

Alaska Native Transition Skills

Self-Employment and Financial Literacy

Rain Van Den Berg and Frances Gage
UAA Center for Human Development 2020 (Updated 2025)

Developed for the Northwest Arctic Borough School District surrounding region as a demonstration project to show how traditional skills can be supported and integrated into transition planning for youth with IEPs. These materials were created through the Developmental Disabilities Act partnership of the Governor's Council on Disabilities & Special Education and the Center for Human Development, with funding from the Alaska Department of Education & Early Development and the Alaska Mental Health Trust Authority.

Land Acknowledgments:

Rain Van Den Berg would like to acknowledge that this curriculum was written on the unceded territories of the Sheetk'á Kwáan on Lingít Aaní, also known as Sitka, Alaska. She acknowledges that Lingít (Tlingit) peoples have been stewards of the land on which she works and resides since time immemorial, and she is grateful for that stewardship and incredible care.

Frances Gage would like to say *Taikuu* (thank you) to the Iñupiaq peoples for their continued stewardship of the lands and waters around Kotzebue where she makes her home, and to all Alaska Native people across the state that have lived in balance and respect in their Indigenous homelands since time immemorial.

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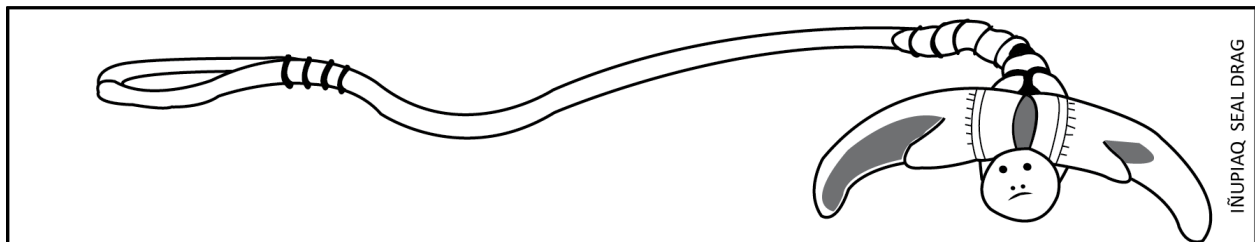
About the Authors

Rain Van Den Berg is an education and training consultant with a background in education, health education, project management, and facilitation. She has a BA in Secondary Education, and a Master's of Public Health in Community Health Education. In addition to the Alaska Native Transition Skills project, she has developed other transition guides for Alaskan students for the Division of Vocational Rehabilitation. She also supports non-profit organizations focused on supporting children who experience disabilities and promoting health in refugee and immigrant communities. She lives in Sitka, Alaska.

Frances Gage is the Special Education Coordinator for the Northwest Arctic Borough School District. Frances co-authored the Alaska Native Transition Skills curriculum units *Self-Employment and Financial Literacy* and *Iñupiaq Sewing* (2020); *Alaska Native Post-Secondary Transition Skills: Create Meaningful IEP Transition Plans* (2024); and *Growing Transition Skills through Connection to Indigenous Values* (2025). She holds a degree in Special Education K–12 and Elementary Education K–8, as well as a Master's Degree in Rural Development. She has taught and worked for the Northwest Arctic Borough School District for 17 years.

Frances has lived in Kotzebue, AK, for 20 years and is a mixed-race Koyukon Athabaskan and Caucasian person from the Yukon River village of Galena, AK. She is the daughter of Gordon and Ruby Cruger (Galena, AK) and the granddaughter of Charlie and Mary Carlo (Ruby, AK). She has raised her daughters, Larissa and Rhone, and two dogs, Oly and Olive, in Kotzebue with her husband, Robin. She and her family have practiced many subsistence and traditional activities that include picking berries, hunting, beading, sewing, and camping.

Note about the Header Image



The uqsiutaq, or “seal drag,” was used by Iñupiaq hunters to pull seals home after a hunt. The toggle fit into a slit in the seal’s chin or lip, and the leather strap was used to drag it across the snow. Traditionally carved from bone or ivory, the toggle often had protective designs to bring hunting success.

This drawing, based on a piece from the Arctic Studies Smithsonian collection, shows a seal head and two mittens. It reflects the skills needed to provide for family and community while living in harmony with the Land. The mittens symbolize home and the importance of sewing to keep people warm and safe. Created by Rain Van Den Berg for use in this curriculum.

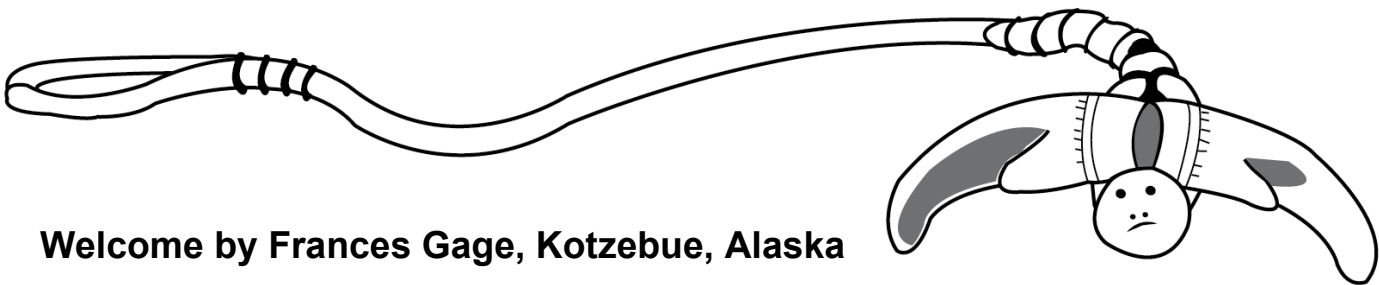


Nome Seal Hunter Image: [Lou and Gilbert Adamec Collection; Anchorage Museum, B93.12.39B.](#)

Seal Drag Image: [Lt. P. H. Ray \(collector\), Museum: National Museum of Natural History, Museum ID Number: E056625](#)

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Welcome by Frances Gage, Kotzebue, Alaska

Uvlulluataq (good day) from the Northwest Arctic!

Hello! My name is Frances Gage. I am a mixed race Koyukon Athabaskan and Caucasian person from the Yukon River village of Galena, AK. I grew up in Galena as the youngest of 7 children surrounded by cousins and friends. As a child, I was often in the company of my grandmother and aunts who would gather together and spend their time sewing, beading, and talking, mixing the English and Koyukon Athabaskan languages. Kotzebue has been my home for 15 years and is where I am raising my daughters, Larissa and Rhone, and two dogs, Oly and Olive. We practice many subsistence and traditional activities that include picking berries, hunting, beading, sewing, and camping. I am so excited to be a part of this curriculum and unit development and hope that you and the students enjoy the lessons.

The northwest arctic region is the indigenous home of the Iñupiaq people. Kotzebue, also known as Qikiqtaġruk, which means "small island" in Iñupaitun (the language spoken by the Iñupiaq people) is the largest village in the northwest arctic region. It is considered a hub village, which means that large commercial passenger aircraft and shipping services all come through Kotzebue and then smaller commuter aircraft distributes passengers and goods to the smaller communities. Kotzebue is located on a 3-mile-long gravel spit on the Baldwin Peninsula, and is approximately 33 miles North of the Arctic Circle.

Traditionally the area of Kotzebue was used as a trading and gathering location for the local Native people for over 600 years because of its location to the three rivers of the Kobuk, Selawik, and Noatak Rivers, which all drain into Kotzebue Sound. The land and water provide many people with abundant opportunities to live a subsistence lifestyle including but not limited to harvesting of seal, fish, crab, walrus, caribou, moose, various types of berries, and vegetation. Traditional activities include hunting, trapping, fishing, carving, dancing, sewing, and beading.

In the summer, the region gets 24 hours of daylight. The day before the winter solstice in December the sun rises for about an hour and 40 minutes. The snowy period of time lasts between September and May. The summers are usually cool and cloudy with temperatures rarely rising above 60°F and the winters are generally cold, windy, and snowy.

There are 11 Iñupiaq villages in the region. The region covers approximately 36,000 square miles of land, which is roughly the size of Indiana. The population of each village ranges from ~100 people to ~3,200 people. Kotzebue is the largest populated village. There are 12 schools that provide services for PreK–12th grades. The racial makeup of the villages is mainly Iñupiaq people, with Kotzebue having a wider range of cultures/races. The District Office for the Northwest Arctic Borough School District is located in Kotzebue along with the Maniilaq Health Center which is the primary health care system for the region. Each village has a clinic that is staffed by Community Health Aides who can treat common health concerns. Some economic activities for the region include mining, government, health care, transportation, services, and

construction. Red Dog Mine, the world's largest zinc and lead mine, is a large employer in the region.

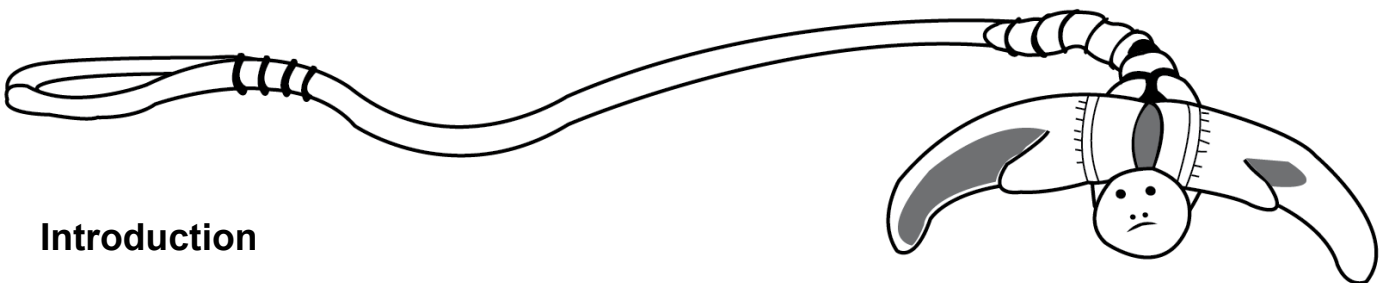
One of our goals with this curriculum is to help people unfamiliar with this region better understand indigenous traditions and cultures, and how those inform skills needed for the transition to adulthood. This curriculum engages students by using stories and examples that are familiar to teach real life skills. Culture bearers and guest Elders are invited to guide the skills and values in many lessons. Two units were created in this project. Tribal Vocational Rehabilitation advised on what should be included and worked closely with us to make sure the content was accurate in the Self-Employment and Financial Literacy Skills unit. In the Traditional Sewing Skills unit, our featured Iñupiaq sewing artists advised on content, provided pictures to use in the student materials, and reviewed the unit as a whole. We are grateful for their guidance and involvement in this project.

This curriculum can easily be adapted for other regions in Alaska. Tribal Vocational Rehabilitation and Vocational Rehabilitation departments are available in most Alaskan communities to assist students with special needs as they transition to work and life in the community. The sewing unit features Iñupiaq sewing examples and artists, but the skills are fundamental skills that can easily be adapted for other regions or traditional art forms.

Taikuu (Thank you)!

—Frances Gage

2020



Introduction

The purpose of this curriculum project is to improve the quality of life, connection to local community, and increase work related skills for teens and young adults with disabilities who live in rural Alaska. It is meant to provide guidance in how traditional values and knowledge can be incorporated into Individual Education Plans (IEPs) for youth who experience disabilities as part of their required transition goals. The skills are meant to create options for youth with disabilities to engage in their communities and culture as they transition to adults. Though each chapter of this project ties to the cultural values and topics of a specific region of Alaska, the skills can be used and adapted more broadly.

In the Dillingham project, we focused on basic skills to engage youth in the subsistence fishery. It was written for youth with IEPs who have a higher level of functional needs. The curriculum weaves in Yup'ik values, but the content can be used in many places around Alaska where fishing and life near cold water are part of daily life.

This chapter of the project is focused on self-employment skills and financial literacy. It is written for youth with IEPs who have more independence in their day to day functioning. With support, a youth who experiences a mild intellectual disability or who experiences a learning disability can be a successful entrepreneur. The examples and learning stories reflect life in the Kotzebue region, but can easily be adapted with parallel examples in other regions of Alaska.

Goal setting and making a plan that works: Our partners at Tribal Vocational Rehabilitation identified the barrier of an understanding of planning, goal setting, and achieving goals as fundamental skills that should be included in this unit. In addition to a lesson on setting goals and one on facing challenges, all lessons in both units reinforce goal-setting skills. In each lesson, the teacher shares the learning objectives for that lesson, describes the specific activities the students will do to achieve the objectives, and reflects with the students at the end to see if the learning objectives were achieved. This need to develop goal setting and achieving skills is echoed in the article by Doyle et al. (2009), *The Educational Aspirations/Attainment Gap Among Rural Alaska Native Students*.

Alaska Cultural Standards: Each lesson is tied to the Alaskan Cultural Standards developed by the Alaska Department of Education and Early Development. A summary document of these standards is included in the appendix.

There are two units in this curriculum: Self-Employment Skills and Traditional Sewing Skills.

Each lesson has these components:

- Overview
- Link to Alaska Cultural Standards
- Link to Iñupiaq values
- Learning objectives
- Materials including commercial resources (websites, videos, books)
- Vocabulary

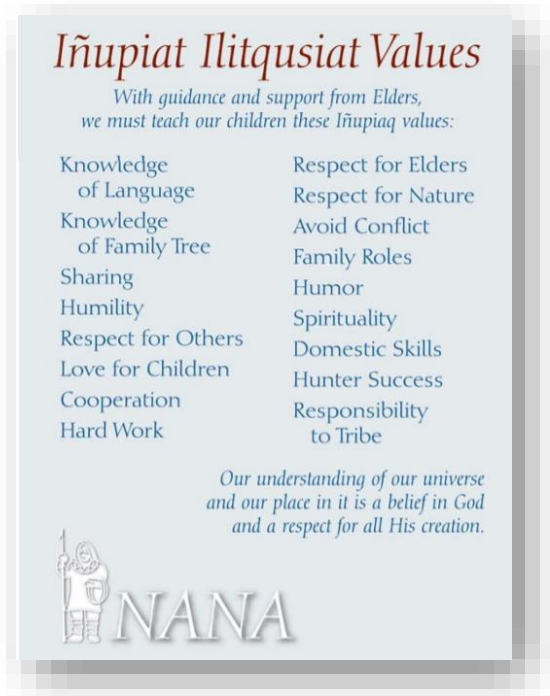
*Alaska Native Transition Skills, Self Employment and Financial Literacy, Van Den Berg/Gage
UAA Center for Human Development 2020 (Rev 2025)*

- Activities (with adaptation ideas for different abilities)
- Learning stories
- Evaluation
- Resources
- Student handout(s)
- Instructor handout(s)/teaching tools

Social Skill Development: There are many opportunities through the lessons to intentionally practice social skills that will support developing skills of empathy, reciprocity, independence, and confidence. Practice how to speak respectfully to an Elder or culture bearer who comes as a guest, and practice helping each other during the activities. These are core skills to being part of a community, and will serve the student well in their adult years. [These skills relate to the Alaska Content Standards: Skills for a Healthy Life.](#)

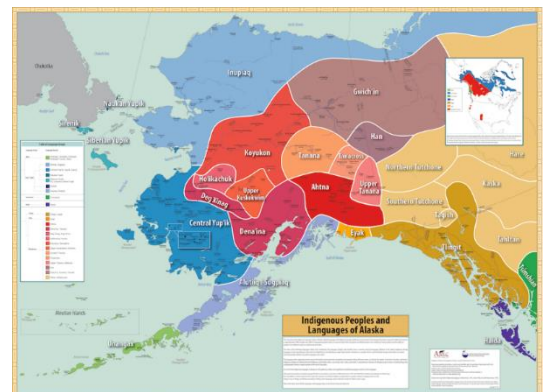
Iñupiaq Values: Each lesson is tied to Iñupiaq values, which guide and motivate learning. Instructors help students connect these values to the skills taught—for example, responsibility to the tribe and domestic skills in sewing, or hard work, sharing, and cooperation in self-employment. Values can be explored through learning stories, guest speakers, and class discussions. This approach strengthens ties to tribal traditions and supports students as they move into adulthood. The values listed are those used by the Nana and Maniilaq Corporations. See the appendix for a values handout with definitions. To learn more about Iñupiaq values, check out these links:

- <http://www.ankn.uaf.edu/ancr/Values/inupiaq.html>
(Iñupiaq and English)
- <https://scholarworks.alaska.edu/handle/11122/6405>
(Poster graphics of Iñupiaq values to use in classroom)



Traditional Lands of the Iñupiaq peoples:

You can better understand the traditional Native lands of Alaska through study of the Alaska Native Languages map. Here you can see the traditional lands of the Iñupiaq peoples in light blue tones. This map is a good way to understand the inherent diversity of people, cultures, languages, and traditions within the Indigenous peoples of Alaska. Visit this interactive version of the map online: <http://www.alaskool.org/language/languagemap/index.html>





Self-Employment & Financial Literacy Skills

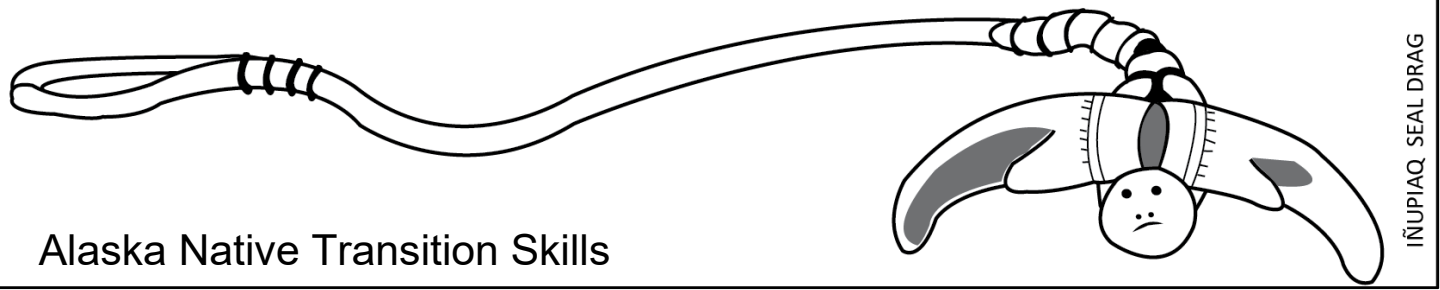
This unit introduces the basics of starting a business, developing a marketable product, and writing a business plan. It features examples of both handmade art products, as well as service-based businesses. This gives more flexibility for working with students with many kinds of interests.

The unit starts off with foundational life skills which are critical for business owners: goal setting and facing challenges. Next, financial literacy skills are introduced: budgeting, banking, and debt and credit. The core self-employment lessons include: developing a product, marketing basics, and making a business plan. The unit ends with a lesson about taxes, licenses, and insurance. This helps build awareness of these aspects which may not be common knowledge.

Thanks to Charlene Hadley, Tribal Vocational Rehabilitation, for advocating for inclusion of financial literacy as a building block for self-employment in this unit.

