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!

**Exploring A New Frontier - Credit** demonstrates the importance of wise credit choices and the dangers of bad choices as the teens encounter threatening loan sharks and their frightening tactics.

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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.

**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.

**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.

**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 bead and bone choker.
SOMEBODY IN AMERICA, A SMALL RESERVATION IS WATCHED BY A GROUP OF SHAPE-SHIFTING SPIRITS.

RANGER WATCHES WITH TERROR AS JAY STANDS BEFORE GANG MEMBERS THAT HE OWES MONEY.

YOU OWE ME MONEY!

YOU SAID YOU WOULD HAVE IT TODAY!

I KNOW BUT, BUT...

COME ON GUYS, GIVE HIM A BREAK!

SHUT UP!

YOU'RE OUT OF TIME

WELL BE COMING FOR YOU TONIGHT!

YOU HAD BETTER PAY UP, IF YOU KNOW WHAT'S GOOD FOR YOU.

JUST GIVE ME MORE TIME!
Here it is, shining star. What do you think?

I think it’s amazing! Can’t you see me in this, Theresa? This is so me!

Well, I think a Range Rover is ‘so me’ that doesn’t mean I can buy it.

This car belonged to my son, but he moved to Florida. He wanted me to keep it for a second car, but I never drive it.

It’s a good car, it should be used by somebody.

Mr. Curly Bear, can I try driving it just downtown and back again?

You know how to drive pretty well?

Oh yes! My dad makes me practice a lot.

I promise I won’t be long. I just need to see how it feels.

Okay, but please do be careful.
COOL SHINING STAR, THIS IS REALLY COOL! I CAN'T BELIEVE YOU ARE GOING TO BUY A CAR.

YEAH, THAT REALLY HELPS ME SAVE, TOO.

I KNOW, RIGHT? I'VE BEEN WORKING FOR MONTHS NOW, AND HARDLY SPENDING ANYTHING I'VE EARNED. I'M SOOOOO GLAD WE OPENED THAT SAVINGS ACCOUNT.

GOTCHA!

YOU IDIOT!

ARE YOU TRYING TO GET YOURSELF KILLED? OH, MY GOD! YOU SCARED ME TO DEATH!

YOU'RE SUCH A JERK, JAY!

OH, COME ON! I WASN'T GOING TO LET YOU HIT ME.

YOU'RE IN SERIOUS!

NO, I'M NOT TRYING TO GET MYSELF KILLED, BUT I DID HAVE A CLOSE ENCOUNTER WITH THE FIST OF THAT CREEP, BIG JAKE.

HE IS A CREEP, BUT WHY IS HE MESSING WITH YOU?

TELL THEM WHAT HAPPENED, I SAW IT ALL.

IT'S NO BIG DEAL, I NEEDED SOME MONEY, SO I BORROWED IT FROM BIG JAKE AND BRUNO.

IT WAS ONLY $25.00, I WANTED TO BUY A COOL WRIST BAND.

BUT WE DIDN'T HIT HIM!

WHAT?

NO, SOMEONE ELSE DID.
THOSE THUGS!
YOU DID WHAT?
YOU IDIOT!
HOLD ON A SEC.

NO!
THOSE GUYS ARE GANG MEMBERS!
THEY'RE CROOKS IN THE BIGGEST WAY!

OH MY GOSH, I'M SORRY.

I'M SORRY.

WE DON'T KNOW WHAT HAPPENED TO HIM!
OKAY, JAY? OKAY?!

THAT'S ALL I NEED TO GET THEM OFF OF MY BACK.

DO YOU GUYS HAVE $100 TO LOAN ME?

I THOUGHT YOU SAID YOU ONLY NEEDED $25.
COME ON, JAY! WHAT IS IT?

I'M NOT LYING TO YOU.
OKAY? I BORROWED $25,
BUT THEY'RE MAKING ME PAY BACK $100,
That's the interest as Big Jake calls it.

HOLY MOLY! FOR REAL?

Dude, you know I've been saving and working my butt off for months and months.

I'M THINKING...

I HAVE TO THINK ABOUT IT.

LET'S GO, THERESA.
WE HAVE TO GET BACK BEFORE MR. CURLY BEAR COMES LOOKING FOR US.

