

PFL Day at the Legislative Building
Eagles Youth Council
(Interview with Brice Wadkins by Dalton Edwards)

- Dalton Tell us a little about your organization and how you've addressed financial education.
- Brice Ok, my name is Brice Watkins, and I'm with the Occaneechi Band of Saponi Nation. I'm the Occaneechi Youth Advisor and also the Economic Development Coordinator. Our tribe looked at our youth...they didn't have a youth group for a while until I came onto the scene, and we were trying to do different things with the youth. So, basically, we developed Project G-7 with the Rural Center and the Indian Economic Initiative. Our tribe was the one they decided to pilot with. We brought the curriculum to the kids... and the kids, and actually the parents as well, have loved the way we did G-7 with the historical aspects of Native Americans, as well as the business and financial side that they need to lead in the world, basically.
- Dalton Could you talk a little about how your group benefited from the PFL grant? How did it enhance your PFL efforts?
- Brice Well, the grant from DPI helped us extend the program. We did all the basics in financial literacy to begin with, and now we're doing the entrepreneurship piece where the kids are learning about businesses and being a small business owner and all of the aspects that go along with that. They're learning everything including getting credit for your business, making sure that your business plan is in order step by step, and actually speaking to small business owners in the community. They have already developed a tee-shirt design, had a contest, and voted for the best design. So, now they are learning to write their business plan and get it out there. We spoke to several of our local banks. Once we get our plan out there they'll (banks) be ready to fund this. So, it's going to be a business enterprise for them.
- Dalton In your opinion, how important is financial education to students?
- Brice Well, not only the students, but some of the parents that we have. The youth are not getting what they need in the school system as far as financial literacy. That is why we decided to do this program. They need to know that whenever they use their ATM card they need to write it down in their check register, or whenever they write a check for anything the money's coming out and not just staying in there, how to organize themselves budget wise, and to make sure that they are saving. In this day and time you need to save as

much as possible. And not only them, but their parents can save for themselves, and also start saving for their kids' education. That's one way to go about it....and not fall into the trap of, "Well, I'm sixteen and I want a car. I'm working, I've got a bank account and I want a car." That's all fine and good, but you know you have to work within the system. Being native it's kind of hard to work within the system. We're circular people and see things from a different perspective. Everything that we do is eventually going to come around again. So, we try to do everything in a positive way, especially with finances.

Dalton Could you talk a little bit about today's event? How do you feel your group has benefited from being here at the General Assembly for Personal Financial Literacy Day?

Brice Well, with the other folks who participated today we've gotten several new contacts for several different things that we may be able to use in the future, such as the NC Bar Association. They want to come out and speak to the kids about the legal aspects of a business. We have strong support from our local legislators. Several of the legislators that we spoke to today have been very excited about this. They were like, "Wow. This needs to be in every community and not just in the Indian communities." They need this across the state. So, hopefully they'll recognize that we're trying to do positive things, and this was a good avenue for us to get out there.

Dalton Brice, thank you for your free time.

Brice Thank you.

Dalton Appreciate it.