The story begins with shape-shifters, four birds - Eagle, Raven, Hawk, and Owl - perched on telephone lines on the outskirts of the Native community. They are spiritual helpers to a group of teens - Shining Star, Theresa, Ranger, and Jay. These young teens learn financial resources as they embark on many adventures, and encounter intrigue in the process!

_A Loan or Not a Loan?_ reveals the consequences of borrowing money from the wrong people, repaying loans, and the importance of community involvement in the local economy. Examples of characters from the past demonstrate how to thrive in the present.

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**EAGLE**  
Eagle is an ancient spirit: all knowing, all seeing. As a human, he transforms into a strong leader who guides others through their journeys. He wears a medicine bag.

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**OWL**  
Owl is a wise one, and beyond. As a human, she conveys wisdom to others about their life situations. Owl always carries her fringed purse.

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**RAVEN**  
Raven is the one who brings balance; all-encompassing of all the attributes of life. In human form, she evokes reasonable consideration of all facts. Raven wears a turquoise ring.

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**HAWK**  
Hawk is a hunter and a messenger, a patient observer with a quirky sense of humor. In human form, he is always physically fit and active. He constantly wears his beak and bone choker.
SOMEWHERE IN AMERICA, A SMALL Reservation IS WATCHED BY A GROUP OF SHAPE-SHIFTING SPIRITS.

JAY STANDS OUTSIDE HIS HOME HOLDING LITTLE JOEY TIGHTLY BY THE COLLAR. LITTLE JOEY, CLUTCHING A CRUMPLED FIVE DOLLAR BILL IN HIS HAND, TREMBLES.

NO, THIS IS IT, NOW LET ME GO.

YOU HAVE ANYMORE?

I NEED A $100.00. YOU BETTER GET IT OR I'LL REALLY HURT YOU. YOU TELL ANYONE, AND YOU KNOW WHAT WILL HAPPEN.

YES, I CAN MAKE IT TONIGHT.

I THINK IT'LL BE A GOOD THING TO GATHER AS A COMMUNITY AND HELP PLAN. OK, SEE YA THEN.

YOU HUNGRY, SON?

TONIGHT WAS A CLOSE CALL. I HATE TO THINK WHAT BRUNO AND BIG JAKE WILL DO IF I DON'T COME UP WITH THE $100 BUCKS. THEY'LL DO MORE THAN BEAT ME UP AGAIN.

NO, JUST TIRED.

MAN, JAY, WHAT WERE YOU THINKING? TAKING MONEY FROM BRUNO AND HIS SCUM BAG GANG?

THEY WOULD HAVE CUT YOU TO PIECES AND THROWN YOU IN THE RIVER AND NO ONE WOULD HAVE EVER FOUND YOU!

DON'T WORRY, I'LL GET THE MONEY TO THEM. I HAVE MY WAYS.

RIGHT! HOW? BEATING UP AND TAKING MONEY FROM GRADE SCHOOL KIDS? THEY DON'T HAVE $100. DARN JAY, YOU ONLY BORROWED $25.

RING

I'LL BE OK, I'VE BEEN WORKING OUT AT THE REC CENTER. I'LL TAKE THEM ON IF I HAVE TO.

WELL, YOU SHOULD BE SAFE IF YOU COME TO THE MEETING WITH US.

I'LL THINK ABOUT IT.
Raven watches bear meet with the bank’s loan officer. We need to meet with our adults and young people and let them know how to use modern resources like the bank and the internet to help them.

We will be good. Our community garden needs a little fertilizer.

Back to the business, people are struggling with starting businesses. It is time for us to come together as a community to brainstorm about starting these businesses. Lots of people have great ideas, but most of them are getting stuck on some of the steps, or the start-up funding.

That will be good. Our community garden needs a little fertilizer.

Yes, I would agree. Though I don’t know much about the internet part, we’ll put something in the paper, and post flyers at the schools and post office.