SHINING STAR LOOKS AT JAY, WHO IS SUCH A GOOF OFF.

AWWW, MAN!
STAY OUT OF THE ROAD, DUDE!
YOU GONNA GIVE HIM THE MONEY?
I DON'T KNOW... DO YOU THINK I SHOULD?
I DON'T WANT HIM TO DIE, EITHER.

GIRL, YOU'VE TOLD ME THAT I DO TOO MUCH FOR HIM, AND YOU'RE RIGHT. I'M NOT SURE GIVING HIM MONEY IS GOING TO HELP HIM, BUT THEN AGAIN...

SHINING STAR ARRIVES BACK HOME AT THE SAME TIME BEAR, HER FATHER, COMES BACK FROM THE STORE.

IT'S IN BEAUTIFUL CONDITION, AND IT'S ONLY $2000!

THAT'S WONDERFUL, AND YOU HAVE $2000 SAVED?

NO, I HAVE $1000.

HMMM, SO... WHERE IS THE REST COMING FROM?

I THOUGHT YOU WOULD GIVE IT TO ME!

DAD! I WILL PAY YOU BACK IF I DON'T BUY IT NOW. SOMEONE ELSE WILL GET IT!

DAD! I ALSO HAVE A LOT MORE RESPONSIBILITIES THAN YOU DO.

WELL, YOU WORK YOU MAKE A LOT MORE MONEY THAN ME!

YES, AND I ALSO HAVE A LOT MORE OBLIGATIONS AND RESPONSIBILITIES THAN YOU DO.

WE HAVE TO HAVE GOOD CREDIT TO GET A LOAN, THOUGH!

WHAT CREDIT?

SEEMS OUR GIRL HAS REALLY HAD A REALITY CHECK.
WHAT'S WRONG, MY GIRL?

YOUR MOTHER DID THE SAME THING WHEN SHE WAS UPSET.

WHAT DO YOU MEAN?

WHAT'S THAT?

SHE MADE ME TEA. SO TELL ME ALL ABOUT IT, MY GIRL.

I FOUND A CAR.

BUT I'M NOT SURE IF I WILL BE ABLE TO BUY IT!

YOU KNOW, YOUR DAD ISN'T THE ONLY PLACE YOU CAN GET A LOAN. WE HAVE BANKS NOW TO HELP YOU GET CREDIT TO BUY CARS, HOMES, AND THOSE BIGGER PURCHASES WE MAKE IN LIFE.

Wipe away your tears and we will talk about it, my girl. It will be alright.

WHAT ABOUT LOAN SHARKS?

WHAT DO YOU MEAN?

TODAY WE SAW JAY, AND HE'D GOTTEN BEAT UP. HE BORROWED MONEY FROM THESE GANG MEMBERS.
He only borrowed $25, but now he owes $100! Those guys are loan sharks, right, Grandma?

Well, they beat him up and gave him a little more time to repay.

But I don’t know how he will get the money or what will happen if he doesn’t. Those guys are dangerous.

Yes, my girl, and Jay has no business dealing with that kind of trouble. What happened?

That is one kind of loan you never want to take, even when you think it’s your only option. You never want to deal with people who are crooks. They will loan you the money, but charge very large amounts of interest and late fees.

You will never get it paid off, promise me you won’t ever do anything like that.

Credit is being able to get something before you have paid for it, based on the trust that you will pay in the future.

That sounds simple enough, but Dad said something about I have to have good credit to get a loan. I don’t know what that means.

In the old days, credit was based on person-to-person trust.

So, how do they keep track now?

But now the world is much bigger. We do business with more people. So they had to come up with a way to keep track of how trustworthy a person is when it comes to paying back debts - or credit.

A credit score! They use a math formula to come up with a number that quickly tells people how trustworthy you’ve been in the past about paying your debts. And then they can decide if they want to take that risk with you.

A credit score? I don’t have one - I’m just a kid, but Dad said if I wanted this car, I’d have to get a loan, and to do that I’d have to have good credit.
There was a time when a man or woman’s word was all that was needed to secure credit. And there are stories about that. From the Old Days, there are stories of two-legs, and how they would get themselves into trouble, and the shape-shifters would help when needed.