Self-Employment and Financial Literacy Skills Unit

Lesson	Related Handouts
Introduction	
SMART Goal Setting	SMART Goal Setting (Student)
Facing a Challenge	How to Face a Challenge (Student)
Basics of Budgeting	How to Make a Budget (Student)
Basics of Banking	Keeping Track of Your Bank Account (Student)
Basics of Debt and Credit	Tips for Good Credit to Give You Options (Student)
Developing a Product	Exploring Business Ideas (Student)
Marketing Basics	Speak to Your Customer (Student) What is a Logo (Student)
Making a Business Plan	My Business Plan (Student)
Taxes, Licenses, and Insurance	How to Get a Business License (Student)



Alaska Native Transition Skills

Self-Employment Skills Unit Introduction

Overview

In this lesson, students will learn about what it means to have your own business, and a little bit about the lessons they will do in the unit.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C2, C3, C4, D1, E1, E7, E8

Iñupiaq Values

- Responsibility to Tribe, Family roles, Sharing, Cooperation, Hard work, Humility, Respect for others, Respect for Elders

Learning Objectives

The student will be able to:

- Describe what it means to be self-employed.
- Explore stories of people who have their own business.
- List some benefits of having their own business.
- List some possible challenges of having their own business.

Materials

- Video: Indie Alaska *We are Beach Stone Lamp Creators* (5:34)
<https://www.youtube.com/watch?v=PkpZ-zC0f-E>

Vocabulary

Business	Things you do to provide resources for yourself and your family.
Creative Industry	A business of selling something you make to provide resources.
Customer	A person who buys the services or things that a business sells.
Entrepreneur	A person who starts a business to make money.
Profit	When the money you get for your goods and services is more than your business expenses.
Resources	Things people need (like food, money, and materials).

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to begin a unit about creating your own business that could be a business where you sell things you make, or where you sell a service. To learn about this, we will watch a video about a father and son who created a business. We will share examples of people we know who have their own business. By the end of this lesson, you will be able to describe what it means to be self-employed, and you will be able to list some good things and some hard things about having your own business."
- **Begin by finding out what students already know by asking the following questions:**
 - What does it mean to have a business? How is it different than having a job?
 - Can you think of anyone you know who has their own business? What do they sell or do in their business?
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **COOPERATION:** To willingly do things together for the common good of all.
 - **HUMILITY:** To be modest and not boastful. Actions speak louder than words.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Watch the Indie Alaska video *We are Beach Stone Lamp Creators* (5:34) <https://www.youtube.com/watch?v=PkpZ-zC0f-E> and then discuss.**
 - What was the business that the father and son did in the video?
 - How did they come up with the idea?
 - How do they sell their lamps?
 - Why do you think they do that for work instead of working at a store or for someone else?

- **Benefits of working for yourself:** Brainstorm with students what they think some of the benefits of working for themselves would be. Possible answers would be:
 - *You are your own boss, you choose your own hours; you have more freedom to choose what you do with your time; you get to use your creativity.*
- **Challenges of working for yourself:** Brainstorm with students what they think some of the challenges of working for themselves would be. Possible responses:
 - *You may not get paid on a regular basis; you may have to work longer hours in the beginning to build your business; it may be hard to get the money needed to start a business; you will have to learn a lot and face many challenges as you figure out your business.*

Learning stories

- **Guest Speaker:** Invite someone from the community that has a small business. It is best if it is a crafting or arts-based business, or at least a business where something that the person makes is sold for income. Ask them to come and talk to the students about their business. Ask them questions like: How did they come up with their idea? What do they like about having their own business? What challenges have they faced? Have them show the students what they make. Who are their customers? Where do they sell the things they make?

Evaluation

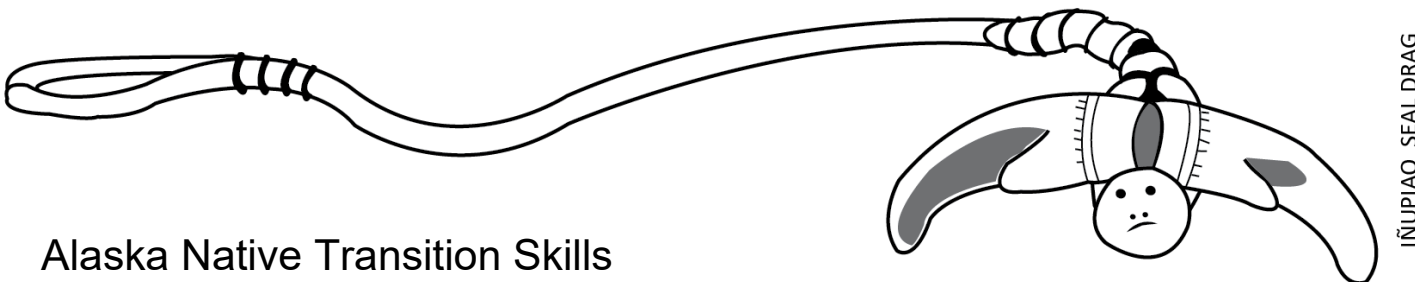
At the end of the lesson, ask the students these questions:

- What does it mean to be self-employed?
- Who did we learn about that has their own business?
- What are some good things about having your own business?
- What are some possible challenges of having your own business?

Additional Resources

- **Financial Empowerment for Teens and Youth:** This curriculum is designed for Native American youth and is quite in depth. It is at a higher literacy level but provides excellent background and additional activities for educators:
https://www.oweesta.org/wp-content/uploads/2020/03/BNC-Youth-Curriculum_v3-FINAL-JAN-2020.pdf
- **Small Business Association Resources for Entrepreneurs:**
<https://www.sba.gov/blog/sba-resources-help-entrepreneurs-start-grow-their-business>

All links verified 8-2025



Alaska Native Transition Skills

Setting SMART Goals

Overview

In this lesson, students will learn about setting goals they can achieve to build confidence and skills to reach personal goals. Throughout the curriculum, this idea of goal setting is reinforced by having the teacher share the objectives for the lesson and how the activities help the students achieve the objectives. At the end of each lesson, the teacher will check to see if the objectives were achieved.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C2, C3, C4, D1, E1, E7, E8

Iñupiaq Values

- Responsibility to Tribe, Family roles, Sharing, Cooperation, Hard work, Humility, Spirituality, Respect for others, Respect for Elders

Learning Objectives

The student will be able to:

- Describe what “SMART” stands for related to setting a SMART goal.
- Listen to a learning story about a boy who wants to do something nice for his grandmother, and how making good goals increases success.
- Practice modifying goals in a learning story to increase the chance of success of completing them.
- Practice setting SMART goals that the student feels confident they can achieve.

Materials

- Handout: *SMART Goals: How to Reach Your Dreams*

Vocabulary

Atikluk	Hooded overshirt with a large front pocket commonly worn in Alaska Native communities. This type of garment is called a <i>Kuspuk</i> in Yup'ik.
Goal	Something someone wants to achieve.
SMART	Stands for S pecific, M easurable, A ttainable, R elevant, T ime-based

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to learn about setting goals to make progress on things we want to have in life. To learn about this, we will listen to a learning story, look at a handout, and talk about examples of goals that are more or less likely to be accomplished. By the end of this lesson, you will be able to describe what makes a strong goal, change goals so they are more likely to get done, and set a goal for yourself that you feel confident you can do."
- **Begin by finding out what students already know by asking the following questions:**
 - What does it mean to set a goal?
 - How do you know if you reached your goal?
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDER:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **COOPERATION:** To willingly do things together for the common good of all.
 - **HUMILITY:** To be modest and not boastful. Actions speak louder than words.
 - **SPIRITUALITY:** A personal belief in a Higher Power. Our human connection with all things.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Think of a goal.** "Think about something you want to have in your life. This could be something your family needs, or something you want to buy, or something you want to learn about. Once you know what you want, how do you get it? Most goals need to be broken down into smaller pieces that you can do. When you do these smaller pieces, it moves you toward your goal. It can be hard sometimes to know what the smaller pieces look like, so today we will talk about how to do this."
 - Read the learning story below to help the students understand the concept.

- Use the SMART Goals handout to learn about SMART goals, and help a character improve her goal. These are reading heavy compared to other curriculum materials, so assist as needed.
 - Following the lesson, have the students set a small and achievable goal as homework. It should be something they can do that evening and report back on the next day. They should create their goal using the SMART format.
 - Reflection: The day after, ask the students how it went with their goals. If they were not able to do them, discuss the challenge they faced, and how the goal could be changed to boost their chance of success. This discussion of how to meet challenges ties in well with the next lesson.
- **Think about confidence:** When you set a goal, it is important to find the sweet spot between it being a meaningful step that you can do, but not so big that it is too hard to succeed. Sometimes, when people set a SMART goal, they make it too easy. Though it might mean they get it done right away, did it really help move them toward a bigger goal? The more goals you set and achieve, the more you will build your confidence and the bigger your goals can become.
 - **So, how do you know if your goal is too big?** One way to know if your goal is at the right level is to ask yourself, “On a scale from 1–10, with 1=not confident, and 10=Totally confident, how confident am I that I can complete this goal?”
 - **If your answer is less than an 8, your goal may need some changes.** Ask yourself, “What would I need to do to make it an 8?” Do you need to change the goal? Break it into smaller steps? Give yourself more time? Get support from a family member or friend?
 - **If your answer is a 10, your goal may be just right, or you might want to make it just a little more challenging.** If you can easily exercise 15 minutes a day, and you have been already doing that, try setting your goal for 20 minutes a day. As long as your confidence level is still an 8 or 9, your goal is a good match.

Learning stories

- A boy named Joshua wanted to do something nice for his grandmother. He thought about different things he could do for her. He noticed that her firewood in her house was getting low, and that it was hard for her to carry more in. He decided he wanted to cut up enough wood so it would last her a couple of weeks.

He asked his older brother to help cut the logs outside her house using a chainsaw, and then Joshua used an ax to chop the rounds into smaller pieces that would fit into the fireplace. He cut some wood very small to make kindling that she could use to start her fires. He carried the wood in and stacked it neatly by her fireplace. His grandmother was very pleased to see all of the wood ready for her to use to build fires! Joshua felt glad he was able to accomplish this goal that helped his grandmother.

- In this story, let's look at how Joshua made a SMART goal he was able to achieve (look at first page of handout as you discuss this part):
 - **Specific:** If Joshua had only thought about how it would be nice to do something for his grandmother, but didn't figure out something specific to do, he would not accomplish his goal. Joshua thought of a specific goal: Cut up enough firewood to last his grandmother two weeks, and carry it inside for her to use.
 - **Measurable:** When his goal is measurable, he is able to know if he did it or not. He wanted to cut and stack enough wood to last her two weeks.
 - **Attainable:** He was able to do everything himself except cut the logs into rounds. He needed to ask his brother to use a chainsaw to do that part. His brother agreed to help, so he knew he would be able to reach his goal.
 - **Relevant:** He knew the goal he set of cutting firewood would reach his bigger goal of doing something nice for his grandmother. The actions in his goal were the right actions to get him what he wanted.
 - **Time-based:** Joshua made a plan with his brother to meet after school to cut the logs into rounds with a chainsaw, and then Joshua split those into firewood and kindling. He did it on a day that his brother could meet him there, and then he worked until it was done.
 - **Reflect:** In the end, how did Joshua know he had accomplished his goal? He had enough wood stacked to last his grandmother two weeks, and she was very pleased!

Evaluation

At the end of the lesson, ask the students these questions:

- Can you describe what "SMART" stands for related to setting a SMART goal?
- From the story about Joshua cutting firewood for his grandmother, do you see how he set a goal and figured out actions to achieve it?
- In the learning story about Esther, how did you help her change her goal so it was more likely to be done?
- Did you make a SMART goal to accomplish tonight? Do you feel confident?

Additional Resources

- This video explains what it means to set SMART goals and gives many good examples. How to Set SMART Goals (3:56)

<https://www.youtube.com/watch?v=wGbmAH4mBPA>

Discussion following video: Why is it important for a goal to be Specific, Measurable, Attainable, Relevant, and Time Based?

- *Specific: If your goal is too general, it is hard to take action or know where to start.*
- *Measurable: If you have no way to know when you have completed it, how will you complete it?*
- *Attainable: If your goal is too big or too difficult to do all at once, you are more likely not to succeed.*
- *Relevant: If your actions are not the right things to move you toward your goal, you won't reach it.*
- *Time-Based: If you always say, "I will do it tomorrow" it doesn't always get done. Set a time and a schedule for your actions, stick to your plan, and you will reach your goal.*

All links verified 8-2025

SMART Goals: How to Reach Your Dreams

Setting goals is an important way to make progress to get things that you want in your life. Most big goals need to be broken down into smaller action goals in order to be achieved. One way to create goals that get you where you want to go is by making sure your goals are SMART.

When a goal is SMART, you can feel more confident you will be successful. A SMART goal is very clear, and has the actions to achieve it built right in.



If you set a goal, and find you are having a hard time reaching it, try changing it so it has all of these parts in it.

Specific—You need to make it detailed and exact. What exactly are you trying to accomplish or do?

Measurable—You have a way to know if you completed your goal. You understand how much further you have to go, if you don't complete it the first time you try.

Attainable—You have everything you need to do it right now.

Relevant—Everything in your goal is working to help you reach it.

Time Based—Knowing *when* you will do the actions in your goal makes it more likely you will do them.

Ask yourself, “how confident am I that I can do what I said in my goal?”

If you are not very confident, what change could you make to boost your confidence?

Esther's Atikluk Sewing Goal



Esther wanted to learn how to make a traditional atikluk for a dance performance she was planning to be in. She had worked some with sewing before, but had never made any of her own clothes, and wanted it to look good for the performance. Her first SMART goal about this looked like:

I will sew an atikluk within the next 4 weeks for my performance using a pattern. My confidence that I can do this is a 6 out of 10.

Is this goal SMART?

Should she use this goal, if her confidence is only a 6?

Esther looked at each part of her goal, to see where she could change something to boost her confidence:

Specific	Sew an atikluk
Measurable	Have the atikluk done in time for the dance performance.
Attainable	Sew the atikluk from a pattern. Hmmm...I do not have a lot of experience sewing by myself using a pattern. This is where my confidence isn't as strong.
Relevant	Sew the atikluk. Sewing is the right action to make the atikluk, but maybe there are more steps I need to know?
Time Based	4 weeks until dance. Seems long enough, if I work on it a little at a time and don't leave it all to the last day.

What do you think she could change that would help her feel more confident about her goal? _____

She thought for a moment. Who had experience that could show her? Her aunt was going to be making some new atikluks before the performance, too. If she could go and watch her aunt, then she could see how it was done. If she started early, she could sew at her aunt's house. Her aunt would see if she was making a mistake and guide her. Also, her sister also had more sewing experience, so she knew she could ask her for help if she got stuck. She added some information to her goal:

I will observe my aunt making an atikluk in the next week, and then work on my atikluk at her house by spending at least an hour, 3 times a week, to work on it so it is done in time for the dance performance 4 weeks away. My sister can also help me with the sewing if get stuck.

Now, with those changes, Esther was at an 8 in confidence that she could do it. Esther was ready to get started!

Think about a goal that you want to reach, and practice writing it so it is SMART:

S—What is your goal? _____

M—How will you know you have done it? _____

A—Do you have what you need to do it? _____

R—If you do what you plan, will you achieve your goal? _____

T—When will you do it? _____

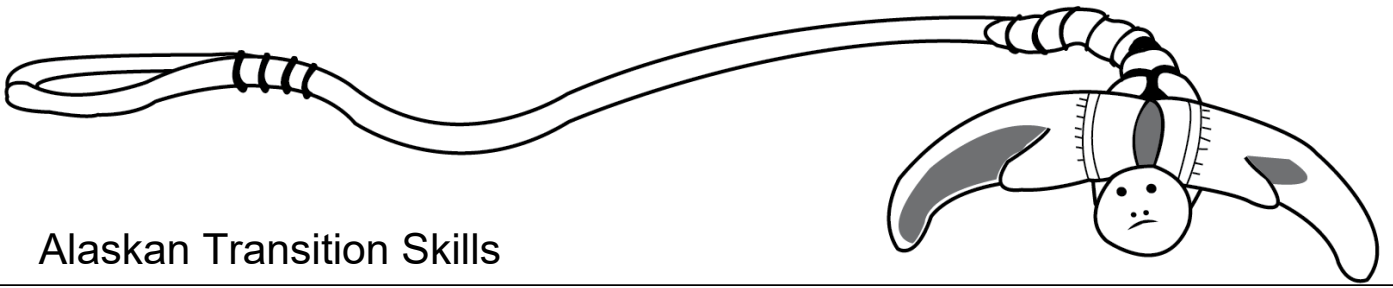
How confident are you that you can reach your goal, on a scale of 1–10, where 1=not confident, and 10=Totally confident? _____

If your number is less than an 8, what could you change to boost your confidence? _____

Photo credit: By Public Affairs Office Fort Wainwright from USA - File: A celebration of the first people (11181058915).jpg, CC BY 2.0, <https://commons.wikimedia.org/w/index.php?curid=32922475>

SMART Image credit: <https://commons.wikimedia.org/wiki/File:SMART-goals.png>

Esther story adapted from a lesson in the *Alaska Bridge to College*, University of Alaska Southeast, 2019.
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Alaskan Transition Skills

How to Face a Challenge

Overview

In this lesson, students will learn about facing a challenge. As students set goals, it is important to know they will encounter challenges they hadn't expected. Rather than give up, or get discouraged, they can face the challenge using some steps.

Cultural note: Many Alaska Native people will relate to the idea of facing a challenge more than the idea of "problem-solving." Things in life that happen unexpectedly are not problems, they are just things that happen and have to be faced.

Alaska Cultural Standards

- CA1, CA2, CA4, CA6, CB1, CB3, CC3, CD2, CE1, CE2, CE3

Iñupiaq Values

- Responsibility to Tribe, Family roles, Sharing, Cooperation, Hard work, Humility, Spirituality, Respect for others

Learning Objectives

The student will be able to:

- Describe the steps that can be used to face a challenge.
- Apply the steps to facing a challenge to a learning story.

Materials

- Handout: *How to Face a Challenge*

Vocabulary

Challenge An obstacle or something unexpected that you have to figure out.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to learn about facing a challenge. To learn about this, we will learn about the steps to face a challenge with a handout, and then apply those steps to help a character in a learning story face a challenge. By the end of this lesson, you will be able to describe the steps to use to face a challenge."

