

HO-CHUNK NATION FINANCIAL LITERACY PROGRAM



Education Department Policy

May 2018

I. PURPOSE & BACKGROUND

The Ho-Chunk Nation Financial Literacy Program is designed to comply with 2 HCC § 12, which states, “Effective for, and applicable to, members graduating in the class of 2017, the Tribal member must complete a financial literacy orientation course (or series of courses) as administered by the Department of Education which could include topics that teach basic skills necessary to be an effective consumer in our society, discussing consumer skills, responsibilities and goals, manage personal resources, [and] making informed choices in the marketplace. Topics include buying vs. leasing, product comparison and marketing, budgeting, investment options, and economic concepts relating to being producers, consumers, and citizens.” (p.7)

II. GOALS

The Ho-Chunk Nation Financial Literacy Program will provide an online introduction to financial topics that will better prepare Ho-Chunk enrolled juniors and graduating seniors, and those enrolled members who have not yet received their trust funds for a successful financial future. Through a proactive approach, the Ho-Chunk Nation Financial Literacy Program will work to empower our enrolled members to make knowledgeable choices with their finances as adults.

III. PROGRAM STRUCTURE

The Financial Literacy Program will be delivered in an online 14 tutorial format and will culminate in a 75 question final exam. The final exam will be taken in person, will be voluntarily proctored by a third-party person that is subject to approval by the Ho-Chunk Nation Education Department, and enrolled members will not have access to the test in advance. Enrolled members will need to provide a valid photo identification in order to take the final exam. In order to successfully complete the final exam, the enrolled member must earn a passing score, which is defined as 70% (53 correct responses). Enrolled members may retake the final exam as many times as needed to earn a passing score. Once the enrolled member has successfully completed the final exam, the enrolled member will be sent a certificate of completion via postal mail. An email copy of the certificate of completion will be emailed to the Enrollment Office at enrollmentinfo@ho-chunk.com.

IV. THE HO-CHUNK NATION FINANCIAL LITERACY PROGRAM

The following outlines the details of the Financial Literacy Program. This section should serve as a guide for both Ho-Chunk Nation enrolled members and their parents/legal custodians.

A. Getting Started

1. The Financial Literacy Program tutorials will be delivered in an online format.

- a. The final exam will be delivered in an in-person, proctored format. The final exam can be taken either online or in a paper format.
2. The Financial Literacy Program tutorials may be taken either on a desktop/laptop computer or a hand-held device (e.g. tablet or smartphone)
 - a. For questions regarding connectivity or to determine if your device is compatible, please contact the Education Department as soon as possible at HonorYourFuture@ho-chunk.com.
3. The URL for the Financial Literacy Program is: <https://hcn.financialfitness.center>
4. Enrolled members must know the last four digits of their Ho-Chunk Nation Tribal Identification (TID) number
 - a. Enrolled members who are required to pass the Financial Literacy Program are the only ones who may participate in the program. Family members are encouraged to assist the enrolled member with the online tutorials. Their TIDs will already be uploaded into the program prior to the enrolled member beginning the program.
 - b. Enrolled members who do not know their TID must contact the Ho-Chunk Nation Enrollment Division to acquire it. The Enrollment Division may be reached at (800) 331-7824.
5. Enrolled members will need an email address to create an account in the online Financial Literacy Program.
 - a. Enrolled members may use an existing email address for their account.
 - i. The member may use an email address that they have regular access to and will remember.
 - b. Enrolled members will be prompted to create a password when creating their accounts.
 - i. While the Education Department encourages family learning, enrolled members should not share their password with anyone, e.g. parents, legal custodians, friends, siblings, etc.
6. Once the enrolled member has created an account, they will be prompted to take a Financial Check-Up to determine their financial fitness pre-score.
 - a. This check-up score serves as a benchmark for the enrolled member's beginning knowledge base about financial literacy.
 - b. The Financial Literacy Check-Up will test three (3) aspects of the enrolled members pre-knowledge:
 - i. Aptitude
 - ii. Behavior
 - iii. Confidence
 - c. After the enrolled member completes the Financial Literacy Check-Up and completes the enrollment process by creating a password, they may begin the 14

tutorials for the program at their convenience, taking care to note that the end of the academic year is July 31.

