to explore the root cause of the challenges and promote culturally responsive learning that centers on informed, community-based financial choices.

### ***Needs-based Assessment and Gaps***

Western frameworks treat gaps and needs as shortcomings, while Indigenous paradigms seek to restore harmony and balance. The blended CRIE model incorporates both approaches by addressing gaps through trust-building, dialogue, and co-developed strategies that foster stability, financial security, and eventual homeownership.

### ***Action-Oriented Strategies***

Western financial literacy paradigms emphasize structured planning, whereas Indigenous paradigms foreground visioning and pathfinding. The blended CRIE model brings these approaches together by fostering long-term stability through evidence-based practices

combined with community knowledge, ensuring that strategies such as credit improvement, homeownership, and fraud prevention remain both culturally grounded and sustainable. In addition, it guides the self-evaluation process by advancing and refining methods for developing culturally responsive pedagogical practices and curriculum design.

By articulating the program through these four domains, this evaluation provides a transparent framework that Indigenous communities can adapt when creating or refining financial literacy programming. The side-by-side presentation of Western paradigms and Indigenous paradigms in the blended CRIE model illustrates where conventional approaches fall short and how culturally grounded knowledge redirects programming toward community priorities. The following sections examine the domains of the blended CRIE model as presented to participants over four successive classes.

### **First Approach: Collective Experience and Strength**

In the first class, residents are introduced to the concept of opportunity cost in financial decision-making through an approach that emphasizes the distinction between goals and dreams. Opportunity cost is framed as a central decision-making process: all decisions carry potential

opportunities, but these are limited by the costs associated with other choices that could be made. Participants are encouraged to adopt a new way of framing financial decisions. For instance, many participants raised on reservations have had limited opportunities to navigate the complexities of personal finance. In some cases, basic services such as housing, utilities, and food are provided, while employment opportunities are limited. This class establishes an understanding of action and reaction in relation to the costs associated with various opportunities.

Establishing a foundation for long-term dream-setting, alongside the development of realistic, achievable goals, may then result in long-term financial stability. This foundational approach is especially critical for individuals with limited experience navigating financial practices associated with off-reserve living, who have been incarcerated for extended periods, and/or are committed to never returning to a carceral setting.

Most importantly, participants are equipped with an essential understanding of financial basics, emphasizing the role of decision-making as a form of empowerment, and provided with the tools to make intentional, self-sustaining choices leading to actionable, meaningful outcomes.

After setting a foundation and distinguishing between goals and dreams, we introduce participants to budgeting decisions framed around several hypothetical scenarios. The first, and most prevalent issue identified by the community liaison, involves the amount of money saved each time an individual cooks a meal at home instead of ordering out or eating at a restaurant. Opportunity cost is layered into this discussion, demonstrating that avoiding food delivery services or restaurants does not equate to spending nothing on food; it means spending less by preparing meals at home. Each participant, having spent time in carceral settings including the re-entry facility, is placed in a situation where meals are provided. Moreover, many of the participants who have been raised on reservations with limited access to restaurants and food delivery services are met with an overabundance of enticing food options.

Many participants spend significant amounts on dining each week, including some who order meals multiple times a day. Our budgeting example focuses on calculating savings associated with each meal consumed at home after leaving the facility and projecting those savings over a week, month, and year. We demonstrate that budgeting does not mean that participants must completely abstain from dining out rather, they begin to

comprehend opportunity cost and the long-term financial gains that result from incremental, consistent changes in daily or weekly habits.

### **Second Approach: Barriers, Obstacles, and Culturally-Specific Solutions**

Many of our residents, particularly Indigenous participants, are unbanked and have no prior relationship with the banking system. This reality is largely due to the complete lack of banking infrastructure on tribal lands in Arizona. Across the entire state, there are no bank branches, no credit unions, and only five Loan Funds located on tribal lands. Addressing this barrier and lack of access to financial institutions, we guide participants through the distinctions between banks and credit unions, the inner functions of checking and savings accounts, the cost savings associated with banking versus using check-cashing services, and the risks associated with cash-only wealth. This introduction to banking builds foundational knowledge and familiarizes participants with processes related to navigating complex financial institutions. This also establishes trust in financial systems while acknowledging the structural barriers that have historically excluded Indigenous communities from equitable access (Federal Reserve Bank of Minneapolis,

2024). Participants are then provided with the necessary basics to understand the role of banking, emphasizing the importance of establishing a relationship with a financial institution to safeguard money, access future loans, and build credit, to address another barrier facing Indigenous populations (FDIC, 2023).