- **Begin by finding out what students already know by asking the following questions:**
 - What does it mean to face a challenge?
 - How did it go with the SMART goal you set from our last lesson? If you were not able to do it, what got in the way?
 - As you set bigger goals in your life, you will face challenges that make things different or more difficult than you expected. You can use these steps to face your challenge and move forward toward your goals.
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **COOPERATION:** To willingly do things together for the common good of all.
 - **HUMILITY:** To be modest and not boastful. Actions speak louder than words.
 - **SPIRITUALITY:** A personal belief in a Higher Power. Our human connection with all things.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Read through the learning story about Leilani, and let the students use the handout at each step to respond and think about Leilani’s challenge.**
- **Ask the students to discuss a challenge they have and how they might apply the steps.**

Learning stories

- **Leilani’s Challenge:** Leilani was falling asleep in class. She noticed that she was starting to fail her classes, and because of this, she is unable to travel with her basketball team. She wanted to figure out what the issue was, so she could change it.
 - **Step One: What is the challenge or problem? What is causing it?**
How would Leilani figure out what the challenge was, and what was causing it?
What could she ask herself?

Leilani asked herself a series of “Why” questions to better understand her challenge. She asked herself “why she was sleeping in class?” The answer was, she

Alaska Native Transition Skills, Self Employment and Financial Literacy, Van Den Berg/Gage UAA Center for Human Development 2020 (Rev 2025)

wasn't sleeping well at night. She asked herself "Why?" I am staying up looking at my phone. "Why?" I look at my phone when I feel restless. "Why?" My mind is tired, but my body isn't tired.

- **Step Two: Brainstorm possible actions**

Now that Leilani better understands why she isn't sleeping at night, what kinds of actions could she brainstorm to try?

Leilani thought about the last time she slept hard, and it was when her phone broke and she had to wait to get another one. She had been busy lately with school, and talking to her friends at night and had stopped falling asleep at her usual time. She brainstormed ideas of how she could text less and put her phone away at a good time. She also thought about reading a book instead of getting on her phone. She had heard that the blue light from the phone screen can make it hard to go to sleep.

- **Step Three: Choose an action to try**

Which action or actions should Leilani try?

Leilani decided to use her phone to track her screen time and how much time she was spending texting with friends.

- **Step Four: Do the action you decided to try**

Leilani set a daily goal for her to turn her phone to "Do not disturb" at a certain time each night for one week and to track her sleep. After three days of doing this, she noticed that she was able to fall asleep better at night and sleep better most of the days, she met her goal.

- **Step Five: Reflect**

How long should Leilani try her actions before she knows if they are working? How will she know things are improving?

After one week, Leilani reflected on her challenge. She did feel she was more tired at night, but still was spending up to an hour on her phone before falling asleep. She was still tired during the day, and sleepy in class.

- **What can Leilani do now?**

She looked back at her list. She decided to try giving up her phone at night, and reading a book instead.

After one more week of continued putting her phone away at a certain time, and giving up her phone once she got into bed, she reflected on if her actions were working. She had been falling asleep easier, and only had to read a book for 10 minutes before getting sleepy, which was much better than the hour or more she had usually been on her phone. Even though she still felt sleepy sometimes in class, it was getting easier to focus and participate. She felt she was on the right track with her changes.

When facing a challenge, it is very normal to have to try several things before you feel you have figured out how to get through it.

- **Guest Speaker:** Invite a local Alaska Native leader, Elder, or culture bearer to share a story of a time they faced a challenge. Their story will likely not break it down into the steps above, but students may be able to reflect on what the guest speaker did, and how it relates to the steps in the learning story.

Evaluation

At the end of the lesson, ask the students these questions:

- Can you describe the steps that can be used to face a challenge?
- How did you help Leilani with her challenge in a learning story?

Additional Resources

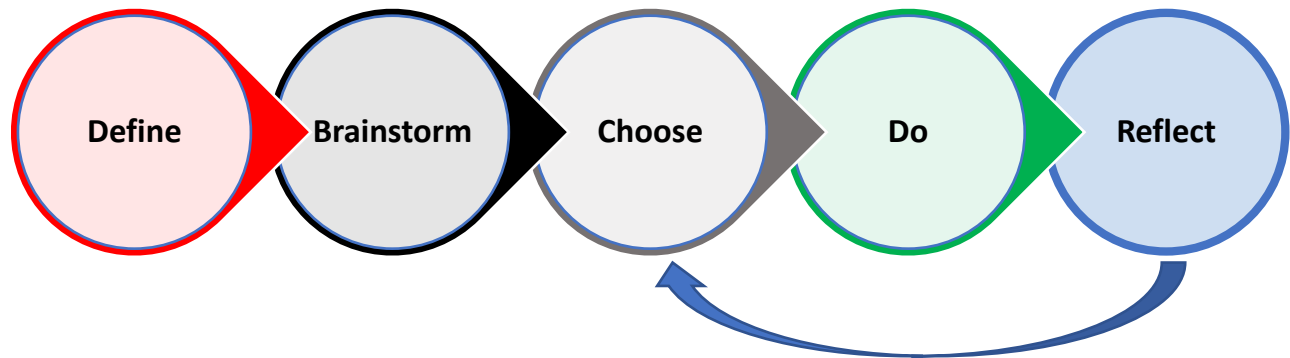
- **How to embrace challenges as opportunities for growth:** This blog by Misty Buck at Athlete Health has a great framing for viewing challenges positively:
<https://purposesoulathletics.com/how-to-embrace-challenges-as-opportunities-for-growth/>
- **Be A Strong Advocate: For Yourself and Others Student Workbook and Instructor Manual** (Alaska Division of Vocational Rehabilitation): This culturally responsive curriculum is designed to build confidence and advocacy skills in Alaska students.
<https://labor.alaska.gov/dvr/transition/strong-advocate.html>



How to Face a Challenge

When you set a goal, it is normal that you will run into challenges that you didn't expect. When you face a challenge and are able to get past it, it makes you stronger and builds your confidence.

Next time you face a challenge, try these steps to find a way forward.



1) Define the challenge, and why it is happening.

In this step, you think about your situation. What is causing it to happen? Ask yourself a series of “Why” questions to understand it better.

2) Brainstorm possible actions.

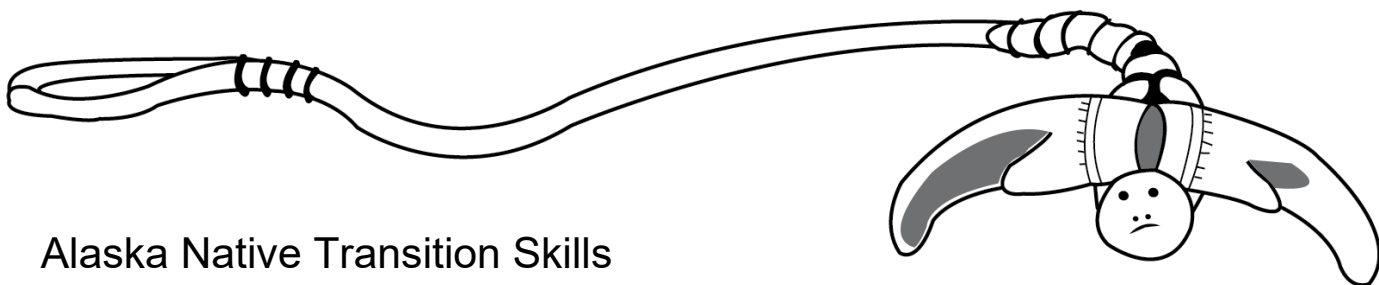
What needs to be done, or what needs to be changed, in order to face your challenge? You can share your goals with family members or Elders, and see if they offer ideas or stories that help you. You can ask a trusted friend.

3) Choose an action to try.

4) Do the action you decided to try.

5) Reflect.

Did your action help you face your challenge? If not, you can choose another idea to try.



Alaska Native Transition Skills

The Basics of Budgeting and Using a Spending Plan

Overview

In this lesson, students will learn about the basics of budgeting by using subsistence examples. Students will apply basic budgeting skills in an activity using a teenager's budget. This has many different activities, so you can choose what is best for your students or break this into several smaller lessons.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C2, C3, C4, D1, E1, E7, E8

Iñupiaq Values

- Respect for Elders, Responsibility to Tribe, Domestic skills, Family roles, Sharing, Respect for Others, Hard work

Learning Objectives

The student will be able to:

- Describe how planning subsistence activities that supply a family for a year is a budgeting skill.
- Define what it means to create and use a budget.
- Apply basic budgeting skills to see how a spending plan can be used to make spending decisions.

Materials

- Handout: *How to Make a Budget*

Vocabulary

Budget/Spending plan	An estimate (guess) about income and expenses for a certain period of time.
Debt	Money you owe other people or banks.
Expense/Cost	Something you have to spend money on.
Finances	Money and managing money.
Income	Money that you make, usually through work or a job.
Savings	Money or other resources that are set aside for later use.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to start to learn about making a spending plan, called a "budget." A budget is one skill used to manage money. If you have a business, you have to know how to manage money. To learn about this, we will share ideas, listen to a learning story, and practice using a simple budget to make decisions. By the end of this lesson, you will be able to define what a budget is, describe how collecting subsistence foods is like managing a budget, and you will know how a spending plan can help you make spending choices that help you reach your goals."
- **Begin by finding out what students already know by asking the following questions:**
 1. What foods are collected from the land at certain times of year? Does your family know how much they need to get to last the year until the next time they can harvest it? *(Ask for examples such as fish, berries, seal.)*
 2. How does your family know how much they need? *(Based on experience, the number of people, how the food is used [frequently or infrequently].)*
 3. What does "budget" mean? When is a time you might want to use a budget? *(If no one knows, you can start the lesson. If students have a basic idea, try to build on what they know, or any examples they may have.)*
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.

- **Budgeting**

1. **The idea of planning using a resource:** Jenny wanted to make two kinds of blueberry jam. One recipe used 3 cups of berries, and another used 5 cups of berries. How many cups of berries would she need to pick in order to make both recipes? What would happen if she ate a cup of her berries on the way home to make the jam? *She would need to pick at least 8 cups of berries to be able to make her two recipes of jam. If she ate some on the way home, she wouldn't have enough, unless she had picked some to eat and still have enough for the recipes.*

In this example, the amount of berries she needed were like an expense or cost, and the amount she picked was like her income. If she didn't gather enough, she wouldn't have the amount she needed for her recipes. If she ate a portion of what was collected to go into her recipe, she wouldn't have enough. This is like spending on things that were not planned for. If she had picked 9 cups, knowing she would want to eat some, she *would* still have enough for her recipes.

2. **Making a resource last longer:** What if Jenny was able to sell a few jars of her jam to make more money for gas so she could get more berries? She could do this a few times until the season was over. Sometimes there are ways to creatively use the resources you have to help you get more of what you want or need.
3. **Part of having a successful business that provides for you and your family is managing your spending well.** In order to do this, you need to know how much things will cost that you need to buy (called your expenses), and how much money you will make in your business (called your income). Every month, there might be more expenses than income, so you have to learn to choose well where you spend your money.
4. **Needs/Wants:** One way to think about your spending, is what do you NEED and what do you WANT. Yes, people need housing, transportation, food, clothes, a phone...but within those needs, there are choices. Do you need the newest iPhone? Can you make food at home instead of ordering out? Can you use the clothes you have, and wait on buying something new? If it costs \$10 to pay your for your phone for a month, and \$10 to order out for one meal, which one is the most important?
5. **A spending plan, also called a budget, is a plan you write down to decide how you will spend your money each month.** It shows you how much money you make, and how much you can spend. If you don't have enough money to cover what you need to spend it on, a budget can help you see places you could save so you don't run out of money before your next paycheck.
 - For your family, what kinds of things are *expenses*? What are things that cost money for a family? (*House, food that is bought, electricity, fuel, snow machine, cell phone bill*)

- In a business, what kinds of things would be expenses? (*The building; equipment (like computers or tools); materials you use to make things from; a website; payment to employees, if people work for you; insurance; taxes; permits...*)
 - For your family, what brings in money (called income)? (*Being paid for a job or work, Corporation and Tribal dividends, Permanent Fund Dividend, gifts from family members, public assistance.*)
 - In a business, what brings in money (income)? (Your sales of goods or services)
6. **Types of expenses:** One way to think about expenses, is to know which ones are fixed (the same every month), varies (different every month) and other. Have them think about examples of those. *Fixed: Phone bill, vehicle payment. Varies: Stove oil, credit cards, groceries. Other: Savings and emergency fund. You can put your fixed costs into your budget, and then take a guess on your variable costs, and make a plan for your savings.*
- **Discuss the learning story,** and make sure they get the general idea that over time, Iñupiaq people have been really good at managing their resources and survive in a challenging place. The Ancestors estimated their needs based on the previous years, they compared the available harvest to their needs, they adjusted what they used based on what they had available, and they set aside some for future needs. Reflect on the students' experiences with this idea. *What kinds of foods do their families rely on and harvest from the land? How do they know how much they need to gather?*
 - **Activity for those who are new to budgeting:** *How to Make a Budget* handout: Use this story to work through and practice the ideas of budgeting. There is no exact right answer about spending decisions, but students should understand that some expenses are *wants*, and some are *needs*. The idea of saving to reach a larger spending goal is introduced here. Talk through the handout and look at the choices. Let the students discuss different scenarios.

Example discussion: Joe needs to pay his phone bill or his phone will turn off. Usually debts are good to pay too (or at least pay a little toward them, if you can't pay them all at once). Ordering out, the video game, and the shoes are wants. He decides to put \$10 into his bank account to save up to buy the shoes, and chooses to eat at home instead of ordering out. With those choices, he is able to pay his phone bill and his brother, get the video game, and still have \$15 dollars in his pocket. He has to wait on the shoes, but knows if he puts a little away each time he makes money, he will save enough to get the shoes eventually.

- **Activity for those who want a budgeting challenge:** How much do things cost? This Alaska community specific tool helps people estimate what they need to make, and lets them see how different choices would change their bottom line. *Reality Check* allows students to put in their choices for a specific community, and then how much income certain jobs would pay.
 - You can either log in through your school's information, or use the link under "Job Seekers" to use your town name and zip code: <https://acpe.alaska.gov/PLANNING/AKCIS>

The screenshot shows the AKCIS website interface. At the top, there is a header with the AKCIS logo and a banner image of students. Below the header, the main content area is divided into two sections. On the left, the 'AKCIS Login' section contains fields for 'Username' and 'Password', a 'Login' button, and links for 'Log in with Clever' and 'Log in with your Zip Code'. On the right, the 'Start Your Plan' section includes instructions for students and job seekers. A red circle highlights the 'Job Seekers' link, which says 'Use the Log in with your Zip Code link to start today!'. To the right of the main content, there is a sidebar with a 'City or Town' dropdown menu (set to 'Kotzebue') and a 'Zip Code' input field (set to '99752'). Below these fields is a 'Sign in' button. At the bottom of the page, there is a footer with contact information: 'Contact us with username and password questions, or tech support at (907) 441-2962 option #3 (465-2962 in Juneau)'.

- Under "Explore Your Occupation Matches," you will see the "Reality Check" activity.

The screenshot shows the 'Explore Your Occupation Matches' section of the website. A red circle highlights the 'Reality Check' activity. The 'Reality Check' section includes a title, a brief description: 'Find out how much money you will need to attain the lifestyle you desire. Or build a budget using your current salary and see what's left over. View occupations that pay enough to support your ideal lifestyle.', and a 'Complete Reality Check' button with a right-pointing arrow. To the right of the text is a small icon of a dollar bill.

Learning story

- A family with two parents and two children is thinking about the summer. In the summer, they collect and harvest many good foods from the Land that they preserve and use the rest of the year. Summer is always busy, and they have to make sure they use their time well to get what they need before the change of season when those foods aren't available anymore. **For their family, and the Elders they want to share food with, they will need: one moose, one seal, three caribou, 5 salmon, 12 gallons of blueberries, and 5 gallons of cranberries.** This food will fill their freezer and provide meals throughout the winter. They will work hard to get the amount they need, and then use it a little at a time over the winter so it lasts until the next time they can harvest that food from the land.
 - What happens if they only get one caribou, and no moose? *(They will either have to get more caribou or fish so they have enough meat for the family, or they may need to ask others in the community to share with them.)*
 - What happens if they can't get any blueberries? *(They can substitute with another kind of berry, or go without)*
 - What happens if they eat all the blueberries in December? *(They won't have any for the rest of the winter and spring.)*
 - What happens if relatives from up north send them muktuk (Beluga whale)? *(The family will have extra that can make all the meat in the freezer last longer.)*

Evaluation

At the end of the lesson, ask the students these questions:

- What does it mean to make a budget, or spending plan?
- How did the Ancestors use these skills?
- How can a budget be used to make spending decisions?

Additional Resources

- **Consumer.gov:** This site uses plain language to teach basic money skills. This short video explains managing a budget (1:13 min): <https://www.consumer.gov/articles/1002-making-budget>
- **Practicalmoneyskills.com** has different levels of financial literacy lessons that can supplement this lesson, as well as games and activities for students. http://practicalmoneyskills.com/teach/lesson_plans/grades_7_8
- **Oweesta** is an organization dedicated to helping First Nation peoples attain financial independence. Their curriculum for teens is excellent and is available online for free. <https://www.oweesta.org/native-cdfi-resources/building-native-communities-toolkit/financial-empowering-for-teens-young-adults/>
- **America Saves** is an organization that is focused on getting Americans to save money and build financial security. There are many good tips for saving and budgeting. <https://americasaves.org/>

All links verified 8-2025

*Alaska Native Transition Skills, Self Employment and Financial Literacy, Van Den Berg/Gage
UAA Center for Human Development 2020 (Rev 2025)*

How to Make a Budget

It is a skill to learn how to manage money and other resources. You can get better at it with practice.



Help Joe decide how to spend his money.

Joe did some work helping his uncle by shoveling the snow off his steps and yard and was able to earn \$40. His grandmother also gave him \$30. Joe has some bills to pay, and he owes his brother \$10. He wants a new video game his friends are playing. He needs to pay for his phone. His dream was to get a new pair of basketball shoes. With only \$70, what can he do? His expenses are more than the money he has. Where should Joe spend his money?

Income	Amount	Expenses	Amount
Money from his job	\$40	Debt (owes) to brother	\$10
Money from his grandma	\$30	Cell phone bill	\$20
		Video game	\$15
		Ordering out	\$20
		Basketball shoes	\$100
		Savings account	\$10
Total income	\$70	Total spending	\$175

1) Which of the expenses are wants, and which are needs?

2) What could Joe do in his spending plan, to get the shoes he wants?

What do things cost?

Think about some of the things you would want to buy. Write them down and then guess how much that item costs. Next, find out how much it actually costs, and write that down.