7. It is the enrolled member's responsibility to provide to the Education Department a complete copy of the member's Individualized Education Plan (IEP), 504 plan, or a medical statement as soon as possible, if applicable.
8. It is the enrolled member's responsibility to locate a voluntary proctor as soon as possible after accessing the online program. By locating a voluntary proctor, the enrolled member demonstrates initiative to network with education professionals and in doing so promotes self-advocacy. Self-advocacy is acting or speaking on one's own behalf in order to improve one's quality of life. (See Appendix A).

B. Tutorials

1. The Financial Literacy Program consists of 14 online tutorials. The tutorials include:
 - a. Budgeting
 - b. Credit
 - c. Taxes
 - d. Predatory Lending
 - e. Housing
 - f. Vehicle Acquisition
 - g. Managing Your Money at a Bank or Credit Union
 - h. Lifestyle Planning/Setting Financial Goals
 - i. Insurance and Risk Management
 - j. Retirement
 - k. Investments
 - l. Choosing a Financial Advisor or Planner
 - m. Education and Employment
 - n. Consumer Protection Against Fraud
2. Enrolled members must complete all 14 tutorials in order to proceed to the final exam.
3. The tutorials may be taken at the enrolled member's own pace. Take special note that the academic year ends on July 31 of each year.
4. The Education Department strongly recommends that enrolled members spend at least 15 – 20 hours in the online program.
5. Each tutorial has a pre-test that the enrolled member must complete.
6. Each tutorial offers helpful hints in the Things To Know and To Do sections, activities to complete, as well as provides definitions for underlined words to enhance comprehension. Enrolled members are strongly encouraged to complete these sections.
7. Each tutorial has a post-test that the enrolled member must complete with at least 70% accuracy.
 - a. Enrolled members who do not complete the post-test with at least 70% accuracy will need to retake the post-test until a score of 70% accuracy is attained.

- b. The Department strongly recommends that the enrolled member complete multiple post-tests in all tutorials as the online program will automatically generate different questions.
8. Each tutorial is available in the following formats:
 - a. Audio
 - b. Video
 - c. Written

C. Preparing for the Final Exam

1. When the enrolled member completes the online Financial Literacy Program tutorials, they must send an email to HonorYourFuture@ho-chunk.com, indicating that they are ready to take the final exam.
2. When the Education Department receives the notification that the enrolled member has completed their online tutorials, the Program Administrator will conduct an administrative review of the enrolled member's progress.
3. The Program Administrator will conduct a tutorial administrative review within three business days of email notification from the enrolled member.
4. The results of the administrative review will be sent to the email address the enrolled member has used to access the online program.
5. During the administrative review, the Program Administrator will ensure that the enrolled member has:
 - a. Completed all 14 tutorials;
 - b. Received at least a 70% on multiple tutorial post-tests;
 - c. Spent adequate time on each tutorial;
6. If the enrolled member passes the administrative review:
 - a. The enrolled member may continue to the in-person final exam;
 - b. The enrolled member must contact the Financial Literacy Program Administrator via email to make arrangements to take the in-person final exam;
 - c. Enrolled members with documented disabilities will be asked to provide Individualized Education Plans (IEPs), 504 Plans, and/or medical statements to the Education Department at least 14 calendar days prior to the Financial Literacy Final Exam. These documents should be sent via postal mail or emailed to HonorYourFuture@ho-chunk.com;
 - i. IEPs, 504 Plans, and medical statements will be reviewed by the Ho-chunk Nation Disabilities Director to determine potential accommodations and/or modifications that need to be made in order to promote success on the final exam.
 - d. The timeframe for scheduling the final exam is dependent upon the ability to locate a voluntary proctor within the enrolled member's vicinity. It is the

responsibility of the enrolled member to locate a voluntary proctor for the final exam. (See Appendix A).

7. If the enrolled member does not pass the administrative review:
 - a. The Financial Literacy Program Administrator will provide feedback, strategies, and requirements to help the enrolled member pass the tutorial administrative review process.
 - b. The enrolled member may not proceed to the proctored final exam until all feedback, strategies, and requirements are completed.