Word-of-mouth, too. Tell everyone you know. We call that the moccasin hot line.

Bear is calling another meeting for the community later tonight. I bet those gangsters show up looking for Jay.

We’ll be watching.

Back to the business, they are struggling with starting businesses and merging their commerce with the modern systems.

This reminds me of when settlers were first moving into this area. Our people had to learn new ways to survive.

Don’t forget there were new opportunities created, too.

So how did our people deal with the changes back then? Come see for yourself.

I’m going to take these to the fort and see what they’ll give me for them. I know they’ve never seen these cards anywhere.

There are more and more settlers coming to this area. They are disrupting our hunting and fishing.

And what on earth would they want them for?

We need to do something. Many of us have traded with them at the fort. We should gather our resources and continue our trade with them for one thing.

Yes, and some of them want us to cook for them and clean.

And what on earth would they want them for?

Many of us are past on our feet and on our ponies. A man I met at the fort gave us some of those coins to take a piece of paper to another camp. We are like messengers.

My family has been working on sheaths for their knives. The white men like what we do.

Those coins can be used to buy goods your family needs from the fort.

If we put our goods together and do more trade, it may help our people learn their ways. We must understand their business ways, and their strange paper and coins.

With an understanding of the need to adapt, the spirits return.
The town meeting time draws near as Shining Star and Ranger arrive.

Thank you for coming out tonight.

As you know, it's been some time since we all agreed that our town needs more native-owned businesses. Tonight I want us to really consider what we want to do and start taking action.

Can we see a show of hands? If you are seriously considering starting your own business?

Wow, that's a lot of potential businesses!

Do you mind standing up and telling us what you want to do, Ranger?

I want to help people build their websites, and do graphic design work.
I LIKE WORKING WITH LEATHER, BUT I'M NOT UP FOR RUNNING A SHOP. RUNNING A BUSINESS IS HARD.

THERE ARE SO MANY OPTIONS FOR SELLING GOODS AND SERVICES ON THE INTERNET - LIKE EBAY, AMAZON, ETSY - OR YOUR OWN E-COMMERCE WEBSITE. I CAN HELP YOU WITH THAT.

OTHERS STAND ONE BY ONE, SHARING THAT THEY'D LIKE TO OPEN BUSINESSES IN TOWN: AN AUTO-BODY SHOP, A BED-AND-BREAKFAST, A HEALTH FOOD STORE, A RECORDING STUDIO, A CATERING COMPANY...

THE ROOM IS BUZZING WITH EXCITEMENT!

SOME OF US HAVE ALREADY STARTED OUR BUSINESSES, YOU KNOW.

YES TOM, YOU DID GREAT WORK IN MY KITCHEN!

THANKS, BEAR. BUT IT'S LIKE DAVID WAS SAYING. RUNNING A BUSINESS IS HARD.

IT'S NOT LIKE JUST SHOWING UP FOR A REGULAR JOB. I STILL CAN'T AFFORD SOME OF THE TOOLS I NEED TO BE A FULL-SERVICE HANDYMAN. SO I HAVE TO TURN DOWN HALF THE JOBS WHEN PEOPLE CALL, AND THAT'S REALLY BAD FOR BUSINESS.

I'M GLAD YOU BROUGHT THAT UP!

I'D LIKE TO INTRODUCE YOU TO SOMEONE WHO MIGHT BE ABLE TO HELP. MR. JOHN WALKER, WOULD YOU PLEASE COME UP?

HELLO EVERYONE. MY NAME IS JOHN WALKER, AND I'M IN CHARGE OF BUSINESS LOANS FOR THE BANK DOWNTOWN.

DO YOU KNOW ANYTHING ABOUT LOANS?

Dude, you have a loan for your car. It's the same thing. You borrow a lump of money then you pay it back plus interest, on a schedule.

BUT IF YOU DON'T PAY, THERE'S NO CAR FOR THEM TO TAKE.