Item	My guess	Actual Cost
<i>Cell phone and data</i>		
<i>Pop</i>		
<i>Chips</i>		
<i>Candy</i>		
<i>Gas (for a gallon)</i>		
<i>Internet (for a month)</i>		
<i>Clothes</i>		

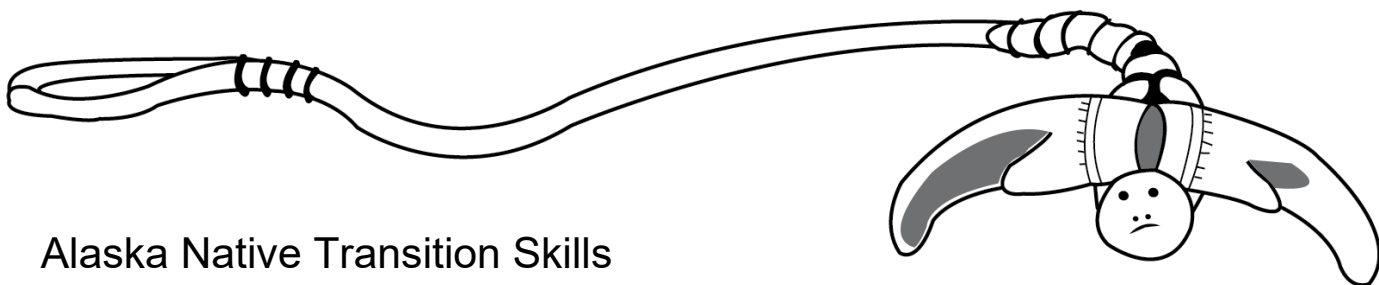
How long do you have to work to pay for the items you want?

Think about how much you make in one hour of working, and compare it to how much things cost to buy, and how long you will use or enjoy the thing you bought.

Examples:

- If you make \$10 an hour, and want to order out after work, and it is \$20, how long did you have to work to pay for it? How long did you work, compared with how long it took to eat?
- You spend \$40 on a new shirt online. How many hours of work did that take to earn \$40? How long will you enjoy and wear the shirt?

Thinking about this can help you make spending decisions you feel good about.



Alaska Native Transition Skills

The Basics of Banking

Overview

In this lesson, students will learn about the basics of banking, types of accounts, how to keep track of your balance using mobile/online banking, and learn tips for setting money aside in a savings account.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C2, C3, C4, D1, E1, E7, E8

Iñupiaq Values

- Respect for Elders, Domestic skills, Family roles, Sharing, Hard work, Responsibility to Tribe, Respect for others

Learning Objectives

The student will be able to:

- Define what savings and checking accounts are.
- List the benefits of having a bank account.
- Describe 5 tips for putting money into a savings account.
- Explain the benefits of having money in savings.
- Practice managing an account using mobile banking.

Materials

- Handout: *Keeping Track of Your Bank Account*

Vocabulary

Autopay	A monthly bill that is set up to automatically come out of your checking account. Examples: Cell phone, utilities
Balance	The total amount of money you have in an account.
Bank	A place where a person can keep money, use services to pay bills, and apply for loans.
Bank Fees	The bank can charge you to use an ATM that isn't at the bank, or if you spend more than is in your account, or if your balance (the amount of money in your account) is below a set minimum, or a monthly fee for a business account. Even if these are small amounts of money, they can add up.

Bounced Check	If you write a check where there isn't enough in your account to cover it, it is called a "bounced check" and you will be charged fees by the bank, and the person or business you wrote the check to, in addition to having to cover the original check.
Check	Before ATM and Debit cards were used, people used to write paper checks to spend money from their bank account. Even though most people now use debit cards and online banking, that kind of account is still called a "checking" account.
Checking Account	An account where you can use a debit card to access money you have put in to pay bills.
Debit Card	Looks like a credit card, but is tied to your bank account and only allows you to spend what you have in your account. If you try to buy something that costs more than the money you have, it will be denied.
Debt	Money you owe other people or banks.
Deposit	Money that is put into the bank account.
Direct Deposit	Paychecks, dividends, public assistance, and more can be set up to deposit directly into your checking account, instead of needing to wait for the check and then depositing it yourself.
Expense/Cost	Something you have to spend money on.
Income	Money that you make, usually through work or a job.
Overdraft	When you take out more than you have in your account. This usually causes fees and charges.
Purchase	Money used/spent to buy something.
Savings	Money or other resources that are set aside for later use.
Savings Account	An account which is meant to hold money for longer periods of time. Most savings accounts limit how many times you can withdraw money in a month, but they are low cost, or pay a small amount.
Taxes	Money collected by the government to help pay for community services and organizations. Alaska doesn't have an income tax, but Alaskans still have to pay Federal taxes on income. When you work for someone, they take the taxes out for you before you get your check. If you work for yourself, you have to take the taxes out yourself.
Transaction	A business exchange or interaction between people.
Withdrawal	When money is taken out of the bank.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to start to learn about the benefits of having a bank account, and how to use one. To learn about this, we will share ideas, listen to a learning story, and practice managing an account to see how it works. By the end of this lesson, you will be able to: define what savings and checking accounts are; list the benefits of having a bank account; describe 5 tips for putting money into a savings account; explain the benefits of having money in savings; and practice managing an account in an activity."
- **Begin by finding out what students already know by asking the following questions:**
 - What is a bank account? Why would someone want to have one? Do you have family members or friends that have a bank account?
 - What is a savings account? Why would someone want to have a savings account? (It helps you reach your goals for larger items you want to buy, it provides money for an emergency fund for when unexpected expenses come up.)
 - Why would someone with their own business want to have a bank account? It is easier to see income and expenses, it is easier to pay bills, a business might want to take out a loan.)
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Banking**
 - **A bank is like a food cache for money:** During the summer, people gather foods from the land and fill their cache (or freezer, or ice cellar) which keeps the food for when they need it, and helps keep it safe from animals. As the people need the food, they can go to their cache and pull out what they need. They can only take out what was put in.

- When you have income, you put it into the bank. When you have expenses, you can take the money out to pay those. Just like a food cache, you can't take out more than you put in. A bank account makes it easy to see how much you have, and where your money is going. You can check your account online or on your phone to see how much came in, how much went out, and what your balance is.
- **The benefits of a savings account: It is easy to spend all the money you get.** What if before you spent it, you took a small amount and set it aside? If you put \$10 a month away without spending it, how much would you have after a year? You can use this method if saving up for something that costs more than the money you have now. You can also have it in case there is an unexpected problem or bill. Unexpected life costs can be stressful, but if you have some savings, dealing with an unexpected cost is an inconvenience, not a crisis.
- **Tips for saving:**
 1. **Make a savings plan.** You are more likely to save, if you have a plan for doing it. You can plan to set aside a certain amount of your paycheck every month, or do an extra job and set that money in savings. Plan for how you will put some money in savings each week or month.
 2. **Start small.** Even \$5 a week or \$10 a month can get your savings account started. Work toward a goal like \$500 and see how much you can set aside.
 3. If you get a dividend or a bigger amount of money as a gift, take some of it right away and put it in your savings.
 4. **Pay yourself first.** Don't wait to put money in savings *if* it is left over. It usually won't be! Set aside your planned amount first, then pay your bills, then if there is left over, you can treat yourself.
 5. **Skip a treat and put that into savings.** If you like to get a smoothie or a coffee or a soda, at least once a week skip it, and put that money aside and into your savings. It adds up!
- **Protect your accounts:** Don't share your bank account number, bank website password, or your PIN for your ATM card with anyone. That kind of information can be used to take money out of your account. Don't access your bank account over wifi in a public place, it isn't as secure, and someone could get your information and get access to your account.
- **Direct Deposit:** Direct deposit is a way to have employers or others who will be paying you money set up to deposit it directly into your bank account, instead of having to wait for a check. The Alaska Permanent Dividend, paychecks, and tax returns (when the government pays you back if you paid more taxes than were owed).

- **Automatic Bill Pay (Also called *autopay*):** For many standard bills (like phone or other utilities) you can set up your bank account to automatically process bills due. This helps you make your payments on time, but you really have to keep track of what is going out when, so you don't overdraft.
- **Activity:** There is a lot of potentially new vocabulary in this lesson. Take some time to explore these new words, and make a game out of it. Knowing these words will help the learning story and handout make more sense.
- **Activity:** Role play going to the bank and making a deposit or a withdrawal.
- **Discuss the learning story.** Let the students think about how to help Joe reach his savings goals.
- **Activity: *Keeping Track of Your Bank Account* handout:** Use the handout to talk through Joe's mobile banking account information, and answer discussion questions.
 - Example discussion: Discuss the common parts of an online view of account information
 - How to know the current balance, and what has been included/processed (or not)
 - Discuss the kinds of things you can do with your account, and the benefits of managing the account (transfer money to savings, see in real time what your balance is, see where your money is going, make spending decisions based on good information...)
 - *In the handout, in the final question on the back page:* If Joe spends \$25 to order out and \$100 for the shoes, does he have enough to pay his taxes, cell phone bill, and save \$150 toward his snow go? *The answer is YES, he can do all those things and still get the shoes...the message shouldn't always be that you have to save and give up on things you want. The point here is to evaluate and make good decisions.*

Learning story

- Joe has gotten a winter job of shoveling ice and snow from people's driveways. He has set up with 10 families who want to hire him to do the work, and he will make about \$300 each week. He is saving up for a snow go (snow machine). A new snow go costs \$10,000, but a used snow go in good condition is \$5,000. He also learned that since he has his own business, he will have to pay taxes. He decides he needs to set aside some money for taxes too. He will need to set aside 20% of what he earns in his business for taxes.

He opens up two bank accounts:

- **Savings account**—where he can put some of the money every week so it can add up for his bigger goal (a snow go). He will also transfer the money he needs to set aside for taxes to his savings so he doesn't spend it on other things.
- **Checking account**—so he can use a debit card to withdraw money when he needs to use some money and pay his bills. Joe is paid in cash by most of the families, when he finishes the work. What are some ways Joe can reach his savings goal?
- What if every time Joe is paid cash, he goes and orders out, and buys something he wants with the cash? *(He won't have money to put toward his bigger goal.)*

- If Joe takes \$40 a week and puts it in his savings, with the hopes of buying a used snow go, how long would it take him to save up the money? What if he could set aside \$150 each week? *(At \$40/week, it will take 125 weeks, or a little over 2 years. If he can save half of his work earnings, it would take him about 8 months to reach his goal.)*
- How much per week should he set aside for taxes, if he thinks taxes will be 20% of his earnings? *(To figure this, multiply $.2 \times 300 = \$60$.)*
- With the money set aside for taxes, and \$150 for his snow go, how much does that leave Joe to pay his other bills and entertainment? *(\$300-\$210=\$90/week). If that wasn't enough for him, he could adjust the amount he is setting aside for the snow go. He has to decide how fast he wants to get his snow go, and balance that with the other things he wants to spend money on.*

Evaluation

At the end of the lesson, ask the students these questions:

- What is the difference between savings and checking accounts?
- What are the benefits of having a bank account?
- Can you describe 5 tips for putting money into a savings account?
- Can you explain the benefits of having money in savings?
- What does it mean to keep track of your balance in a checking account?

Additional Resources

- **Opening a Bank Account:** This plain language site has good information to support this lesson: <https://www.consumer.gov/articles/1003-opening-bank-account>
- **This site uses plain language to teach basic money skills.** This short video explains managing a budget (1:13 min): <https://www.consumer.gov/articles/1002-making-budget>
- **Practicalmoneyskills.com** has different levels of financial literacy lessons that can supplement this lesson. http://practicalmoneyskills.com/teach/lesson_plans/grades_7_8
- **Oweesta** is an organization dedicated to helping First Nation peoples attain financial independence. Their curriculum for teens is excellent and is available online for free. <https://www.oweesta.org/native-cdfi-resources/building-native-communities-toolkit/financial-empowering-for-teens-young-adults/>
- **America Saves** is an organization that is focused on getting Americans to save money and build financial security. There are many good tips for saving and budgeting. <https://americasaves.org/>

All links verified 8-2025

Keeping Track of Your Bank Account

Mobile or online banking is a great way to keep track of your money and make spending decisions. Get the app for your bank to see where you are spending your money. Your screen will look different than this example, but it will show these things:



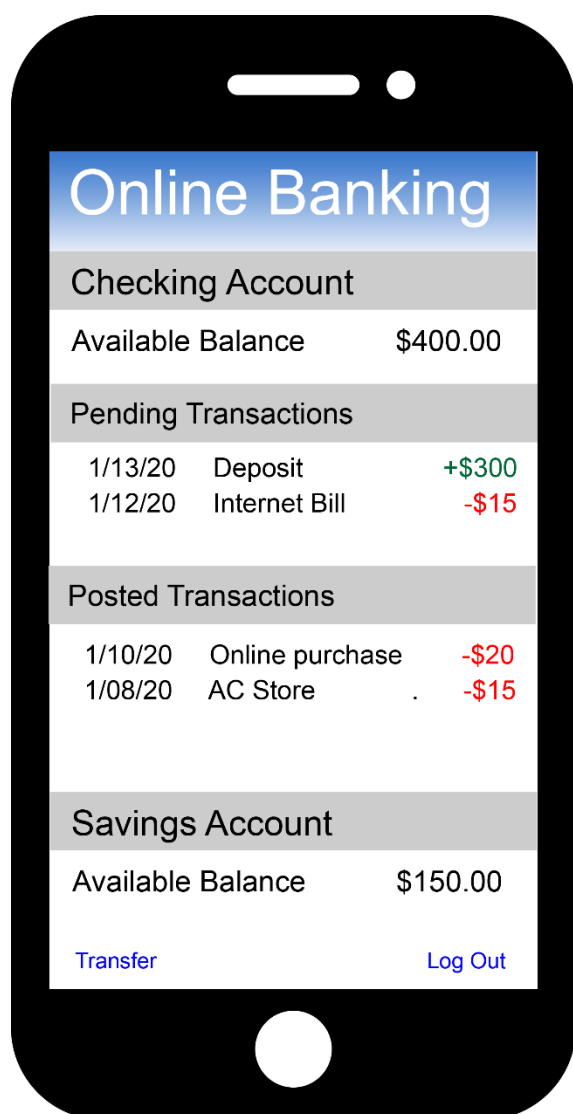
On your Smartphone or computer, you can:

- Look at your account balance when making a spending decision
- Transfer money between accounts
- See bills paid by autopay and direct deposits
- Track income and spending to reach your bigger goals

Joe made a deposit of his weekly snow shoveling income of \$300. He was thinking about buying some new basketball shoes that cost \$100 online. He also wanted to order out for dinner (which would cost \$25). He had a savings goal for his snow go (\$150), and he had to set aside 20% of his income for taxes. Help Joe look at his account information and make some spending choices.

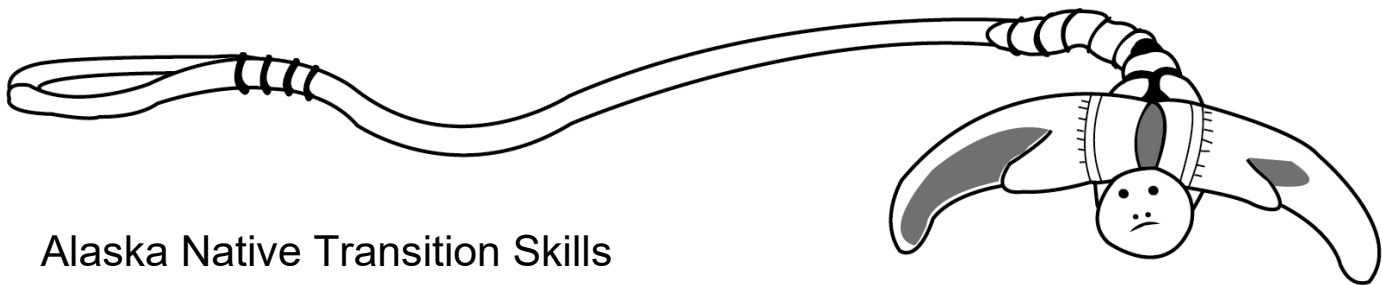
Note: The available balance shows the amount you have after posted and pending money has been added (deposited) and subtracted (spent).

Take a look at Joe's account information, and answer the questions below:



What is Joe's available balance in his checking account?	
Where did he spend \$15 on 1/08/20?	
How much did he spend online on 1/10/20?	
How much does he have in his savings account?	
He could see that some of his bills had been paid, but he knew that his cell phone bill would be paid (auto pay) on January 15. The bill will be \$10. What will his account balance be once that bill is paid?	
If he needs to set aside 20% of his income to pay taxes, how much should he transfer to his savings? (Hint: Multiply 300 x .20)	

If Joe spends \$25 to order out and \$100 for the shoes, does he have enough to pay his taxes, cell phone bill, and save \$150 toward his snow go? Help Joe make spending choices that will support reaching his goals.



Alaska Native Transition Skills

The Basics of Credit and Debt

Overview

In this lesson, students will learn about credit, debt, and loans. They will apply their learning in a learning story. This lesson can be broken over a couple of sessions so it isn't overwhelming. There are many new terms and concepts.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C2, C3, C4, D1, E1, E7, E8

Iñupiaq Values

- Respect for Elders, Responsibility to Tribe, Domestic skills, Family roles, Sharing, Cooperation, Respect for Others, Hard work

Learning Objectives

The student will be able to:

- Define credit and how it can be a good thing to build a good credit record.
- Define debt and describe ways to avoid debt.
- Define loans and interest, and describe ways to recognize better loans.

Materials

- Handout: *Build Good Credit and Have More Choices*

Vocabulary

Credit	When you borrow money to buy something.
Credit Card	One way to use credit, and to buy things using borrowed money.
Debt	Money you owe other people or banks.
Impulse Spending	Buying something you hadn't planned for in your budget. Usually it is something you <i>want</i> , rather than something you <i>need</i> .
Interest	A fee you have to pay to borrow money. It is usually a percentage of the amount that was loaned. The amount increases the longer it takes to pay back the loan.
Loan	When you borrow money, usually for a larger purchase like a car or home.
Terms of a Loan	The rules for paying back a loan. These vary depending on who is giving the loan, and what kind of loan it is.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to learn about credit and debt. In life, there are good reasons to build a credit record and reasons to borrow money (called a loan). These things can also be a negative thing if you borrow more than you can pay back. To learn about this, we will share ideas, and listen to a learning story. By the end of this lesson, you will be able to define what credit and what it means to build a credit record, define debt and how to avoid bad debt, and explain loans and interest and how the right loan may help you achieve your goals."
- **Begin by finding out what students already know by asking the following questions:**
 - What happens if you borrow something from a family member, and then you break it and don't try to fix or replace what was broken? Will they want to give you other items in the future? *(Discuss how returning things that have been borrowed builds trust. Even if something is broken, if you work to make it right, this can also build trust.)*
 - Our Ancestors were very good at managing the resources the land provided. They did not take more than they needed, so there would be enough for future years and for their children. How does this value relate to how we manage our spending? *(It is important to not spend more than you have. It can mean there is not enough for the future. This is an important place to tie Iñupiaq values to the lesson.)*
 - What does "credit" mean? There are advantages and disadvantages to credit. What are some of those? *(If no one knows, you can start the lesson. If students have a basic idea, try to build on what they know, or any examples they may have. If they have family members who have experienced the advantages and disadvantages, work to frame those as learning opportunities to make different choices.)*
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.

- **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Credit**—Share the following information about credit, and discuss the advantages and disadvantages of credit.

Credit is like trust. History has forced indigenous people from a subsistence economy (where we got what we needed from the land) to a market economy. This means using money to buy some of the things we need to live. In our communities, we show we are trustworthy by being respectful of elders, and through sharing, cooperation, and hard work. If we borrow something, we return it.