D. Taking the Final Exam

1. Once the enrolled member successfully completes the tutorial administrative review, the enrolled member must contact the Financial Literacy Program Administrator to make arrangements to take the proctored final exam via email at HonorYourFuture@ho-chunk.com.
2. The enrolled member must provide a valid photo ID at the time of the final exam. The valid photo ID may include a Ho-Chunk Nation tribal identification card, a driver's license, a state ID card, or a school issued ID card.
 - a. It is the responsibility of the enrolled member to pay for the cost of a copy of their valid photo ID if necessary.
 - b. It is the responsibility of the enrolled member to research this cost prior to exam day.
3. The final exam consists of 75 multiple choice questions. There is only one correct answer for each question.
4. A passing score is 70%, which is 53 correct answers
 - a. No exceptions will be made to the passing score requirement, unless an enrolled member can demonstrate a documented severe disability;
 - b. Enrolled members are required to retake the final exam as many times as needed to earn a passing score;
5. All enrolled members must pass the exam in order to have completed the Financial Literacy Program requirement pursuant to 2 HCC § 12.
6. The final exam will be proctored by a voluntary third-party individual approved by the Ho-Chunk Nation Education Department.
7. An Education Department-approved proctor must meet the following qualifications:
 - a. Not a relative of the student taking the final exam
 - i. A teacher, school counselor, Title VII coordinator, public librarian, member of the Education Board of Directors, an educational mentor, or an educational professional, such as the Executive Director of Education, Financial Literacy Program Administrator, and Education Accountant.
 - ii. Be willing and able to follow the voluntary proctor instructions in Appendix A of this policy

- iii. Be willing and able to complete the voluntary proctor checklist in Appendix B of this policy
8. Whether the enrolled member takes the final exam online or in paper format, the enrolled member must wait three (3) business days for final exam results. The Program Administrator will inform the enrolled member of their final exam results via email. In addition, the Program Administrator will also notify the enrolled member's voluntary proctor of exam results. Notification will be sent to the email address the enrolled member used to sign-in to the online program.
9. If the enrolled member does not pass the final exam with at least a score of 70%, the enrolled member must re-take the final exam.
10. During the final exam all enrolled members must take the final exam free from people, handheld devices, written notes, and personal items, including purses and billfolds. The enrolled member must be in the line of sight of the voluntary proctor at all times during the final exam.

E. Re-Taking the Final Exam

1. Enrolled members must wait 14 calendar days before re-taking the final exam.
2. The Program Administrator will conduct an administrative review on the failed final exam and provide feedback regarding study tips and helpful hints that may include reviewing the videos, completing the activities within the tutorials, completing the Things to Do section, and taking note of the Things to Know sections. If helpful, take special note of the definitions underlined within each tutorial to enhance comprehension of the concepts.
3. During the 14 calendar days, the enrolled member is required to follow the assessment of the administrative review outcome.
4. The enrolled member may utilize the same voluntary proctor for re-taking the final exam.
5. The Financial Literacy Program Administrator may provide tutoring assistance upon request from the enrolled member.

F. Enrolled Members with Documented Disabilities

1. Enrolled members with documented disabilities will be asked to submit a copy of their Individual Education Plan (IEP), a 504 Plan, and/or a medical statement as soon as possible after accessing the online program.
 - a. IEPs, 504 Plans, and/or medical statement must be received by the Education Department at least 14 calendar days prior to the Financial Literacy Final Exam.
 - b. IEPs, 504 Plans, etc. will be reviewed exclusively by the Disabilities Director to determine potential accommodations or modifications that need to be made in order to promote success for all enrolled members.
2. Enrolled members with severe disabilities shall be reviewed on a case-by-case basis by the Nation's Disabilities Director to determine modifications to the program.

G. Incarcerated Enrolled Members

1. Correctional system requirements vary by state with regard to educational assistance they provide on behalf of their population.
2. Incarcerated enrolled members who are required to pass the Financial Literacy program may require educational assistance from his/her Power of Attorney for education or from his/her social worker in order to participate in the online program.
3. The Education Department is committed to assisting enrolled members to be successful in the online program and on the final exam.

H. Accommodations for Taking the Final Exam

1. General Accommodations

- a. All enrolled members will be provided the following general accommodations when taking the final exam. They include:
 - i. Quiet area with a desk/table and a chair
 - ii. Strong Internet connection
 - iii. Adequate lighting
 - iv. No interruptions
 - v. No time limit
 - vi. Voluntary proctor may serve as the reader at the request of the enrolled member

2. Disability Accommodations

- a. In accordance with the enrolled member's IEP, the voluntary proctor may serve as the reader. Exam directions and content may be verbally repeated as necessary.
- b. The voluntary proctor may serve as a scribe at the request of the enrolled member as evidenced by the enrolled member's IEP or 504 Plan. In special education, a scribe is defined as a writer for enrolled member who have fine motor or writing deficits.
- c. The voluntary proctor may rephrase words if requested by the enrolled member in accordance with enrolled member's IEP.
- d. Breaks as required by the enrolled members' IEP or 504 Plan.
- e. Testing over multiple days if required by the enrolled members' IEP or 504 Plan.