SO THEY MAY NEED COLLATERAL, OR ELSE, THEY WRECK YOUR CREDIT SCORE.

OH, RIIIGHT... CREDIT SCORE.

YEAH, REMEMBER THAT?

HAVE YOU SEEN JAY?

NO, I CALLED HIM, AND HE SAID HE MIGHT SHOW UP.
Are you going to give them all money?

Well, that's direct, but I'll bet it's what everyone wants to know.

First of all, it's not my money, it's the bank's, and the bank's money is deposited by hardworking people like you, so we loan it very carefully - only if you qualify.

Yes - we'll need your Social Security number to check your credit score. We'll consider that, plus how much income you have, how much debt and expenses you already have, and of course how much you want to borrow. I've brought some applications here today. If you might be interested in a loan, who'd like one?

I'm not sure if I'm interested, of course I'd like to have some money to invest in tools, but what if I borrow too much and can't pay it back? The last thing I need is another bill.

I think what Mr. Walker is saying is that they will help you figure out how much you can afford to borrow.

Yes, the main concern of the bank is that you can comfortably repay your loan on time. So we'll look at your household cash flow to determine your repayment capacity, in addition to your credit history of course, to see if we can make a loan that you can use for business capital, and you may need collateral to secure the loan.

Wait, what was that C-word you just said?

I know as Indian people, we have been learning about how to adjust and live in a new way of life for a few hundred years, some of us in this room have experienced the loan process, and some have not. There are many new terms used, but they are old ideas.
One late evening, he gained on the buck. He took careful aim with his arrow.

In that moment a squirrel ran across the rocks, startling the buck and the buck ran like the wind and jumped up over the ridge.

Chasing Buffalo sat for a minute and thought about what had just happened.

Then he gathered his bow and headed out toward the direction of the buck over the ridge.

Quietly he approached as he came to an open field.

To his amazement, there grazing was a whole herd of deer!

Quickly, he took aim and hit one through the neck. It fell. He then quickly took aim and killed another. He knew he could only carry so much, and two was plenty.
ABOUT THAT TIME, HE COULDN'T HEAR A LOUD SCREAM. HE PEERED UP ON THE ROCKS, AND A GIANT MOUNTAIN LION STOOD READY TO POUNCE. MY FATHER STOOD STILL AND WATCHED AND WAITED. CHASING BUFFALO KNEW THIS MOUNTAIN LION WANTED HIS KILL.

THEY BOTH STARED. MY FATHER WITH KNIFE IN HAND, HIS HEART POUNDING, WAS READY TO FIGHT FOR HIS HUNT. AT THAT MOMENT, SOMETHING STRANGE HAPPENED.

THE MOUNTAIN LION TURNED AND WALKED AWAY. MY FATHER WAS STUNNELED, BUT KNEW THAT HE MUST HAVE BEEN Distracted BY SOMETHING. HE DIDN'T THINK TOO MUCH ABOUT IT.

HE HURRIEDLY CLEANED HIS KILL AND PACKED IT ON HIS HORSE AND PULLEY. WHEN HE RETURNED TO HIS CAMP MANY DAYS LATER, HE WAS PRESENTED WITH TWO EAGLE FEATHERS FOR HIS COURAGE AND SKILL IN BRINGING FOOD FOR OUR BAND. IT WAS SAID THAT IT WAS THE GREAT MYSTERY-GOD THAT SCARED THE MOUNTAIN LION.

HIS REPUTATION WAS BUILT OVER YEARS OF HONORABLE BEHAVIOR, AND ANYONE WOULD HAVE LOANED HIM ANYTHING THEY HAD. HIS REPUTATION WAS LIKE HIS CREDIT HISTORY, AND THE FEATHERS HE EARNED WERE LIKE HIS CREDIT SCORE - A QUICK WAY FOR PEOPLE TO SEE EVIDENCE OF HIS CHARACTER.