### **Third Approach: Collaboratively Responding to Needs and Addressing Gaps**

While existing research highlights the benefits of financial education, particularly in improving social mobility and career readiness, generalized classes rarely consider the needs or lived experiences of formerly incarcerated adults from diverse backgrounds. As Chin and Dandurand (2018) note, many incarcerated individuals experience significant constraints in essential life skills, including financial planning. This program bridges gaps by equipping participants with relevant financial knowledge and culturally responsive strategies to promote long-term stability.

Highlighting growth, development, and Indigenous contributions to both the program's creation and evaluation, restores elements of balance and traditional ways of being. The re-entry liaison person consistently shares knowledge and

experiences, actively contributes to conversations, and takes a direct role in program development. They attend every class, frequently engage with participants, address culturally specific needs, provide insight on the lived experiences of the participants, and share essential Indigenous perspectives.

Indigenous individuals hold significantly less wealth than the average American, with the median Native American possessing less than 9% of the wealth of the median American in the same age cohort. Moreover, Indigenous individuals are far more likely to have a negative net worth, reflecting a financial position in which total liabilities outweigh total assets. For instance, 25% of Native Americans report negative wealth, compared to just 10% of Americans overall (Zagorsky, 2006, p. 140). As such, we focus on savings and outline how participants can avoid debt to meet essential needs such as housing, food, and utilities. Participants then learn about interest rates associated with diverse borrowing and saving practices. This includes demonstrating substantial differences in debt accrued from car or home loans compared to credit cards or payday loans. Participants then learn about interest rates linked to savings and investment, expected returns from the a) safest options, like high-yield savings accounts, to b) relatively safe investments

like housing, balanced stock portfolios, and bonds, and finally to c) the riskiest assets, including cryptocurrency and single stock purchases. Because Indigenous individuals have significantly lower access to financial institutions on reservations, they are more likely to face higher interest rates when borrowing and have limited access to credit. Developing relationships with banks or credit unions is a key strategy for reducing reliance on predatory or overly burdensome debt instruments.

Many participants raised on reservations grow up in households without rent and utility bills. Thus, it is imperative to also evaluate the role of housing, specifically comparing renting to homeownership. Transitioning to an urban setting, where job opportunities are more abundant and wages are typically higher, monthly housing costs can impose a significant burden on many outgoing participants, particularly for those without prior experience budgeting for rent and utilities. Following our initial budgeting exercise on cooking at home versus eating out, we introduce a second exercise based on earning minimum wage in a mid-sized city in Arizona. Participants are tasked with budgeting for rent and utilities using their after-tax income. They then visualize the amount of disposable income remaining under various living scenarios, including living alone, with a roommate, with family,

or in a more rural setting with lower housing costs, but higher transportation expenses. These additional expenses could include commuting to work, and costs associated with vehicle maintenance, ongoing car payments, fuel expenses, and insurance costs.

#### **Fourth Approach: Collective Experience to Strengthen Evidence-Based Programming**

The possibilities not yet realized in the programming emerge from the final evaluation approach. This approach is based on the principle of visioning with the objective of empowerment (Bowman & Dodge-Francis, 2018). We remain cognizant that individuals involved in the criminal justice system tend to have lower incomes and higher levels of debt compared to those with no carceral history. Incarceration further deteriorates wealth and depletes net financial resources reducing opportunities for prosperity (Harper et al., 2021). Community leaders have guided our programming and improved learning objectives to help provide additional opportunities supporting upward mobility of our participants. These learning objectives include reflections, knowledge sharing, and community-oriented discussions rooted in co-development (Bowman & Dodge-Francis,

2018). A central component of this evaluation is the understanding that:

to broaden and strengthen these new tenets within evaluation, the first step involves continued dialogue and understanding that “we don’t know all” and “need to listen more, talk less” (that is, be the catalyst to dialogue not the inquisition) (Bowman & Dodge-Francis, 2018; p. 27).

This perspective respects the value of Indigenous voices, authors, academics, practitioners, and, most importantly, participants themselves.

We aim to continue co-developing the curriculum in partnership with Indigenous participants and communities from other regions to broaden perspectives and deepen the impact of future programming. Currently, this process involves collaboration with the lead liaison and Indigenous academics, as well as roundtable discussions held after workshops. Looking ahead, we plan to train additional frontline practitioners, including re-entry workers, case managers, and cultural liaisons, on culturally responsive teaching practices.

Our next steps also include developing digital learning modules to offer asynchronous, online programming for geographically isolated or newly engaged

Indigenous partners, thereby expanding access. These efforts are intended to extend the program's reach to communities with high rates of unbanked Indigenous populations. We recognize opportunities for growth, including expanding our analysis to evaluate shifts in financial behaviour. Nevertheless, limitations of this self-evaluation include the absence of systematically collected outcome data to assess the effectiveness of the program for participants.