Grandma tells Shining Star a story of the past about Trapper, Iron Woman, and others who used credit.

I need all you have of the red, white, and blue beads.

What do you have to pay with?

I have been hired by Mrs. Wilson, the white lady, that lives here, you know her?

Hmmm, alright then, you have always paid when you said you would.

Remember, my girl, there was great trading among the tribes at that time.

People would come from all over the land to stop and trade. Trappers, and men with horses and cattle would also come through.
As soon as the store keeper finished helping iron woman, he saw the young hunter. The store keeper walked over to the hunter and told him discreetly that he could no longer do business there.

He had run out of credit because he had not honored his commitments. The hunter protested that he would pay as soon as he could, but the hunting had been scarce that season. The store keeper firmly said he would not extend any more credit until the hunter found some way to pay his debts.

As the young hunter walked out the door, the elder trapper stopped him, and asked him to wait outside. The hunter was puzzled, but did as he was asked.

The store keeper noticed the elder trapper, and was happy to see him. This man had always been honest and brought in what he had promised to bring. The elder trapper told the store keeper that he had many ponies and some fine furs to trade on this day.

He had overheard the store keeper’s remarks to the young hunter, and he asked why the store keeper didn’t trade with him.

The store keeper explained that the young hunter hadn’t paid his bill for too long and was out of credit.

The elder trapper looked at the store keeper with strong, piercing eyes, and instructed him to give the young hunter what he needed. He said he would cover the cost and work it out with the hunter. He cautioned the store keeper not to tell the hunter of this intervention. There was pride involved with this man’s heart, and he didn’t want him to be ashamed.

The store keeper was surprised, but gathered up what the young hunter had asked for, and walked it out to him.

He told him he had changed his mind, and he expected him to come back within a few weeks with something to trade.
THE ELDER TRAPPER WENT OUT TO SPEAK TO THE YOUNG HUNTER WHO WAS WAITING. THE YOUNG MAN WAS NO LONGER AGITATED AND UPSET, BUT NOW SEEMED HUMBLE. THE ELDER TRAPPER APPROACHED HIM.

WHEN YOU DO NOT HONOR YOUR WORD, IT ISN'T A SIGN OF WEAKNESS TO USE THIS TRADING POST. IT IS A SIGN OF WEAKNESS --

THE YOUNG HUNTER NODDED. THEN HANDED THE ELDER TRAPPER A RAPIDLY MENDING RAG.

THE ELDER TRAPPER TOOK THE BAG AND SMILED. HE WATCHED THIS ACT OF KINDNESS AND SMILED. THEN TURNED AND WALKED BACK TO HER CAMP.

TAKE THIS. IT IS GOOD MEDICINE.

THE ELDER TRAPPER WALKED AWAY INTO THE FOREST, TURNED INTO THE EAGLE, AND FLEW AWAY IN A WHIRLWIND.
That is a true story, and that woman was your great grandma. Iron woman. She was an incredible beader, and a woman of honesty and integrity.

Yes, the young hunter was ready to receive help and learn more productive ways.

I remember hearing about her and the stories of Eagle. That was cool what he did for the young hunter.

So, back in those days, people didn't have credit scores. It was their word and reputation that helped them, right?

Yes, and it is still the same today, but now they have electronic records that keep up with that. Unfortunately, it isn't so personal as it once was.

When it was person-to-person, do you think people were more generous?

Yeah, for sure, but you could still run out of credit, even with your neighbors.

If they kept giving you things when you didn't pay, their families could starve!

I wish the eagle would help me get my car!

I wish the eagle could help Jay.

And you're starting fresh, shining star! All you have to do is make a plan and work hard! You don't need the eagle's help like that young hunter did.

I can see that.

The eagle just helped him get back on track. The lesson he gave was even more valuable than the payment he made for him.
I GUESS NOT. I'M STARTING TO SEE HOW THIS ALL WORKS. SO IF I'VE NEVER HAD A LOAN, DO I HAVE PERFECT CREDIT OR BAD CREDIT?

YOU HAVE NO CREDIT HISTORY, AS THEY SAY, SO A LENDER WOULD BE VERY CAUTIOUS WITH YOU.