CAPACITY TO REPAY, SIMPLY MEANS YOUR ABILITY TO MAKE PAYMENTS, EVEN IF YOU TRULY WANT TO HONOR YOUR WORD, CAN YOU WITH YOUR CURRENT INCOME AND EXPENSES?

MY GRANDMOTHER WORKED FOR A WHITE WOMAN WHO HAD A BIG HOME. MY GRANDMOTHER'S NAME WAS GENTLE WIND, BUT HER ENGLISH NAME GIVEN TO HER WAS LUCILLE. SHE HAD BEEN WORKING FOR AN ANGLO LADY NAMED BESS. BESS HAD MOVED FROM THE EAST SOMEWHERE AND HER HUSBAND OWNED THE NEW BANK THAT HAD BEEN BUILT IN THIS SMALL TOWN.

SHE APPROACHED BESS AND ASKED HER FOR AN ADVANCE. BESS KNEW THAT SHE MUST NEED THIS MONEY IF SHE ASKED, AS GENTLE WIND NEVER HAD ASKED BEFORE.

GENTLE WIND WAS VERY QUIET. ALWAYS DID HER WORK WELL AND NEVER MISSED WORK. BESS LIKED HER. ONE DAY, GENTLE WIND'S BROTHER HAD AN EMERGENCY SITUATION. HE HAD NOT ADJUSTED WELL TO THE CHANGE ON THE RESERVATIONS, AND DRANK THE HOT DRINK CALLED FIRE WATER, WHICH CAUSED HIM TO CHANGE AND BECOME MEAN. THE NIGHT BEFORE, HE HAD ENDED UP IN JAIL. FOR FIGHTING, AND GENTLE WIND WANTED TO GET HIM OUT OF JAIL.

BESS KNEW GENTLE WIND HAD A STEADY INCOME THAT WAS MORE THAN HER MONTHLY EXPENSES, SO SHE HAD THE CAPACITY TO REPAY HER DEBT.

SHE LENT THE MONEY TO GENTLE WIND, AND GENTLE WIND WAS ABLE TO HELP HER BROTHER GET OUT OF JAIL. THIS STORY HAS A HAPPY ENDING: HER BROTHER WAS NEVER PUT IN JAIL AGAIN!
COLLATERAL IS SOMETHING OF VALUE THAT YOU GIVE YOUR LENDER TO HOLD AS A GUARANTEE THAT YOU WILL PAY THEM BACK. MY FATHER TOLD ME ABOUT MY GREAT GRANDFATHER, CHASING HAWK.

ONE TIME WHEN HUNTING AND FISHING WERE SCARCE, HE HAD TO BUY FOOD AT THE TRADING POST. SINCE HE HAD NO COINS AND NO FURS AT THAT TIME, HE LEFT HIS FINEST PONY AS COLLATERAL.

HE HAD TO LEAVE SOMETHING OF VALUE TO GUARANTEE THAT HE WOULD COME BACK AND PAY THEM FOR THE FOOD.

THEN, AS SOON AS HE HAD SUCCESS IN HUNTING AGAIN, HE WENT RIGHT BACK AND PAID FOR THE FOOD - THE LOAN THEY HAD GIVEN HIM WHEN HE NEEDED IT, AND HE COLLECTED HIS PONY.

CAPITAL MEANS THE RESOURCES OR MONEY YOU INVEST AT THE START SO THAT IT CAN GROW. START-UP CAPITAL IS OFTEN CALLED SEED MONEY. THE SEEDS YOU PLANT IN A NEW GARDEN ARE YOUR CAPITAL.

HOW YOU CARE FOR THAT GARDEN DETERMINES HOW MUCH YOUR CAPITAL WILL GROW. JUST AS A NEW GARDEN TAKES A LOT OF DAILY WORK, SO DOES A NEW BUSINESS.