### **Discussion & Conclusion**

Bowman and Dodge-Francis (2018) emphasize that CRIE must account for Indigenous sovereignty and legal status, not only for elements of cultural inclusion. Autonomy and self-determination are central to evaluating programs aimed at improving the well-being of Indigenous peoples. A generalized CRE approach alone would not provide the depth or holistic perspective necessary to fully capture the complexity of this financial literacy program.

This paper highlights the program's contributions to the broader field of culturally responsive financial literacy and CRIE, particularly for racialized post-carceral populations. It critiques conventional Western models of financial

education and offers an alternative approach grounded in decolonial evaluation methodology, centered on sovereignty, based in empowerment and self-determination, rooted in community collaboration, and guided by culturally relevant Indigenous traditions and philosophies.

The design of this program is also based on and reinforces findings of prior research, demonstrating that culturally specific programming is associated with enhanced engagement, reduced recidivism, and fosters self-determination (Shepherd et al., 2017; Gutierrez et al., 2018). By applying CRIE in a re-entry financial literacy context, this self-study extends evidence on culturally responsive program design into a domain that remains underexamined in mainstream policy, program design, and evaluation. This paper further situates the program within broader scholarship, positions financial literacy as a social determinant of health and well-being (Harper et al., 2021; FDIC, 2023), and emphasizes the role of culturally responsive evaluation in addressing systemic inequities.

For policy and programming, this self-evaluation underscores the need to invest in culturally responsive financial literacy initiatives within correctional and re-entry settings. Incorporating CRIE into program

evaluation provides a framework to meet evidence-based accountability requirements while remaining aligned with Indigenous sovereignty and community-centered priorities. Practitioners can draw upon the blended model as a roadmap to embed traditional teachings, relational accountability, and visioning into curriculum, with future phases of evaluation focused on assessing engagement, learning outcomes, and longer-term impacts, including objectives related to engagement, recidivism reduction, and self-determination. Ultimately, situating financial literacy within a CRIE framework informs national strategies to reduce financial exclusion, strengthen re-entry support systems, and advance Indigenous economic self-determination.

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**Appendix 1 Financial literacy course content structure**

Class	Topics Covered
Goals & Dreams	<ul style="list-style-type: none"> <li>• Introduction to opportunity cost.</li> <li>• Diminishing marginal returns.</li> <li>• Delineation between goals and dreams.</li> <li>• Defining goals as objectives that can be set once financial control is established.</li> </ul>
Budgeting & Banking	<ul style="list-style-type: none"> <li>• Introduction to establishing a budget.</li> <li>• Small budgeting choices and financial well-being.</li> <li>• Credit unions vs. banks.</li> <li>• Accrued wealth and banking.</li> <li>• The opportunity cost associated with remaining unbanked.</li> </ul>
Interest, Savings, & Debt	<ul style="list-style-type: none"> <li>• Introduction to interest rates in savings and debt.</li> <li>• Compound interest, investments, high-yield savings, housing, and stocks.</li> <li>• Borrowing: auto loans, home loans, credit cards, and payday loans.</li> </ul>
Future Stability & and Long-Term Success	<ul style="list-style-type: none"> <li>• Introduction to credit scores.</li> <li>• Borrowing costs and examples of auto purchases based on various credit scores.</li> <li>• Programs for purchasing homes or vehicles with limited initial resources.</li> <li>• Down-payment assistance programs in Arizona and the United States.</li> <li>• Achieving eventual home ownership through budgeting, saving, and improving credit.</li> <li>• Avoiding financial scams.</li> </ul>

## About the Authors

**Catherine BearEnemy (Navajo Nation)** is a Community Resource Liaison for Working Alternatives, Inc. (WAI), where she supports Native American and other justice-involved individuals as they re-enter their communities following federal incarceration. Catherine has dedicated the past four years to re-entry work rooted in cultural connection and community empowerment. She is the founder of the Mother Buffalo Re-entry Group and organizes an annual Tribal Re-entry Summit, as well as Second Chance Hiring Events that connect returning citizens with employment opportunities. Catherine played a foundational role in launching the financial literacy courses described in this article. She studied at Brigham Young University and Haskell Indian Nations University, and her work is deeply informed by her passion for storytelling and Navajo mythology.

**Dr Tristan Nighswander**, Assistant Teaching Professor in the Department of Economics, Finance, and Accounting at Northern Arizona University, led the instruction of the Financial Literacy Program.

**Dr Ibrahim Berrada**, Assistant Teaching Professor in the Department of Sociology at Northern Arizona University, advanced the Culturally Responsive Indigenous Evaluation of the Financial Literacy Program and applied its insights to culturally grounded instructional strategies.