Credit is borrowing money with the intent to pay it back. In the market economy, you build trust with those who loan money by showing that if someone loans you money, they can count on you to pay it back. The more times that you borrow money and pay it back, this builds a history of how you are when someone loans you money. This history is tracked by banks and others, and gives you a score. This is called your credit score. It is like a report card on how likely you are to pay back money loaned to you.

- **Advantages of credit.** If you borrow something from your Auntie, and take good care of it and bring it back when you are done, your Auntie will be happy to loan you something else in the future. If you borrow something, and it gets broken, and you don't say anything about it, what happens the next time you want to borrow something from your Auntie? For a bank, if you have borrowed money and not paid it back in the past, they will not want to give you a loan when you need it. If you have always paid back loans on time, it gives you many more choices for the future.
 - **Credit can help you afford something now that you need:** Items that cost a lot of money like a car or a home can be purchased now and then paid back a little at a time over time.
 - **Shows you are trustworthy:** If you borrow small amounts of money and always pay it back, it shows you can be trusted with a loan, and gives you better options. For someone with their own business, this can help give you access to more resources when you need them.
 - **It may be required:** In order to rent a car, or a house, or get utilities for your home, the company or landlord may do a credit check. If you have good credit, you will be able to rent or get utilities. If you have a low score, or no score, they may refuse to rent to you, or require you to pay more or put down a larger deposit.
 - **Can make it easier to get a job if your credit is good:** Some employers check credit history before hiring.
 - **Lower interest and insurance rates:** If your credit is good, you can get lower insurance rates (home and car) and get access to lower interest loans.

- **Disadvantages of credit:**
 - **Missing payments hurts your credit score:** If don't make a payment when it is due, this will lower your credit score and there will usually be a fee added to what you owe. If this happens many times, it will be hard for you to take out future loans.
 - **Low credit scores can limit your choices:** If you have a lower credit score, or don't have a credit score, it can make it hard to get a loan, or only give you access to high interest (expensive) loans. You may have to pay more upfront (called a down payment), or be refused access to the service, housing, or loan you want. You might not be picked for a job if your score is lower than someone else who applied.
 - **A credit card can make it easy to over-spend.** Buying things you want that you didn't plan to buy is called "impulse shopping." If you have a credit card, it feels easy to buy things on impulse, but if you don't have the money to pay it back, it can start to affect your credit. Also, when you buy things on credit, you have to pay the extra fees to borrow that money (interest), which makes the item cost more than if you paid for it with money.
- **Debt (from [Consumer.gov](https://www.consumer.gov))** Share the following information about debt.
 - When you borrow money, it can give you access to something you need, but it can also be a burden if it is hard to pay it back. When you owe money to someone, you are in debt. Owing money is not always bad. Examples of debt: Loans and credit cards that carry a balance due.
 - When is debt bad?
Debt is bad when you owe money you cannot pay back. Debt collectors might call you. You might have legal problems if you cannot pay back the money.
 - Does debt hurt my credit history? Sometimes, debt can hurt your credit history. For example:
 - owing a lot of money on credit cards
 - paying bills late
 - not paying the minimum amount due
 - skipping payments
- **Loans:** If you have a business, you may need to borrow money to get the business started, or to buy supplies. As long as you know you can pay the money back, this can be a good thing to build your business. Before you get a loan, it is important to understand the terms of the loan, or the rules for how it will need to be paid back. Ask questions like:
 - *How long will you have to pay it back?*
 - *How much interest or fees will it cost to borrow the money?*
 - *Shop around before you select your loan. Sometimes different banks will have*

better options, so compare before you sign.

- *Find out if there is a grant or tribal program that can help instead of taking out a loan from a bank. For example: There are grants to start a business offered through NANA that would be better than taking out a loan from a bank.*
- **Discuss the handout:** This describes tips for building good credit. After reviewing the handout, use the learning story to test student understanding of the lesson.
- **Discuss the learning story,** make sure students understand how a credit score can help you, and how you can build good credit. Reflect on how low credit or no credit can limit choices.

Learning story

Josh had seen his parents have a hard time managing their money. When they got money from a paycheck or a dividend, there were often more bills than they could pay. They had used their credit card to get through times they didn't have enough money, and then missed payments to pay it back. When the family's car broke down, it was hard to get a loan to get a new one, and they had to pay for a high interest loan for a car so his dad could get to his work.

When Josh turned 18, he used a free service to check his credit score. He was shocked that he didn't have one! He had paid for his own cell phone and had a savings account, but these were not things that gave him a credit score. What are some ways Josh can build his credit score so he has more choices in his life? *(A secured credit card*, a non-traditional credit history**, paying his bills on time.)*

*A secured credit card is a card where you make a deposit for the amount of the card, and then you can use it to make charges. Example: You could make a \$300 deposit on your secured credit card, and then use it to buy things up to the \$300 limit. Then you can put more money in it. Basically, it is like a Visa gift card that you can recharge, but it helps to show you are responsible at staying within your limits.

**Non-traditional credit history: If a student can show records of paying bills on time, such as a cell phone bill or other standing bill, that can be used to demonstrate credit to a local bank or lender.

Evaluation

At the end of the lesson, ask the students these questions:

- What is credit and how it can be a good thing to build a good credit record?
- What is debt? What are some ways to avoid debt?
- What is a loan? What is interest? When might you want to take out a loan? What kinds of terms would you compare to pick the loan that was best for you?

Additional Resources

- **Consumer.gov:** This site uses plain language to teach basic money skills. The section on credit and loans: <https://www.consumer.gov/articles/1010-using-credit>
- **Oweesta** is an organization dedicated to helping First Nation peoples attain financial independence. Their curriculum for teens is excellent and is available online for free. The section on credit reports, how to read them, and request a free copy is good for students over 18. Check out pages 113–122. <https://www.oweesta.org/native-cdfi-resources/building-native-communities-toolkit/financial-empowering-for-teens-young-adults/>
- **America Saves** is an organization that is focused on getting Americans to save money and build financial security. There are many good tips for saving and budgeting. <https://americasaves.org/>

All links verified 8-2025

Tips for Good Credit to Give You Options

In life, good credit can give you options, and low credit can limit your options. By following these tips, you can create a healthy credit history and keep your financial (money) choices open.

1) Pay your bills on time.

Paying bills that are reported to credit bureaus on time helps build a good credit history. Many kinds of bills do not help you build a credit history (utilities, rent, phone, medical) but they can hurt you through late fees, loss of services, or getting sent to collections.

Bills that do create a credit history are things like credit cards, student loans, car loans, and house loans. A credit card used or a secured credit card used for usual bills that is paid every month on time can be a great way to build credit.

What can you do to make sure you pay your bills on time?

2) Contact the business office immediately if you expect to have a problem paying a bill on time.

Sometimes there are very good reasons you may not be able to pay a bill on time. Usually, if you call before you are late, you can set up a plan to pay the bill, get an adjusted rate, or other options. Working with the organization can help you avoid additional fees and having your overdue bills turned over to a collection agency.

What can you do if you can't pay a bill on time?

3) Don't borrow more than you can comfortably pay back.

Look carefully at your monthly spending plan before taking out a loan or spending on a credit card. Make sure you will be able to afford making payments to pay it back. If you overspend and are unable to pay it back on time, this will hurt your credit score and limit your options.

What can you do to make sure you are only borrowing what you can comfortably pay back?

4) Read and understand the terms of loans and financial agreements before you sign anything.

It is important to know what the rules and fees are before agreeing to a loan or financial commitment. Avoid committing to payments you can't afford.

What action can you take to be sure you understand before signing a financial agreement?

5) Be cautious about co-signing on a loan for another person.

Co-signing on a loan makes you responsible if the other person isn't able to pay it back. This can hurt your credit if you aren't able to pay it back. Also, the debt is considered yours and can limit your options until it is paid off.

What are some things you need to do before agreeing to co-sign on a loan for someone else?

6) Build positive credit by taking out a credit-builder loan or secure credit card.

These are loans and credit cards usually offered by credit unions and non-profit financial organizations. They are designed to help people build a positive credit history to give them more options. The credit-builder loans are usually small loans with six to twelve-month terms. The money isn't given all at once, and is given out as people make their payments. This gets reported to the credit bureaus to build a positive history.

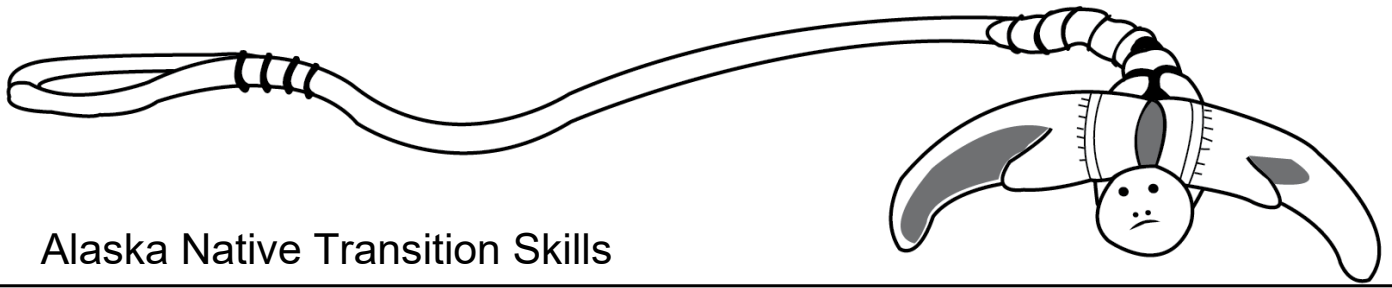
What action can you take to start to build a positive credit score?

7) Avoid too many checks on your credit score in a short period of time.

If you are shopping for a car, businesses may check your credit without you knowing it. If you have too many credit checks in a short period, it can drop your score. Be careful who you give permission to check your credit.

What actions can you take to be sure your credit isn't getting checked many times in a short period of time?

Source: *Building Native Communities: Financial Empowerment for Teens and Young Adults* by the First Nations Development Institute and First Nations Oweesta Corporation (2019) Accessed at https://www.oweesta.org/wp-content/uploads/2020/03/BNC-Youth-Curriculum_v3-FINAL-JAN-2020.pdf 8-2025



Alaska Native Transition Skills

Developing a Product

Overview

In this lesson, students will explore how to develop a needed product or service that can be sold at a profit. The ideas of products (both goods and services), markets, expenses vs. sale prices will be discussed and applied in a learning story.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C1, C3, C4, E1, E2, E7, E8

Iñupiaq Values

- Respect for Elders, Responsibility to Tribe, Domestic skills, Family roles, Sharing, Cooperation, Respect for Others, Hard work

Learning Objectives

The student will be able to:

- Define a product and list examples of products a business could sell (goods and services).
- Demonstrate the process of calculating the cost of a product.
- Explore potential markets for a product.

Materials

- Handout: *Exploring Business Ideas*

Vocabulary

Consignment Fee	A fee you pay to sell in a gallery or shop. Usually a percentage of the sale price. It is common for galleries to keep 40–50% of the sale price. When figuring out the price of a handmade good, this has to be figured in to see if it can sell for enough to cover materials, time, and the consignment fee.
Cost/Expense	Usually this refers to money that is paid for things or materials your business needs. Your time can also be a “cost” to keep track of.
Customer	The person who buys goods or services.
Flat Rate	Sometimes a service will have a price that is the same, even if it takes different amounts of time to do.
Goods	Things that can be sold or transferred from one person to another.

Hourly Rate	Price for services is often charged by the hour.
Loss	When your business expenses are more than the income for your goods or services.
Market	A system where people exchange goods or services for money.
Product	Something that is sold.
Profit	When your income for your goods and services is more than your business expenses.
Purchase Price	The amount of money your customers will pay for your goods or services.
Services	A skill used for the benefit of another person, usually for a fee.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to explore business ideas, and how someone decides which thing they can make or do would be a good business that would make enough money. To learn about this, we will share ideas, listen to a learning story, and do some brainstorming. We will look at how to figure out how much something would cost to make, vs. what we could sell it for. By the end of this lesson, you will be able to define a product and list examples of products a business could sell (goods and services), show how to figure out how much it would cost to make something, and think about who would buy it, and what they might pay for it."
- **Begin by finding out what students already know by asking the following questions:**
 - What is a product? What kinds of things do businesses sell? *(Try to elicit responses and examples of goods and services.)*
 - If you were going to sell lemonade, how would you figure out how much to sell your lemonade for? *(Figure out how much it costs to make the lemonade, and how much people would pay for it.)*
 - How would you figure out how much it cost you to make the lemonade? *(Add up the cost of the supplies (lemon juice, sugar, water); any costs to build your lemonade stand or display; the cost of printing flyers about your lemonade sale.)*
 - How would you figure out what someone would pay for your lemonade? *(Ask advice from potential customers like family members, to find out what price they think is a good price. If no one is buying the lemonade, maybe your price is too high, and can be lowered.)*
 - What does it mean to make a profit? *(If you are able to sell your product for more than it cost you to make it.)*
 - Who would buy your lemonade? These would be your *customers*. *(Friends and family, community members, church members, participants at an event nearby...)*

- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Product**—Share the following information about products, and how goods and services are both products that a business can be based on. A product is something that is sold.
- **Goods**—If you make something that people will buy, this is called goods. What are businesses in our community that sell goods? (*Grocery store, hardware store, clothing store...*)
- **Services**— If a business does something using a skill in exchange for money, it is a service. There are many kinds of services. What are some examples in our community of a service-based business? (*Auto repair, snow-machine repair, health clinic, dentist, accounting, cleaning, snow removal, carpentry...*)
- **Cost of a Product**—Describe how to figure this out, and then use the handout to work through an example of a good-based business, and a service-based business.

Goods (Hand-made)	Example: Lemonade Stand
What do the materials to make the product cost, including packaging?	The price of the ingredients, which depends on how they make it (fresh ingredients or from a mix) plus the cost of the cups. Figure out the cost per cup. (This site walks through this process: https://www.thebalancemoney.com/the-economics-of-the-lemonade-stand-infographic-1200708)

How long does it take to make it? Your labor is a cost you should consider when pricing your product. Multiply this times an hourly rate that matches your skill level (example \$15/hour).	Labor: 15 minutes for lemonade made fresh, 5 minutes for lemonade from a mix. (Labor would be $\$15/60 = .25$ per minute, times 15 minutes = 3.75 or \$1.25 for 5 minutes.) This goes into the per batch price before dividing by how many cups.
Are there any costs for the space where you sell? Do you have to rent a booth or a table? Do you pay a consignment fee?	In this example, the student's family owns the table, so there is no space fee.
Figure out how much it costs you to make each item.	In this example, you would make a batch, then divide by how many cups it would make. Cost for ingredients plus labor costs divided by the number of cups it makes = cost of each cup.
Once you know the cost of the product, you can set your price to make sure you will get a profit.	If each cup will cost 40 cents to make, anything over that would be a profit. Is 20 cents per cup a good enough profit? 40 cents a cup? What will people be willing to pay?
Services	Example: Snow shoveling
Most services are done by the hour, unless the service has a flat rate.	
Hourly rate: Find out what others charge for the service, and how much experience they have doing the service. Usually someone who has done something a long time gets more for that service than someone new to it.	Charlene shovels walkways for people that live near her. They pay her \$7 an hour for however long it takes her to shovel. She charges a minimum of an hour (\$7). If a job takes an hour and a half, she gets \$10.50.
Flat rate: How long does it take to do the service (on average)? What is a fair hourly rate for your skill level?	Joe gives a flat rate for his snow shoveling. He looks at a driveway, and estimates how long it will take him. For a short driveway, he charges \$5. For a longer driveway, he charges \$15.

- **For artists, finding the right place to sell what they make can make a big difference in how much money they can make.**
 - You can sell your art wholesale to a store for an upfront price, and then the store marks it up to sell it. The benefit is you get your money right away, but it usually is a small amount compared to what it sells for in the store.
 - You can sell in a gallery or store by consignment, which means the store displays your art, and when it sells, you get a percentage of the sale price, and the store gets a percentage. It is common for the store to keep between 40% and 60% to cover their costs, so that needs to be factored into deciding on a price, and if something is worth the artist's time to make it for their business.
 - You can sell your art online, which is more direct to your buyers. Facebook is a popular choice to create a business page to sell from. Sites like Etsy make it easy to create an online store, and they take a small percentage of sales in exchange. The benefit is you get to keep more of the sales price. The challenge is marketing your store and getting potential customers to connect to it.
 - You can sell direct to your customers through people you know and to people who hear about you from satisfied customers. The benefit is you get to keep the full amount of the sales price. The challenge may be once all the people you know have bought your art; you will need to find ways to find more customers.
- **Market research:** Before you set your price, you need to know more about who will buy it, and what they might be willing to pay. Answer these questions:
 - Others offering the same service or goods: Who else is offering this service or these goods? What do they charge? What makes me different than them? (When you can offer something unique, it can make a customer choose your business over a similar one. Joe might include free gravel on the walkway near the house in the jobs he does. If Charlene doesn't include that, it might give Joe an advantage.)
 - Customers: Who is going to buy this good or service? What do I know about them? (If you know what people are willing to pay, and you know some of your customers, that can help you choose a price that will sell.)
- **What could my product be?** Using the handout, guide a brainstorm for skills and interests that students can do. Which of those skills or interests could provide a needed product or service that others could pay for?
- **How much would my product or service need to cost to make a profit?** If you figure out a fair price for your product or service, but it will cost you more than people would be willing to pay, then think about ways to get your costs down. If your product is something people would buy, but the costs outweigh the profit, consider these options:
 - Sell at a different place where you could keep more of the sales price.
 - Find ways to make your art a little faster without losing quality.

- Find your materials for a cheaper price or source.
- Find customers who may be willing to pay more. If you raise the price, you may sell less of them. Keeping the price where people will buy it is good for business.

If you can't make a profit or get paid a fair price for your time even when you reduce the costs, then keep looking for other ideas.

- **Once you find a potential business idea, think about your market and your customers.** Who would buy your product? Who needs what you could make or do? What do others that offer that product or service charge? What is unique about your product or service that could attract customers to you? Are there other ways to sell your product or goods? Could you reach a bigger market if you had a website and advertised outside of your community?

Learning story

- Esther enjoyed sewing atikluks and beading her headband for her dance group performances. She always got many compliments on her Regalia. She had made her sisters headbands and atikluks, and others in the community were asking if she took orders to make them for others. She thought maybe it would be a good way to do something she enjoyed and make some extra money.

Esther started to figure out what she would need to charge in order to make a profit for her time and supplies. She looked at the materials and time it took to make headbands and atikluks.