OUR ANCESTORS HAVE SURVIVED MANY YEARS OF HARDSHIPS. STILL THERE ARE OPPORTUNITIES FOR US TO GROW AND PROSPER LIKE OUR ANCESTORS, BUT IN DIFFERENT AND NEW WAYS. WE NOW LIVE IN A TIME OF BANKS, AND MUCH COMMERCE. WE CAN BECOME STRONG AGAIN IF WE USE THE TOOLS THAT WE HAVE BEEN GIVEN TONIGHT.

THANK YOU ALL FOR COMING. TAKE THESE APPLICATIONS HOME WITH YOU, AND CONTACT MR. WALKER IF YOU ARE INTERESTED IN APPLYING FOR A BUSINESS LOAN.

DON'T BE SHY TO CALL ME, FOLKS. I'M AVAILABLE TO ANSWER ANY QUESTIONS.

I'VE NEVER EXPERIENCED ANYTHING LIKE THIS BEFORE. THE VALUES AND TALENTS OF THIS COMMUNITY ARE OUTSTANDING. I WILL DO WHAT I CAN TO HELP ANYONE HERE WHO IS TRYING TO GET A LOAN FOR A BUSINESS.

WHAT ARE YOU DOING HERE? WE THOUGHT YOU WERE IN HIDING!

I WAS, BUT THOUGHT I WOULD BE SAFE WITH YOU GUYS!

THE GANG MEMBERS SEE JAY AND JUMP OUT OF THEIR CAR. THE FOUR TEENS SCATTER.

WHERE'S YOUR BUDDY?

WE HAVEN'T SEEN HIM ALL NIGHT.
Jay and Ranger hide behind an abandoned warehouse.

What now?

You can't hide from us, and you've got nowhere to go.

Pay up or die!

Jay! Do you have a death wish? Or better yet, do you have the money?

No, I thought I could talk to them, and you said I would be safe with you guys!

Well, I was wrong! You're nuts!

Hey officer, we were just talking to these guys, no problems.

Yeah, we were just out joyriding, looking for something to do.

Well, that's not the way it looked to us.

You guys are coming with us.

Woo woo woo.

Seems these guys are carrying a lot of goods. They weren't out just for a joy ride tonight.
HOW DID YOU KNOW IT WAS SAFE TO COME BACK?

WE RAN AND CALLED THE POLICE.

WOW, LOOKS LIKE THEY GOT HERE IN TIME.

WE'RE GOING HOME.

JAY, YOU ARE ONE LUCKY DUDE. YOU COULD HAVE GOTTEN US KILLED!

YEAH, I KNOW!

BUT WE'RE ALIVE, AND THIS CALLS FOR A CELEBRATION! LET'S GO TO THE POOL HALL. I FEEL LUCKY.

COME ON GUYS! WE'RE GOOD, RIGHT?

SHINING STAR, CAN YOU GIVE ME A RIDE?

HEY, GIVE THAT BACK!

GIVE ME YOUR MONEY AND I'LL GIVE YOU THE CAP.

HEY, MAN, WHAT'S UP?

WHAT?

I HAVEN'T SEEN YOU TWO AROUND HERE BEFORE.

WHY DON'T YOU PICK ON SOMEONE YOUR OWN SIZE?

I CAN TAKE YOU COME ON, GIVE IT YOUR BEST SHOT.

WHAT DO YOU MEAN?

WE HAVE WATCHED YOU BULLY SMALL KIDS, AND SEEN HOW YOU TAKE THEIR MONEY.

STOP.
Hey man, where are you taking me? I didn't do anything! Your buddies got busted, but I didn't do anything.

You're gonna kill me, aren't you? Over $25.00 please, I'm just a kid!

I don't have any more money! Where are you taking me?

You guys, where's Jay? He's not answering his phone.

I'm wondering if he is okay. No one has heard from him since last night after the gang hoods nearly got to him.

Probably still sleeping after his late night at the pool hall. No telling where he went from there.

Yeah, I know, man. But I wonder if more of those guys came after him?

Well, I don't know if Jay is going to make it here or not but I can't wait any longer. I got my business loan!

I'm so happy for you.