I. Certificate of Completion

1. Once an enrolled member has successfully passed the final exam, the Program Administrator will generate a certificate of completion, which is signed by the Executive Director of Education.

2. The original certificate will be emailed to the Enrollment Officer and to the member. The original certificate will be sent first class via postal mail to the member.
3. The enrolled member must comply with the Enrollment Division and Department of Treasury's current policies regarding the disbursement of the student's trust fund. If clarification is needed regarding the disbursement process, the enrolled member must contact the Nation's Enrollment office at 1-800-331-7824.
4. The Education Department will retain a copy of the certificate of completion for their records.

V. THE HO-CHUNK NATION EDUCATION DEPARTMENT

The Education Department is the entity responsible for the administration of the Ho-Chunk Nation Financial Literacy program pursuant to 2 HCC § 12. The Culture & Community Education Division Manager is the primary administrator of the program. The following section outlines the responsibilities of the Education Department for the Financial Literacy Program.

1. The Culture & Community Education Division will:
 - a. Be responsible for determining the budget of the program annually;
 - b. Be responsible for requesting a complete participant list annually from the Nation's Enrollment Office to determine enrolled member base;
 - c. Be responsible for informing the enrolled member base of the financial literacy requirement through mailings, *Hocak Worak* articles, social media websites, and Nation-sponsored gatherings such as General Council;
 - d. Track expenditures incurred as a result of program operations, such as community events, media campaign, marketing items, and printing.
 - i. Expenditures as the result of special or unique circumstances will be paid by the Division pending approval by the Executive Director of Education.
2. The Executive Director will:
 - a. Place the Culture & Community Education Division Manager in charge of the Financial Literacy program as its administrator;
 - b. Act as Financial Literacy program administrator in the absence of the Culture & Community Education Division Manager;
 - c. Provide signature on official certificate of completion for enrolled members;
 - d. Determine what financial expenditures are special and/or unique that will require reimbursement or payment by the Education Department.
3. The Department will use the following procedures to address complaints or concerns from enrolled members and/or parents:
 - a. Enrolled members/parents/legal custodians must submit their complaints in writing;
 - b. The complaint will be reviewed by the Education Department Executive Director;

- c. The Executive Director will respond to the enrolled member/parent/legal custodian concern within 14 calendar days to remedy the issue.
- d. The decision by the Executive Director of Education is final.

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Appendix A

How to Locate a Voluntary Proctor

It is the enrolled member's responsibility to locate a voluntary proctor as soon as possible after accessing the online program. By locating a voluntary proctor, the enrolled member demonstrates initiative to network with education professionals and in doing so promotes self-advocacy. Self-advocacy is acting or speaking on one's own behalf in order to improve one's quality of life.

For the purposes of the Ho-Chunk Nation Financial Literacy program, a voluntary proctor is defined as an education professional who will oversee the final exam to ensure that the enrolled member is the individual taking the in-person final exam.

The voluntary proctor is subject to approval by the Ho-Chunk Nation Education Department.

An Education Department-approved proctor must:

- Not be an immediate or extended family relative of the student taking the final exam;
- Be a teacher, school counselor, Title VII coordinator, public librarian, member of the Education Board of Directors, an educational mentor, or a Ho-Chunk Nation Education Department staff member, such as the Executive Director of Education, Financial Literacy Program Administrator, and Education Accountant;
- Have and use a professional email account associated with the title for communication purposes

In some instances, an enrolled member may incur a cost for utilizing a voluntary proctor within educational institutions and public facilities, such as a university or library. This cost is the responsibility of the enrolled member.

The enrolled member may utilize the same voluntary proctor for re-taking the final exam, if necessary.

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Appendix B

Paper and Online Final Exam

Voluntary Proctor Instructions

In order to serve as a voluntary proctor, the designated individual must have a professional title and an email associated with the title for communication purposes. It is a requirement that voluntary proctors adhere to the process outlined below. This process must be adhered to for paper exams and online final exams.