- **For atikluks,** she already had a sewing machine and other sewing tools she needed, so there wouldn't be costs there. She would need to buy fabric and trim and thread for each atikluk order. The materials would cost \$35, depending on what fabric and trim she chose to make one atikluk. She knew she could sew one in about 4 hours. If she gave herself \$15 an hour for her time, that would mean the cost to make the atikluk would be \$60 for labor + \$35 for materials=\$95. She thought she could sell it for at least \$100, so she would be able to make a small profit and pay for her time.
- **For the beaded headbands,** she had needles and thread and some beads, but she would need to buy more beads, leather, fur, and thread. It took a long time to bead the designs onto the leather, and she was still learning so she wasn't as quick as her auntie who she learned from. She thought she might be able to get the moose hide from her uncle who knows how to tan and smoke the moose hide. She could help pay his gas and then he could give her a good price for the leather, but that would still have a cost. The beads were not too expensive, but the time was a challenge.



Photo credit: By Public Affairs Office Fort Wainwright from USA - File: A celebration of the first people (11181058915).jpg, CC BY 2.0, <https://commons.wikimedia.org/w/index.php?curid=32922475>

- One design could take her 35–40 hours. At \$15/hour, that would make the headband very expensive to make, as that would mean around \$600, just in labor. She didn't know very many customers who would pay much more than \$150 for a headband, so she would have to sell them at a loss.
- *Discuss: Which of these would make a better business for Esther, and why?*
- Esther decided she would take orders for atikluks, but she would save the beading for gifts for family and friends when she wanted to make something special for them.
- **Guest Speaker:** Invite an artist who sells locally to share how they decide what to sell and how they pick the right price. Invite someone from the local art store (in Kotzebue it would be the Sulianich Art Center) to share how artists sell there, what the consignment rates are, and ways the artists increase sales.

Evaluation

At the end of the lesson, ask the students these questions:

- What is a product? What are examples of products a business could sell (goods and services)?
- How do you figure out how much something would cost to make or do?
- How do you explore who would buy your product, and what they would pay for it?

Additional Resources

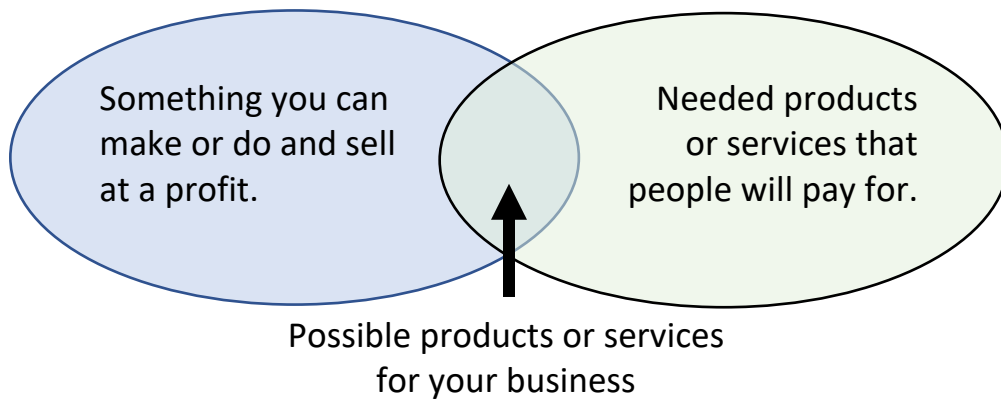
- **Alaska Native Artist Resource Workbook** by the Alaska State Council for the Arts. A very detailed guide for Alaskan Native artists to develop their art as a business. Access it online: http://thecirifoundation.org/wp-content/uploads/2015/10/ALASKA-NATIVE-ARTIST-RESOURCE-WORKBOOK_2015.pdf
- **Teaching Kids Business** has teacher resources to build business skills. <https://www.teachingkidsbusiness.com/>
- **Kidpreneurs:** Site dedicated to teaching kids business skills. <https://kidpreneurs.org/introduce-kids-to-business-basics/>
- **Visit the Sulianich Art Center (Kotzebue):** See many artist's work, and talk to the people that work there about how it works for artists to sell their art there.

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Exploring Business Ideas

Steps to exploring business ideas:

1. What can I make or do?
2. From that list, what would people be willing to pay for?
3. Would the price people would pay be more than what it costs to make or do it? (Profit)



What are things I can make or do?



From that list, what would people pay for or buy?



How to figure out if something will make a profit

Example: Animal carving made from driftwood

If you are making something to sell, use this to figure out if it would make a profit.	
Cost of materials (<i>driftwood is free, sandpaper and varnish low cost, already have the carving tools</i>)	\$2
Cost of your time (figure your time at \$15 an hour, at least) <i>One carved animal takes 3 hours to make.</i>	\$45
Cost of the space (consignment fee, office, or work space) (<i>Gallery will sell them, but takes a 40% consignment fee. At \$45 sales price, the gallery would get \$18, you would get \$27.</i>)	\$18*
Total cost	\$65

How much would this sell for? (<i>Your best guess</i>) (\$45 is what the customer will pay, but there is a 40% consignment fee. At that price, the gallery would get \$18, you would get \$27.)	\$45
Subtract the cost to make it from the sale price. Does it make a profit? When you add in an hourly wage, and take out the consignment fee, it doesn't make a profit.	\$65-\$27=loss of \$38.

What if you could cut your costs?

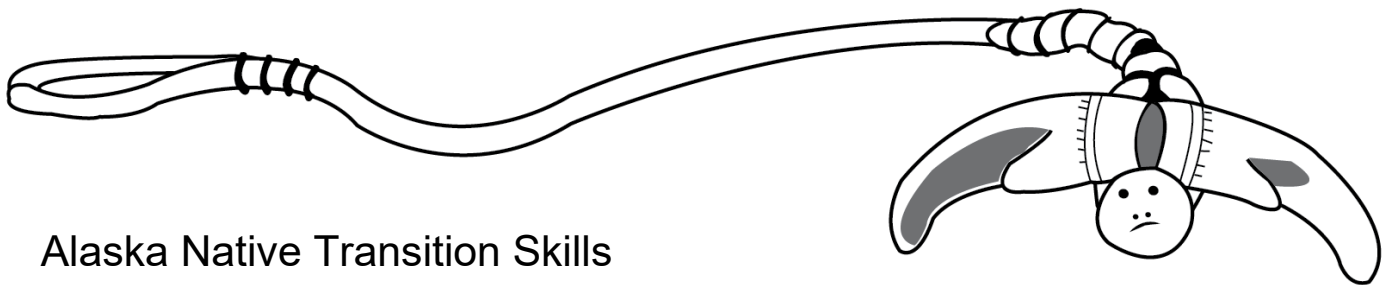
The main cost is the consignment fee (\$18). If you sold it directly on a Facebook page for \$45, and your costs were materials (\$2) and your time (\$45), this might be worth it. If you enjoy doing the work, and it pays for your time, this could be a good way to make some extra money.

Now, figure out your costs, and if you could make a profit:

If you are <i>making something to sell</i>, use this to figure out if it would make a profit.	
Cost of materials	
Cost of your time (<i>figure your time at \$15 an hour, at least</i>)	
Cost of the space (<i>consignment fee, office, or work space</i>) If you do not pay for space or a consignment fee, this might be zero.	
Total cost	
How much would this sell for? (<i>Your best guess</i>)	
Subtract the cost to make it from the sale price. <i>Does it make a profit?</i>	

If you are <i>offering a service</i>, think about the following for a sample job.	
Cost of tools or equipment	
Cost of your time (<i>figure your time at \$15 an hour, at least</i>)	
Cost of the space (<i>office or work space, if needed.</i>)	
Total cost	
How much would people pay for this service? (<i>Your best guess</i>)	
Subtract the costs from the sale price. <i>Does it make a profit?</i>	

If you enjoy the work, but it doesn't make enough of a profit to meet your needs, then you can think about ways to reduce the costs, or ways to charge more for what you make.



Alaska Native Transition Skills

Marketing Basics and Tools

Overview

In this lesson, students will explore how to better reach potential customers for their business and different marketing tools they can use to connect to potential customers.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C1, C3, C4, E1, E2, E7, E8

Iñupiaq Values

- Respect for Elders, Responsibility to Tribe, Domestic skills, Family roles, Sharing, Cooperation, Respect for Others, Hard work

Learning Objectives

The student will be able to:

- Describe what marketing is.
- Describe the basic process of doing market research.
- Describe how to talk about your product or service to reach a potential customer.
- List five common marketing tools to promote a business or product.

Materials

- Handouts: *Speak to Your Customer* and *What's a logo?*

Vocabulary

Advertisement/Ad	A message that promotes your product or services to potential customers.
Brand	A name, logo, design or feature that makes your product or service unique. This can help a business stand out and be successful if people have a positive feeling about it.
Coupon	Gives the person who has it a discount on a product or service.
Customer	The person who buys goods or services.
Logo	A picture that symbolizes a business to use in marketing. A logo is part of the brand a business has.
Market	A system where people exchange goods or services for money.

Market Research	Research to better understand your potential customers, and other businesses that are similar to yours. Studying other businesses in the same market as yours can help you know what has helped make them successful, or what challenges to expect or avoid.
Marketing	The act of communicating the value of your business so that potential customers will buy your products or services.
Messaging	Choosing ways to talk about your product or service in order to better reach target customers.
Quppaq	The design on the border of maklaks or parkas that historically would show which family a person is from.
Reputation	The beliefs or opinions generally held of someone or something.
Target Market/Customer	People in a group most likely to need or buy your product or services.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to explore how to research who most needs your product or service to find your most likely customers. Once you know this, you can decide the best way to reach them, and how to speak about your product or service in a way that will help them choose to buy your product or service. To learn about this, we will share ideas, listen to a learning story, and do an activity. By the end of this lesson, you will be able to describe what marketing is, describe how to do market research, describe how to talk about your product or service to reach a potential customer, and list 5 marketing tools you can use to reach them."
- **Begin by finding out what students already know by asking the following questions:**
 - What is marketing or advertising? What are some examples of marketing? (*Ads on YouTube, commercials on TV, previews of movies or video games...*)
 - How do you choose what to buy? If you want basketball shoes, do you look for one brand over another? Why? How did you learn about that brand, and why you would want that one? (*Try to get the students to see how they get an idea from other people, from things they have read or seen, and that this is part of the brand and marketing.*)
 - If you had a business, how would you let potential customers know about your products or services? (*You would need to know about who might be interested, and the best ways to reach them.*)
 - What is a logo? What are some examples of a logo? What does a logo tell you about a business? Why would a business have a logo? (*A logo is part of a brand, and part of what makes a brand stand out. Some logos help you know what kind of business it is, or give a feeling for the business.*)

- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
 - **COOPERATION:** To willingly do things together for the common good of all.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Marketing—**Marketing and advertising are ways that businesses connect to potential customers and convince them to buy their product or service. What are some ways businesses communicate to potential customers?
 - **Online ads:** Where do you see ads online? What makes you want to click a link? When an ad gets you to click on a link, that business found a good marketing strategy to get your attention as a potential customer. If you are a business, you can use similar ways to attract customers. This could be on Facebook (on a community page), on a Facebook business page, Instagram or other social media sites.
 - **Email:** You can reach customers who use email by having them join a list so you can send them information about special sales or new products or services.
 - **Website:** There are many website building sites that make it easier to have a professional looking website to attract potential customers.
 - **Facebook page:** People sell from their personal Facebook pages or they can create a business page to sell from and promote their business.
 - **Brand and brand identity:** A brand is an idea about a company or business that is created by their logo, messages, values, and public opinion. When you have a brand that people can recognize in a positive way, it helps your business stand out. As a customer, you may have a strong feeling about one kind of shampoo over another, or one brand of shoes over another. Why is that? How does the one you like stand out over the others? What made you try that one, and like it? Some of this can be because of the brand and your idea about the brand. *(Discuss*

examples of brands of things that the students like, and have them describe the logo, colors used, what some of the associations with the brand are...it's cool, friends like it, good quality...)

- **Activity: Target Customer**—Discuss and then use the handout *Speak to Your Customer*. It is good to do some research on the kinds of people who would most need or want your product or service, so you can develop messages that will speak to them and connect them to your product or service. Answer questions like:
 - What age of person would be most interested in my product or service?
 - Does it appeal to men or women more, or about the same?
 - How much money do they make?
 - What kind of work do they do?
- **Tailoring your message**— Once you know a little more about who you are speaking to, you can develop a message that will catch your target audience's attention and connect them to your product or service. *Use the handout activity to explore how different target audiences would respond to different kinds of messages about the same product.*
- **Decide where and how to advertise**—Think about where your target customers are getting information. Do they use Facebook? YouTube? Do they look at the flyers area in the local market? You might not do an Instagram campaign if your target audience mostly uses Facebook.
- **Developing your brand**—You already did some market research to figure out what price you could charge for your product or service, and started thinking about what makes your product or service different from others who do the same kind of product or service. Now you can use what you found to decide on your brand's look and feel, and the ideas you would want your customers to have about your product or service. A design or logo that is eye catching, consistent use of colors in your ads, website, and packaging can all help you create a recognizable brand. The quality of your work over time will be an important way your brand will keep a good reputation and bring new customers.
- **Made in Alaska and Silver Hand Programs**—Artists need permission to use these two logos on their products, but it can be a good marketing tool. Customers know to look for these to mean it is made in Alaska or made by Alaska Native artists instead of out of state.
 - **Made in Alaska:** "A mother bear and cub logo signifies a product is manufactured in Alaska. It promotes products made, manufactured, or handcrafted in the state. Alaska businesses manufacture high quality products, ranging from small gift items to large industrial modules, for domestic and international markets. Product(s) that meet a 51% or more Alaska produced content 6 criteria are eligible to use the MIA logo. Permits serve producers and consumers by certifying product authenticity. See the resources section for how to apply to be able to use this on labels and marketing



of Alaska-made products.” (Alaska Native Artist Resource Workbook, page 85)

- **Silver Hand Program:** “The Silver Hand program promotes Alaska Native artists’ work in the market and helps consumers identify and purchase authentic Alaska Native art. Artwork identified by a Silver Hand seal indicates it is created by an individual Alaska Native artist, by hand, and in Alaska. Only original Alaska Native artwork, not reproductions or manufactured work, may be marketed with the seal. The Silver Hand image is protected under Alaska trademark statute and regulations and may only be used by individuals with Alaska State Council on the Arts’ explicit written permission.” (Alaska Native Artist Resource Workbook, page 85)



- **Activity:** There is a lot of potentially new vocabulary in this lesson. Take some time to explore these new words, and make a game out of it. Knowing these words will help the learning story and handout make more sense.
- **Activity: Develop a logo**—Use the handout *What’s in a logo?* to discuss logos of businesses and organizations. Discuss how the logo is related to the brand and feeling of the business or organization. Look at examples of Native owned businesses and organizations that include tribal patterns or imagery that communicates that it is an Alaska Native business or organization. Students can explore creating their own logo for a business they hope to have.

Learning story

Developing a *Brand*: Joe was doing well with his snow shoveling business, and had enough jobs that he asked his brother to join him. He wanted to grow his business more. How could he build his reputation in his village? How could he stand out so people would think of him when they needed snow removed?

He knew his main customers were adults with families and houses. He also had a couple of business owners that hired him to keep the sidewalk to their doors clear of snow. What they cared about most was price, dependability, and quality of his work.

How could Joe communicate these things to potential customers? *(He could go door to door and introduce himself and give them a coupon to try his service, he could put an ad on the local Facebook page, he could tell all of his relatives that he was starting a business, and to give him a try.)*

Joe developed a logo, and picked colors and a design that reminded him of his family’s maklak Quppaq design to honor his ancestors. He had hoodies made with his logo that he and his brother would wear when working, to help build the visual recognition of his business. His flyers and Facebook ads also used the same colors and design. His goals were to grow the business more. He wanted to build a website and eventually hire more people to work when there was more work than he and his brother could do.

Evaluation

At the end of the lesson, ask the students these questions:

- Can you describe what marketing is?
- Can you describe the basic process of doing market research?
- Can you describe how to talk about your product or service to reach a potential customer?
- Can you list five common marketing tools to promote a business or product?

Additional Resources

- **Alaska Native Artist Resource Workbook** by the Alaska State Council for the Arts. A very detailed guide for Alaskan Native artists to develop their art as a business. Access it online: http://thecirifoundation.org/wp-content/uploads/2015/10/ALASKA-NATIVE-ARTIST-RESOURCE-WORKBOOK_2015.pdf
- **Teaching Kids Business** has teacher resources to build business skills. <https://www.teachingkidsbusiness.com/>
- **Kidpreneurs:** Site dedicated to teaching kids business skills. <https://kidpreneurs.org/introduce-kids-to-business-basics/>
- **How to design a logo:** This site has good tips for designing a logo. It is a blog, so it does have ads. <https://99designs.com/blog/logo-branding/how-to-design-logo/>
- **Alaska Small Business Center:** This site has many resources and tools for those wanting to start a small business. You can talk to an advisor for free to get you started on an idea, take classes online, or find out about start up funds for a new business. Search their tools for more guidance on marketing and developing business components:
 - **How to determine your target market:** <https://aksbdc.org/tools/how-to-determine-your-target-market/>
 - **20 Questions Before Starting a Business:** <https://aksbdc.org/tools/20-questions-before-starting-a-business/>
 - **Business Plan Outline:** <https://aksbdc.org/tools/business-plan-outline/>
- **Apply for a permit to use the Silver Hand (Alaska Native made artwork):** Alaska State Council on the Arts, 161 Klevin Street, Suite 102, Anchorage, AK 99508-1506, p: 907-269-6610, Toll-free: 1-888-278-7424, aksca.info@alaska.gov, www.education.alaska.gov/aksca/
- **The “Made in Alaska” logo:** To learn more or to apply, contact: Made in Alaska, 550 West 7th Avenue, Suite 1770, Anchorage, AK 99501, (907) 269-8104, madeinalaska@alaska.gov. Applications, Renewals, Labels, or Stickers: P.O. Box 359, Tok, AK 99780-0359, (907) 883-5667 or (907) 269-8150 or online at www.commerce.state.ak.us/dnn/ded/DEV/MadeInAlaska.aspx

All links verified 8-2025

Speak to Your Customer

There are 4 steps to marketing that works:

1. Identify your target market,
2. Create a strong message,
3. Share that message in a way that reaches your target,
4. Check how it goes, improve and repeat.

When you know about the people most likely to buy your product or service, and what is important to them, you can create messages that speak to what they care about.



Let's say you sell socks. What kind of socks are you selling, and who would be buying them? Would your grandmother or an Elder want the same kind of socks as your little sister? Would a high-school student want the same socks as an adult hunter?

Use this chart to think about each of these potential customers, and how they might choose the socks they want to buy. Example: for a hunter, warm and dry comfortable feet are most important. Socks made from wool are better than cotton for that. The fit will be very important for comfort. Quality is important because a hunter wants gear that will hold up when used.

Mark an "X" next to the 3 most important things for each kind of customer:

	Hunter	Elder	High-school student
Price			
Easy to buy			
Quality (how well it is made)	X		
Material (like wool or cotton)	X		
Style (like plain or bright colors)			
Fit	X		

For Esther and her atikluk business, her customers are Iñupiaq of many ages who want to wear an atikluk. Her three main customer types are:

- Elders she has met through her dance group,
- women that are the age of her aunties, and
- other high-school age students.