POSSIBLY BUT, MAYBE, JUST MAYBE, YOUR FATHER CAN HELP BY CO-SIGNING YOUR LOAN TO HELP YOU BUILD YOUR CREDIT.

YOU KNOW, HE USES HIS GOOD CREDIT TO GUARANTEE THAT IF FOR SOME REASON YOU DIDN'T PAY, HE WOULD PAY IT.

THAT'S WHAT CO-SIGNING IS? THAT'S A BIG DEAL — HE'S JUST AS LIABLE AS I AM!

THAT'S RIGHT, SO YOU SEE MY DEAR, YOU CAN UNDERSTAND WHY SOME PEOPLE WILL NOT CO-SIGN, EVEN FOR LOVED ONES.

I GUESS WHEN THE ELDER TRAPPER DID THIS FOR THE HUNTER, HE WAS LIKE A CO-SIGNER, RIGHT?

EXACTLY, BUT WHEN YOU DO GET YOUR FIRST CREDIT — WITH A CO-SIGNER OR NOT — IT IS EXTREMELY IMPORTANT THAT YOU PAY YOUR OBLIGATIONS AS AGREED, SO THAT YOU BUILD CREDIT FOR YOUR FUTURE, RATHER THAN DAMAGING IT RIGHT OUT OF THE GATE.

YOU USE CREDIT ALL THROUGH YOUR LIFE, NOT JUST TO GET LOANS FOR CARS OR A HOUSE, BUT EVEN SOMETIMES TO GET CABLE OR INTERNET, OR A CELL PHONE. I ONCE HAD A CREDIT CHECK WHEN I APPLIED FOR A JOB! THEY WANTED TO MAKE SURE I WAS A TRUSTWORTHY PERSON.

GOOD THING YOU ARE!

WELL, AT THAT TIME, MY CREDIT WASN'T SO GOOD. I DIDN'T GET THAT JOB, BUT I FOUND ANOTHER JOB, AND STARTED PAYING BACK MY DEBTS, AND NOW MY CREDIT'S PRETTY SOLID AGAIN.

COOL, GRANDMA, GOOD JOB WITH THAT!

HI, MY GIRL!

HEY, DAD.
I'm sorry I had to rush out so fast, but I was running late.

It's okay, grandma talked with me about credit.

Yes, credit.

I have here in my hands my credit report from the credit bureau.

Wow, can I see what it looks like?

You can get a free copy once a year.

It says I have a 710, which is good. I bet if we go down to the bank and see about that loan, I can co-sign for you.

Sure! It lists all the different accounts I've had, and if I've paid them on time, late, or not at all.

Really, dad? Really?!

You will have to make your payments on time, young lady.

I understand, dad.

You are growing up, my girl.

If you miss even one payment, it will hurt both of our credit scores.

I'm glad I didn't give Jay any money, or I would have been short.

And...

It's a good thing I didn't tell dad about what happened with Jay and those gang members. He would make things worse.
EAGLE AND HAWK WATCH JAY WALK HOME ALONE.

IT WILL BE DARK SOON.

Screeeech!

YEAH. LET’S SHOW THOSE PUNKS WE MEAN BUSINESS TOO!

THAT’S LITTLE JOEY. HE ALWAYS HAS MONEY.

BUT I TOLD MYSELF I WAS GOING TO STOP TAKING MONEY FROM KIDS. WHAT IF HE TELLS AND EVERYONE FINDS OUT WHAT A JERK I AM? BUT I’M DESPERATE!

I’M TURNING INTO ONE OF THE BAD GUYS. HOW DID I GET THIS WAY?

GIMME YOUR CASH!
As Jay shrugs off the guilt, a chill rushes through his body. He feels an icy breeze against his cheek. Someone is watching.

Be patient. Let's see what the wind will blow in for our friend Jay.

Nightfall will come quickly.
Rose Red Elk (Sioux/Assiniboine)

Author of the Empowerment $aga 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.

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Matthew Barkhausen

Matthew worked with the Native American and woman owned small business Circuit Media as an illustrator for the Empowerment $aga 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 2012 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 $aga

The Empowerment $aga 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 $aga 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 $aga 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

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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