I had already applied before the meeting last night.

I didn't want to say anything until I knew. I got the call this morning!

Maybe someday we can start a business together.

That's awesome, Ranier!

I'm gonna be rich some day, you just watch!

That would be way cool!

But where is Jay?
WHAT DO WE DO WITH HIM?

JAY SOBS SILENTLY, PRAYING THAT HE IS TOO YOUNG TO DIE.

I'M WAITING.

WAITING FOR WHAT?

WE'RE READY NOW.

ARE YOU READY TO TAKE A LITTLE TRIP?

YOU MEAN YOU Aren'T GOING TO KILL ME?

THEY ALL LAUGH, AS EACH OF THE SHAPE-SHIFTERS TAKES HIS OR HER PLACE AROUND JAY.

A BOLT OF LIGHTNING STREAKS ACROSS THE BLUE SKY, AND IN AN INSTANT, THEY ALL DISAPPEAR. JAY IS ABOUT TO LEARN THE LESSON OF HIS LIFE.
Rose Red Elk (Sioux/Assiniboine)

Author of the Empowerment Saga series of stories, Rose is an international performing arts entertainer, also known by her Native American traditional and stage name, Red Feather Woman. An accomplished award winning recording artist, storyteller, singer, songwriter and author from the Fort Peck Reservation in Poplar, Montana, and an enrolled member of the Sioux/Assiniboine Tribes, Rose continues to discover the realms of spiritual awareness through the gift of storytelling, in written, oral and musical forms. Her fiction is themed with traditional values, blended with ancient stories from the past.

www.redfeatherwoman.com

Matthew Barkhausen

Matthew worked with the Native American and woman owned small business Circuit Media as an illustrator for the Empowerment Saga series of stories. His artwork for this and other projects focuses on Native American culture. He has provided artwork to the Rocky Mountain Indian Chamber of Commerce and other Native American organizations. Matthew is of Cherokee and Tuscarora heritage. He has a B.A. in interactive media design from the Art Institute of Colorado.

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Other Circuit Media illustrators who contributed greatly to the project were Jon Hormachea, creative design director; Abby McMillen, illustrator; and Ali Bibbo, graphic designer.

Joseph Arnold

Working as a freelancer for a Denver based company, Joe created the original images of the characters. His artwork reflects his philosophy that dedication and practice are critical aspects of being an artist. After serving five years active duty with the U.S. Army 82nd Airborne and three years with the Colorado National Guard, Joe completed his education in June 2102 at The Art Institute of Colorado with a bachelor’s degree in media arts and animation. He has worked for Disney Online Studios Boulder and 12-6 Studios in Denver.

Original concept by J.P. Barham
Creating the Empowerment Saga

The Empowerment Saga is a series of stories to engage youth 14-18 years of age in developing basic financial skills so they will learn how to build and preserve their own financial wealth. These stories, offered in colorful comic-style graphics, are reservation-based in order to bring "home" to Native youth the message of handling their finances from an early age.

Recognizing the importance of financial knowledge to IIM account holders, the U.S. Department of the Interior, Office of the Special Trustee for American Indians (OST) has been working for years to bring financial skills training to account holders of all ages. OST has partnered with other government agencies, Native community development financial institutions, Native organizations, and others to offer culturally sensitive financial education.

The Empowerment Saga is another opportunity to expand financial skills training in Indian Country by encouraging youth-to-youth and multi-generational discussions about this topic. The stories highlight the value of knowing these financial skills, and illustrate the challenging consequences when this knowledge is not known or used properly.

The characters and stories of the Empowerment Saga series are wholly-owned by the government of the United States and cannot be used without the written consent of the government. For more information regarding financial education opportunities in Indian Country, please contact:

OST's Director of Financial Education
brian_ross@ost.doi.gov

or

Trust Beneficiary Call Center
1-888-678-6836

To contact your Fiduciary Trust Officer please visit:
http://www.doi.gov/ost/fto

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