She did some interviews with potential customers and past customers to see what was most important to them.

	Elder	Auntie	High-school student
Price			X
How quickly she can finish it after it is ordered		X	X
Quality (how well it is made)	X	X	
Design of fabric and trim	X	X	X
Comfortable fit	X		

If Esther was going to make an ad for high-school students, what should it focus on? What about a flyer about her business that was meant for Elders?

She thinks about what is important to her different customer types so she can create messages about her atikluks that fit her customers.

- **For ads written for Elders**, she may use a larger size writing and show pictures of designs that are more traditional.
- **For students**, she might use more color in her ads, and show atikluks using different fabrics and trims that younger people would like.

Marketing—

Now that she has her messages, how does she get them to a place her potential customers will see them?

- At dance performances, she passes out a flyer with her information and website, which includes a special discount coupon.
- She creates an ad to put on her community Facebook page.
- She creates an ad on her Facebook Business page and Instagram.
- She posts short videos on a YouTube channel with short videos about her latest designs.
- She asks happy customers to tell their friends in case they want an atikluk made to order.

After a couple of months, Esther saw that her business had grown. She was getting many orders after each dance performance. The flyers with a coupon had worked great with Elders and aunties. She wasn't getting as many orders from people her age.

How could Esther get information about her atiklucs out to high-schoolers or young adults?



Photo credit: By Public Affairs Office Fort Wainwright from USA - File: A celebration of the first people (11181058915).jpg, CC BY 2.0, <https://commons.wikimedia.org/w/index.php?curid=32922475>

Alaska Native Transition Skills, Speak to Your Customer Handout, Van Den Berg / Gage UAA Center for Human Development 2020 (Rev 2025)

What is a Logo?

A logo is a picture that symbolizes a business to use in marketing.
It is part of the brand a business has.

Can you recognize what companies or organizations these logos stand for?



Now look at these examples of logos of Alaska Native owned businesses and organizations. How can you tell they are an Alaska business?



Thanks to Christina Fields for sharing the ABC and Lulu's logos she designed. Used here with permission.

Brainstorm some words that describe your business and your values. How would you show those words in a picture?

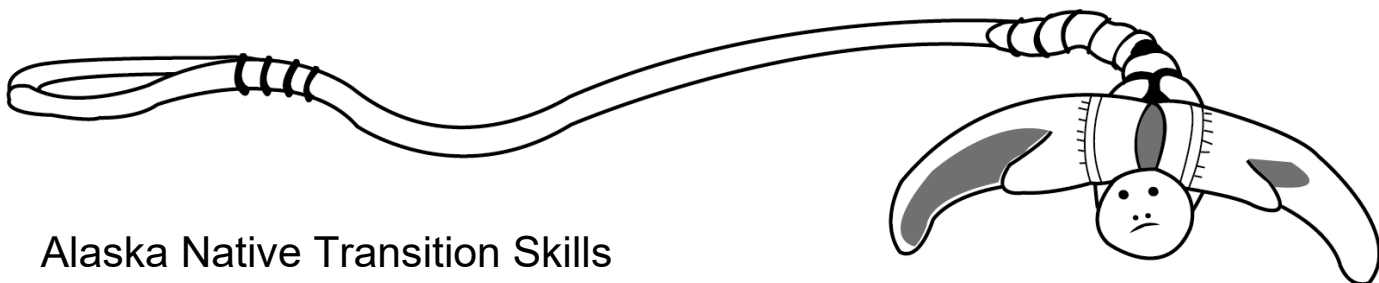
What does your business do or make? Could a picture of this be part of your logo?

What is your business name? Could the initials of your name be part of your logo?

Use this space to sketch and draw ideas for your logo.

Logos from page 1: A. Adidas B. Google Chrome C. Instagram D. Facebook E. Nike F. Apple

*Alaska Native Transition Skills, What is a Logo? Student Handout, Van Den Berg / Gage UAA
Center for Human Development 2020 (Rev 2025)*



Alaska Native Transition Skills

Making a Business Plan

Overview

In this lesson, students will learn about what it means to create a business plan, and why it is helpful to have one.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C1, C3, C4, E1, E2, E7, E8

Iñupiaq Values

- Responsibility to Tribe, Family roles, Sharing, Cooperation, Hard work, Humility, Spirituality, Respect for others

Learning Objectives

The student will be able to:

- Describe what a business plan is.
- Describe reasons someone would create a business plan.

Materials

- Handout: *My Business Plan*

Vocabulary

Business Plan	Lays out who you are, what you do, how you do it, and what your goals are. It is a tool to share information about your business with potential investors or lenders.
Custom	Something that is made to order for an individual buyer.
Grant	Money that is given by an organization that doesn't have to be paid back as long as the rules of the grant are followed.
Investor	An organization or individual who puts money into a business with the hopes of making a profit.
Lender	A bank or other organization or individual who loans money and then gets paid back, usually with interest and fees.
Loan	Money given by a lender that has to be paid back, usually with interest and fees.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to discuss what a 'Business Plan' is and how and why you would create one. To learn about this, we listen to a learning story, and see an example business plan. By the end of this lesson, you will be able to describe what a business plan is, and why someone with their own business would have one."
- **Begin by finding out what students already know by asking the following questions:**
 - Why would a business owner need to have a business plan? *(To know your goals and how you will reach them with your business. To define what your business does.)*
- **What is a business plan?**
 - It is a plan to clarify your thinking and plans for your business.
 - It is an organized way to share your business plan with potential lenders, grant programs, or investors.
 - You have already thought through some of the things that will go into your business plan. The business plan brings it all together.
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **RESPECT FOR ELDERS:** To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **SHARING:** A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.
 - **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
 - **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
 - **COOPERATION:** To willingly do things together for the common good of all.
 - **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **What is in a business plan?**
 - **Your name** for your business which has been well thought out and researched.
 - **Your mission** describes what your business does and who it serves.
 - **Your business goals** share what you want to accomplish in your business. They are like a SMART goal because they have specifics about the what, how, and time frame.

- **Key personnel** describes the people in your business and qualifications they have to achieve the goals of the business.
 - **Marketing Plan** describes how you will reach your customers, and what makes your business unique from other businesses that offer similar products or services.
 - **Request for financing** defines the money you will need to start your business, and what it will be used for.
- **My Business Plan Handout:** Walk through the plan with the student(s) and have them complete each section. This can be done in small bits, depending on your student(s). You can use Esther’s business plan as an example for students with a product-based business, and Joe’s business plan as an example of a service-based business.
- 1. Name Your Business:** This section helps a student brainstorm possible names. Use these examples to show how Esther and Joe approached this process.

Esther’s Business Name Brainstorm	Joe’s Business Name Brainstorm
<p>Esther was starting a business making custom atikluks. She wanted people to know she used Iñupiaq traditions in what she made, and she wanted them to know she could do special orders. At first, she wanted “Atikluk” in the name, but thought if she ever expanded what she offered in her business, that might limit her. Her brainstorm of possible names:</p> <ul style="list-style-type: none"> ▪ Iñupiaq Designs ▪ Alaska Made4You ▪ Esther’s Designs ▪ Iñupiaq Custom Comfort ▪ We Sew Alaska <p>Usually, you don’t want to use your name in a business, in case it later expands or you sell the business. Picking a name with broader appeal may be better.</p> <p><i>Which of the names Esther listed would communicate best what she does to her customers?</i></p>	<p>Joe was making his snow shoveling business official, and had dreams to grow his small neighborhood business into a larger business that also did commercial snow removal. He had created a logo that reminded him of his families quppaq pattern and colors. He wanted people to know it was an Alaskan Native owned business. He also wanted people to know he was dependable, and good quality. Even though he just did snow shoveling now, he hoped to eventually have a snow plow. Rather than use the word “shovel” he used “removal” so it could be used for both shoveling and plowing. Here are some names he brainstormed:</p> <ul style="list-style-type: none"> ▪ Qanik (Iñupiaq for “Falling Snow”) ▪ Qanik Away ▪ Quick Snow Removal ▪ Dependable Snow Removal ▪ Clear Path Snow Removal <p><i>Which of these would communicate what Joe wanted his customers to know?</i></p>

Go to the Alaska State Business Licensing site to follow the steps to check if a business name is available, and to be sure the name follows business name rules.

<https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/SelectaBusinessName.aspx>

- 2. Your Mission:** You have already thought about this in the marketing section. What does your business do, and who are your customers? Include who your customer is, and the goal or benefit of your products and services.

Esther's Mission	Joe's Mission
Esther wanted to make beautiful Iñupiaq clothing and accessories that were unique, comfortable, and affordable.	Joe wanted to offer Kotzebue families and businesses dependable snow removal services.

- 3. Your Business Goals:** Set a SMART goal for the first year and the second year of your business, and include information on how you will achieve these goals. Remember it is important to plan to reinvest some of your profits back into your business so you have what you need to keep your business going strong.

Esther's Goals	Joe's Goals
<p>Year one goals:</p> <ul style="list-style-type: none"> • Develop contacts for buying wholesale fabric and supplies to reduce the cost of materials to make the atikluks by researching online dealers and calling fabric stores in Anchorage in the first month of business. • Build a business Facebook page to show my work and promote in my advertising within the first month of business. • Get at least 6 orders per month for the first 3 months through advertising at dance performances. 	<p>Year one goals:</p> <ul style="list-style-type: none"> • Double the number of families who use my business for snow removal by doing door-to-door sales and coupon offers to try the service over the first two months. Work hard and be dependable to show the quality of my business to keep new customers coming back. • Apply for a start-up grant with Tribal Vocational Rehabilitation to buy better equipment. • Hire an assistant as needed when there is heavy snowfall so I can reach all customers quickly.

<p>Year two goals:</p> <ul style="list-style-type: none"> • Buy a better sewing machine that can handle heavy use by applying for a small business grant. • Through my Facebook page, sell 6 children's atikluks and 6 custom ordered atikluks per month through advertising in my local community and on other community Facebook pages in my region. • Purchase materials in bulk to bring down costs of fabric and trim. 	<p>Year two goals:</p> <ul style="list-style-type: none"> • Develop relationships with local businesses that need snow removal of walkways and work to have 2 commercial customers by the end of the 4th month of the second year of business. • Take out a small business loan to buy an ATV with a snow plow so I can do larger areas more quickly and increase my commercial customers.
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4. **Key Personnel:** Describe the people involved and why they are the right people to run a successful business.

Esther's Personnel	Joe's Personnel
<p>Esther is the primary person involved in the business. She has been sewing atikluks for 2 years, and has performed in her atikluks and made them for others in her dance group. She is able to work in traditional and more modern designs to appeal to a wide range of customers. She recently completed an online business class to learn about building business Facebook page and marketing her work in more communities.</p>	<p>Joe has been working in snow removal for several years. He has built a reputation with his customers as hard-working and dependable. He goes the extra mile to make sure his customers are happy with his work. He is outgoing and enjoys talking with people. This has made it easy to develop relationships and introduce himself to new customers.</p> <p>David is Joe's brother and helps when there is more work than one person can do. He has learned from Joe and has been working in snow removal for one year.</p>

5. **Marketing Plan:** Use information from the marketing basics lesson to complete this part of the business plan.
6. **Request for financing:** This section is brief, but introduces the idea of getting start-up funding for a small business, and how funds might be used. It is important to note that local programs through Tribal Voc Rehab and NWAB (Northwest Arctic Borough) focus on business start-up funds, rather than later loans or support.

Learning stories

Guest Speaker(s) ideas:

- Invite someone from Tribal Vocational Rehabilitation to share about ways TVR supports entrepreneurs. There are various loan and grant programs available, as well as support filling out the forms. TVR may have training or other types of assistance as well.
- If possible, see if TVR could come and speak with a local small business owner that was started with help of a grant. Have them share about their inspiration for their business, what they have learned, what they wish they would have known, etc.
- NWAB Community & Economic department personnel could share about business plans and how they support starting a business.

Evaluation

At the end of the lesson, ask the students these questions:

- Can you describe what a business plan is?
- What are some reasons someone would create a business plan?

Additional Resources

- **What is a Business Plan?** (Video 1:03): <https://www.investopedia.com/terms/b/business-plan.asp>
- **Tips on Creating a Business Name:** <https://howtostartanllc.com/how-to-name-your-business#structure> and <https://howtostartanllc.com/how-to-name-your-business/tips-for-naming-small-business>
- **Business Plan Tips:** <https://howtostartanllc.com/the-business-planning-guide> and <https://howtostartanllc.com/start-a-business>
- **Business Name Generator:** <https://howtostartanllc.com/business-name-generator>
- **Alaska Business Licensing: Selecting a Name for Your Business:** <https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/SelectaBusinessName.aspx>
- **Connect to Maniilaq Tribal Vocational Rehabilitation** to see what grant programs for small businesses are available, in addition to support and services for entrepreneurs. <https://www.maniilaq.org/social-services/>
- **Microenterprise grants for self-employment:** <https://alaskamentalhealthtrust.org/alaska-mental-health-trust-authority/grants/micro-enterprise/>
- **Alaska Small Business Center:** This site has many resources and tools for those wanting to start a small business. You can talk to an advisor for free to get you started on an idea, take classes online, or find out about start-up funds for a new business. Search their tools for more guidance on marketing and developing business components:
 - **How to determine your target market:** <https://aksbdc.org/tools/how-to-determine-your-target-market/>
 - **20 Questions Before Starting a Business:** <https://aksbdc.org/tools/20-questions-before-starting-a-business/>
 - **Business Plan Outline:** <https://aksbdc.org/tools/business-plan-outline/>

All links verified 8-2025

My Business Plan: Finding the Right Business Name

It is important to take some time to brainstorm and think about the right name for your business. Once you choose, it can be hard to change later.

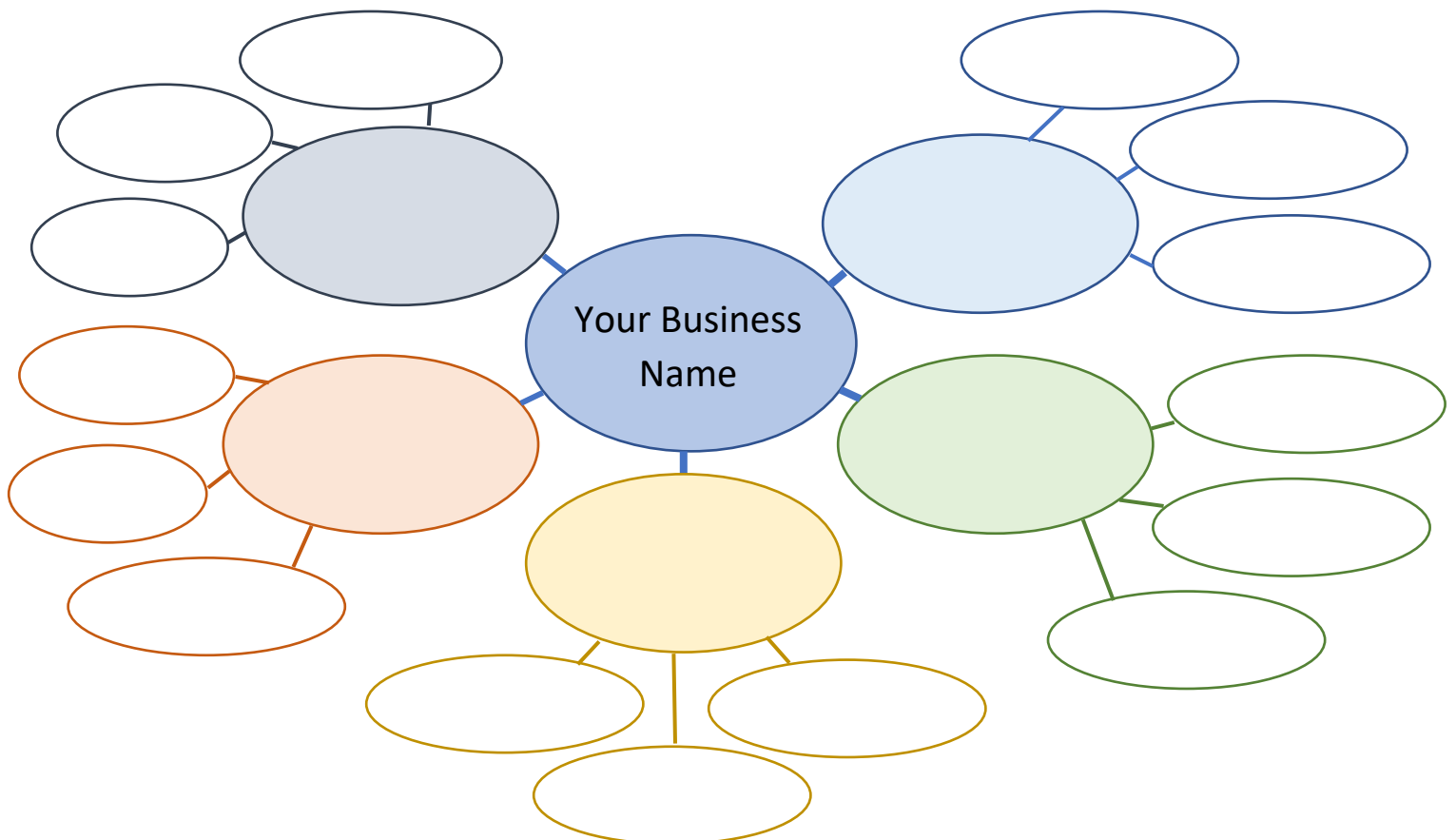
You want something that is:

- Easy to remember,
- tells potential customers what your business is about,
- is unique,
- and gives you room to grow over time.

Use the mind map below to come up with ideas for your name. Ask friends or family to brainstorm with you.

Business name mind map—

In each of the colored circles below, write ideas or words that describe your business and what you want customers to know. Think of other words that relate to those words, and put them in the empty circles. Put a star by your favorite words, and try putting them together in different combinations to make a name.



Some possible names using the words from your mind map:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Things to ask yourself once you find some you like:

- Is the name simple and easy to remember?
- How does it sound when I say it out loud?
- What do other people think of the name?
- Does it give me room to grow if my business changes over time?

Next, do a search and make sure no other businesses have that name in Alaska by doing a [business license search](#).

Lastly, do a domain name search to see if your business name is available to buy and use for your website (type in “domain name search” and several free options will come up).

Take some time to play with different ideas for your business name. It is good to pick one you will like over time. It can be hard to change it later.

My Business Plan: My Mission

A mission is a simple statement that describes what the business does and who the intended customers are. It also can include things like:

- The business' goals
- How the business benefits its customers or community
- The values of the company
- The relationship to the environment or land

Who are your customers?	What are some of the goals of your business?
What are your values as a business?	What are some benefits of your product or service?

Now pull those ideas into 1–3 sentences that describe your mission:

Your Business Goals

It is important to have plans and goals for your business so it can grow and be successful over time. Make your goals Specific, Measurable, Attainable, Relevant, and Time-based (SMART). This way, you know what you need to do, and you know when you have accomplished them.

You can set goals for many kinds of things.