There are general accommodations that are required to be implemented when proctoring a final exam. They include the following:

- The enrolled member must take the final exam alone and in a setting without interruptions
- The quiet area must have a desk/table and a chair
- The quiet area must have adequate lighting
- The quiet area must have a strong and consistent internet connection
- The final exam does not have a time limit
- The voluntary proctor may serve as a reader during the final exam at the request of the enrolled member

For special needs enrolled members, the following are considered special accommodations that the voluntary proctor may be responsible for:

- In accordance with the enrolled member's IEP, the voluntary proctor may serve as the reader.
- The voluntary proctor may serve as a scribe during the final exam as evidenced by the enrolled member's IEP or 504 Plan.
- The voluntary proctor can utilize rephrasing of any word during the final exam at the request of the enrolled member
- Breaks as required by the enrolled members' IEP or 504 Plan.
- Testing over multiple days if required by the enrolled members' IEP or 504 Plan.

Other requirements include:

- During the final exam all enrolled members must be free from people, handheld devices, written notes, and personal items, including purses and billfolds.
- If a break is necessary, the voluntary proctor will ensure that the enrolled member does not access their personal items listed above.
- The enrolled member must be in the line of sight of the voluntary proctor at all times during the final exam.

Paper Final Exam

- The voluntary proctor shall receive the paper exam via email to a secured email address, print out the exam, delete the email, and empty the trash on the computer.
- The voluntary proctor shall adhere to the Voluntary Proctor checklist for the paper exam (Appendix C) and return the checklist via email to the Program Administrator upon completion of final exam. The checklist includes providing a copy of the enrolled member's valid photo ID and on that copy, the following will be hand-written on the copy:
 - Date of final exam
 - Location of final exam
 - Time the exam began and the time it ended
 - Signature of voluntary proctor along with their professional title
 - Statement that the voluntary proctor is not related to the enrolled member
- Upon completion of the exam by the enrolled member, the voluntary proctor will review the final exam for completeness while the enrolled member is still at the location.
- The voluntary proctor will send the completed final exam to HonorYourfuture@ho-chunk.com as soon as the final exam is complete.
- The voluntary proctor must delete the scanned email and empty the trash on their computer.

See Appendix C Voluntary Proctor checklist for paper final exams.

Online Final Exam

- The Program Administrator will generate an email to the Voluntary Proctor that invites them to serve as the proctor. The email will be from support@financialfitnessgroup.com. The proctor must follow the directions provided in the email.
- The voluntary proctor shall adhere to the Voluntary Proctor checklist (Appendix D of the Financial Literacy Policy) and return the checklist via email to the Program Administrator upon completion of final exam. The checklist includes providing a copy of the enrolled member's valid photo ID and on that copy, the following will be hand-written on the copy:
 - Date of final exam
 - Location of final exam
 - Time the exam began and the time it ended
- The voluntary proctor will input their password in order for the member to begin the online final exam.
- The voluntary proctor will ensure that the enrolled member does not access additional websites during the online final exam.
- Upon completion of the online final exam, the voluntary proctor will enter their password to submit and lock the final exam.

See Appendix D Voluntary Proctor checklist for online final exams.

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Appendix C

Paper Final Exam

Voluntary Proctor Checklist

Receipt of paper exam via email:

- Print out the exam
- Delete the email
- Empty the trash on the computer

Copy valid photo ID on exam day:

On copy, hand-write:

- Date of final exam
- Location of final exam
- Time the exam began
- Time the exam ended

Review of Final Exam (before enrolled member leaves):

- Review the final exam for completeness
- Each answer is clearly indicated
- All changed answers are initialed by enrolled member next to their final answer

Send the completed final exam and this checklist to HonorYourfuture@ho-chunk.com as soon as the final exam is complete.

- Delete the scanned email
- Empty the trash on the computer

By signing this form, I acknowledge that I am not related to the enrolled member.

Signature

Title

Date

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Appendix D

Online Final Exam

Voluntary Proctor Checklist

Copy valid photo ID on exam day:

On copy, hand-write:

- Date of final exam
- Location of final exam
- Time the exam began
- Time the exam ended

Accessing the online final exam:

- Voluntary proctor will input their password to unlock the online final exam
- Voluntary proctor will ensure the enrolled member does not access additional websites during the online final exam
- Voluntary proctor will ensure enrolled member is in line of sight during final exam

Review of Final Exam (before enrolled member leaves):

- Upon completion of the online final exam, the voluntary proctor will re-insert the password in order to lock the online final exam.

NOTE: A copy of the valid photo ID and the completed checklist must be sent to HonorYourfuture@ho-chunk.com as soon as the online final exam is complete.

By signing this form, I acknowledge that I am not related to the enrolled member.

Signature

Title

Date