- Picture yourself one year from now. What accomplishment do you want to be celebrating?
- What do you want to be celebrating 2 years from now?
- What does *success* look like for your business?

Type of Goal	Examples
Financial	Increase number of sales
	Reduce costs
	Pay off debt
Marketing and Sales	Increase number of new customers
	Increase number of repeat customers
	Increase advertising response rates (like the number of people that click on a link, or who contact you related to an ad)
Personnel	Hire employee to increase what you can do
Other	Engage in activities that benefit the community (like sponsoring youth activities or sports)
	Get professional awards or recognition for being a good business

Example SMART Business Goal—

Year One Goal: Increase number of sales from 9 to 12 customers a week by the end of May by going door-to-door and talking about my business with potential customers for two hours each Monday.	
Specific <i>What will you do?</i>	Increase the number of sales by spending time each Monday talking to potential customers.
Measurable <i>How will you know you have accomplished it?</i>	12 customers a week
Attainable <i>You have what you need to accomplish it</i>	I will share information about my business with potential customers I have identified. I already have 9 customers, I am looking to increase this by 3 per week.
Relevant <i>If you do these actions, you will accomplish your goal</i>	These actions have worked for me in the past to get new customers.
Time-based <i>When will you complete this?</i>	By the end of May.

Your turn to write a SMART goal for your first year of business:

Year One Goal:	
Specific	
Measurable	
Attainable	
Relevant	
Time-based	

Now, write a SMART goal for your second year of business:

Year Two Goal:	
Specific	
Measurable	
Attainable	
Relevant	
Time-based	

Key Personnel

This describes who is involved in the business. It shows that the people running the business have the skills that are needed to be successful.

Describe how you have the skills needed to be successful in your business. If you are an artist, describe how you learned your art, and that you understand how to connect with buyers. List any special training received related to your product or service. List any awards received related to your product or service. Include all people who have invested money in the business.

My Marketing Plan

This defines who your customers are, how you will reach them, and how you will show your product or service is different from others who have a similar kind of business. Potential lenders want to see that you have a good product or service that is needed or wanted by a good amount of people. They want to know how you plan to reach your potential customers and how you will reach your business goals.

- 1. What is different about my product or service that would make a customer choose it over a similar product or service from another business?**

- 2. Who are my potential customers? How many sales do I expect I can make based on the number of people who need or want this product or service?**

- 3. How will I reach my potential customers so they will buy from me?**

Small Business Loans and Grants

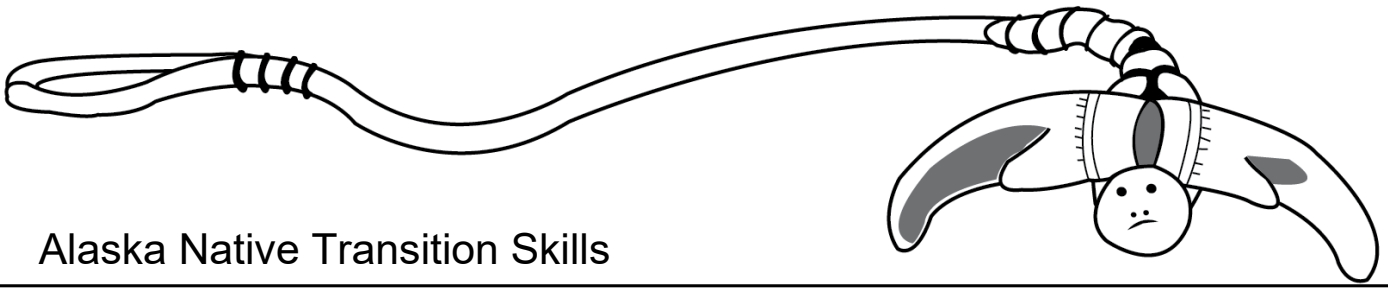
Many businesses need to get some kind of a loan or grant to get started. This money helps get the business going until it can make a profit. Loans have to be paid back. Grants usually do not have to be paid back if the grant rules are followed. Investors may give money to get the business started, but then they usually get a percentage of the profit.

Lenders, grant programs, and investors will want to know why you need the money, and how you will use it.

Think about what you already have, and what you need.

	Have	Value	Need	Cost
Money that can be used for the business.				
Inventory (Products to sell)				
Equipment				
Personnel (Staff)				
Vehicles				
License				
Other expenses (Space to work, insurance)				
Totals			Amount Requested	

Once you have a good business plan, you can start your business with more confidence. There is a lot to learn with any new adventure. Get help and support from Tribal Vocational Rehabilitation so you can increase your chances of being successful. Talk to an advisor at the Alaska Small Business Center. Learn from others who have started businesses or who know about your product or service.



Alaska Native Transition Skills

Taxes, Licenses, and Insurance for Small Businesses

Overview

In this lesson, students will learn the basics about taxes, licenses, and insurance for small business owners. This is a more advanced lesson for students who are actively pursuing a small business idea.

Alaska Cultural Standards

- A1, A4, A6, B1, B2, B3, B4, C1, C3, C4, E1, E2, E7, E8

Iñupiaq Values

- Responsibility to Tribe, Domestic skills, Respect for Others, Hard work, Family roles

Learning Objectives

The student will be able to:

- Describe what taxes are, and what kinds of taxes they will need to pay as a small business owner.
- Define what insurance is, and why a business needs to have insurance.
- Define what a business license is, and how to get one.

Materials

- Handout: *How to Get a Business License*

Vocabulary

Business License	Registers your business with the State, and allows you to have a business in Alaska. It defines what you do, and what type of business you are.
Insurance	Helps protect you from financial loss. By paying a certain amount every month, the insurance covers you in case of loss or damage. Example: Car insurance helps cover the costs of damage to your car or to someone else's car if you get in an accident. It also covers some medical costs associated with an accident.
Liability Insurance	For business owners, this insurance protects against claims resulting from injuries and damage to people and/or property. Liability insurance covers legal costs and payouts if you have to pay.

License	A permit from an authority to own or use something, do a particular thing, or carry on a trade (especially in alcoholic beverages). Example: A driver's license shows you have passed the tests necessary to drive a vehicle. A Medical Doctor license shows you have the training needed to be a doctor.
Permit	Certain kinds of activities require a permit, which is a process of getting approved for that activity before you do it. You need a permit to collect certain kinds of natural resources to use in artwork that you will sell. You need a permit to use the Silver Hand "Made by an Alaska Native Artist" logo on your work.
Property Insurance	If some kind of damage happens to your property or building, this helps pay the damages.
Social Security/Medicaid Tax	Most employers withhold this tax from your paycheck to pay on your behalf to the Federal Government. If you are self-employed, you have to pay this yourself.
Tax	An amount you have to pay the government or municipality on income, goods, and services. It is usually a percentage of the income or purchase. The money from taxes helps fund things the government or city provides to community members.

Activities and Adaptations

- **Share the goal of today's lesson:** "Today we are going to talk about three things business owners need to know about: taxes, insurance, and licenses. To learn about this, we will share ideas, listen to a learning story, and do an activity. By the end of this lesson, you will be able to describe what taxes are, and what kinds of taxes you will need to pay as a small business owner; define what insurance is, and why a business needs to have insurance; and define what a business license is, and how to get one."
- **Begin by finding out what students already know by asking the following questions:**
 - What are taxes? What taxes do you have to pay? (*Sales tax, income tax...*)
 - What are some kinds of licenses? What does "license" mean? (*Driver's license, business license, pilot license, a license is a kind of permit that allow the holder to do something or own something.*)
 - What is insurance? What are some kinds of insurance that people or businesses need to have? (*Home insurance, car insurance, life insurance, business insurance...*)
- **Connect the lesson to Iñupiaq values:** You can draw connections to many of the values (see resource in the appendix) but these are some suggested values to discuss as they relate to the activities.
 - **FAMILY ROLES:** To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.
 - **HARD WORK:** The on-going use of mental skills or physical strength to get things done.

- **RESPECT FOR OTHERS:** To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.
- **DOMESTIC SKILLS:** To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.
- **RESPONSIBILITY TO TRIBE:** To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.
- **Taxes—**
 - **Income tax:** Alaska doesn't currently have an income tax like many states, but Alaskans have to pay Federal taxes on income. If you have an employer, they take the taxes out of your check for you, so that at the end of the year, you can file your taxes and figure out how much you paid vs. how much you owed, and then you either have to pay them, or they have to give you a refund of the amount you overpaid. If you make more than \$400 in a year from your business, you need to report it on your taxes.
<https://www.irs.gov/pub/irs-pdf/p334.pdf>
 - **Sales Tax:** Some communities in Alaska have a sales tax on all sales of goods or services in the city or village. The taxes are collected from business owners as a percentage of sales. This money helps pay for services offered by the city to the people that live there.
 - **Self-Employment Tax:** When you work for someone else, they will pull out taxes for social security and Medicare (the money collected go to pay for those programs). If you work for yourself, you have to pay this tax yourself. It is about 14% of your income, after expenses. Thinking about taxes and holding them aside is important so you aren't surprised at tax time trying to pay a big bill.
 - **Employee Taxes:** If your business grows and you have employees, there are many more rules to follow including paying taxes for your employees. It is important to find out about these taxes so you can do it right and not have to pay fines.
- **Business license (Use the *How to Get a Business License Student Handout*):** to start a business in Alaska, you need to get a business license. Your application tells the state what kind of business you are, and what your business will do.
- **Business structure:** refers to the way a business is organized in terms of leadership, direction, liability, taxes, etc. Check out this page with facts and information in choosing the right business type:
<https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/BusinessStructureFAQs.aspx>
- **Line of business:** This defines what your business does. You will need to use the "NAICS Code search" to find the right code for your business type. You can have multiple codes for your business, to reflect all of the things you do.
https://www.commerce.alaska.gov/web/portals/5/pub/BUS_NAICS_Codes.pdf

- **Professional license:** Some business types require that you have certain kinds of professional licenses. For example, if you are not a licensed nurse, you cannot start a nursing business.
- **Business Name:** You will need to do a search to see if anyone else has the name in Alaska that you are considering for your business. Though there isn't a rule against businesses having the same names as other businesses, it is a good idea to find a unique name so you aren't confused with someone else.

Learning story

Joe was doing well with his snow removal business. He had his business license, and knew to take 25% of the money he made and set it aside to pay taxes on his income and for the self-employment taxes. One thing he did not do at first was get insurance for his business. His uncle asked him, "So what if someone falls after you shovel at that business's sidewalk? What if you had to pay for some medical bills?" Joe hadn't thought about that! He called a local insurance company and asked how much it would cost to insure his business, for up to 2 million dollars in damages (the amount that was owed because of the injury or damage). For about \$50 a month, he would be covered in case someone was hurt because of what his business did (or didn't do—such as forgetting to put salt or gravel on the icy sidewalk). The insurance would pay the medical bills, instead of Joe having to do this. It would also cover things like property damage, in case he accidentally damaged someone's property as he was removing their snow.

For Esther's business, she worked alone and didn't have employees. She didn't make a product that could potentially hurt anyone. Her overall risks were very low. She carried insurance on her property in case her belongings and sewing machines were damaged or stolen, but decided she didn't need to have liability insurance.

***Discuss:** Why would a business need to have insurance? What kinds of businesses should have insurance?*

Evaluation

At the end of the lesson, ask the students these questions:

- What are taxes? What kinds of taxes do small business owners pay?
- What is insurance? What are reasons a business would need to have insurance?
- What is a business license? How do you get one?

Additional Resources

- **Alaska Native Artist Resource Workbook** by the Alaska State Council for the Arts. A very detailed guide for Alaskan Native artists to develop their art as a business. Access it online: http://thecirifoundation.org/wp-content/uploads/2015/10/ALASKA-NATIVE-ARTIST-RESOURCE-WORKBOOK_2015.pdf
- **Teaching Kids Business** has teacher resources to build business skills. <https://www.teachingkidsbusiness.com/>
- **Kidpreneurs**: Site dedicated to teaching kids business skills. <https://kidpreneurs.org/introduce-kids-to-business-basics/>
- **IRS Tax Information for Small Businesses**: <https://www.irs.gov/businesses/small-businesses-self-employed/business-taxes>
- **Licenses and Permits**: <https://www.sba.gov/business-guide/launch-your-business/apply-licenses-permits#section-header-2>
- **Alaska Dept of Commerce Division of Corporations, Business & Professional Licensing**
 - **Business License Application Information and Link**: <https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/NewBLOnline.aspx>
 - **Business Name Considerations**: <https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/SelectaBusinessName.aspx>
 - **Business Name Search**: <https://www.commerce.alaska.gov/cbp/businesslicense/search/License>
 - **Line of Business and NAICS Code Search**: <https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing/AKLOBandNAICS.aspx>
- **Alaska Small Business Center**: This site has many resources and tools for those wanting to start a small business. You can talk to an advisor for free to get you started on an idea, take classes online, or find out about start-up funds for a new business. Search their tools for more guidance on marketing and developing business components:
 - **How to determine your target market**: <https://aksbdc.org/tools/how-to-determine-your-target-market/>
 - **20 Questions Before Starting a Business**: <https://aksbdc.org/tools/20-questions-before-starting-a-business/>
 - **Business Plan Outline**: <https://aksbdc.org/tools/business-plan-outline/>

All links verified 8-2025

How to Get a Business License

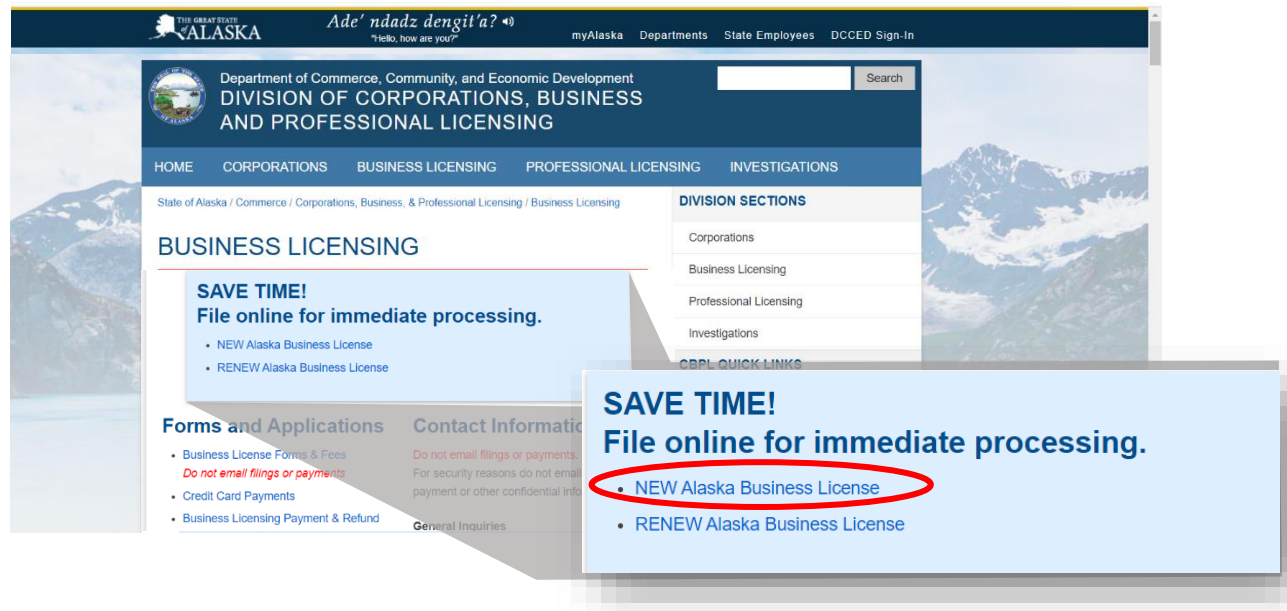
Before you can earn money as a business in Alaska, you need to get a business license. You can get one that is good for one or two years. Once you have it, you can renew it before it expires if your business is still running. It costs \$50/year.

You may want to have someone with experience help you fill out the application.

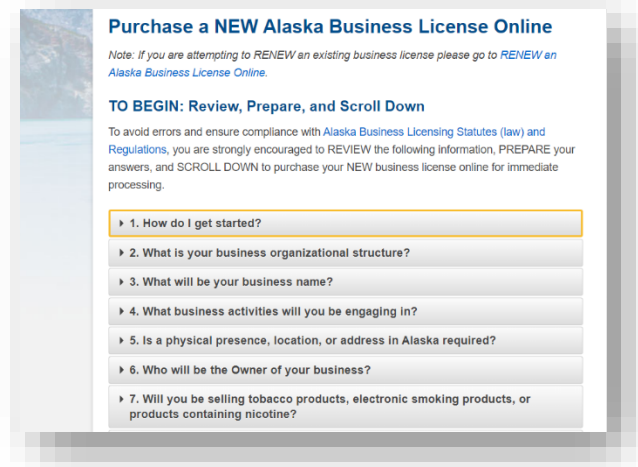
1) Go to the Alaska Department of Commerce Business Licensing page:

<https://www.commerce.alaska.gov/web/cbpl/BusinessLicensing.aspx>

2) Click on “NEW Alaska Business License”



3) Read through the information so you are ready to complete the application.



4) Business Organizational Structure: The most common types of small businesses for creative industries are going to be *sole proprietor*, if there is one owner, or a *partnership*, if there is more than one owner. Ask someone with experience with this if you are not sure.

5) Business Name: See the section on choosing a business name in the Business Plan lesson. You can do a search here for your business name, to see if someone already has it by putting your idea for a business name into the “Business Name” field and clicking “Search”:

<https://www.commerce.alaska.gov/cbp/businesslicense/search/License>

The image is a screenshot of a web browser displaying the Alaska Department of Commerce, Community, and Economic Development website. The page is titled "SEARCH BUSINESS LICENSES" and features a search form with the following fields: "License #", "Business Name", "Owner Entity Name", "Owner Last Name", "Owner First Name", "City", and "Line Of Business" (a dropdown menu). There is a "Current Only" checkbox next to the "License #" field. Below the form are "Search" and "Reset" buttons. The page header includes the Alaska state logo and the text "myAlaska Departments State Employees". The footer contains links for "DCCED Home", "Online Privacy", "DEO", "Web Content Accessibility", "Copyright Notice", and "Terms of Use".

6) Line of Business: This is the type of business you have, and the specific kinds of things your business will do. You will define this by first picking the Line of Business (LOB) category, and then looking under that LOB to pick out the specific things your business will do. This will create a NAICS number to use on your application.

If your business involves you making a product yourself, it will likely fall under “Manufacturing” which covers sections 31–33. You can then look in that section to see if you can find something that describes what you make. If you make a lot of different things, you can pick several numbers, or pick “33-9999-Misc Manufacturing”.

Learning Story: How Esther and Joe Found Their Business Types and NAICS Numbers

Esther's Atikluk Sewing Business: To find a good NAICS number that described her Alaska Native Clothing business, she used the NAICS document on the Alaska Department of Commerce website.

Esther first found her industry: Manufacturing.

This had all kinds of manufacturing businesses, so she looked for the section about making clothes, called "Apparel Manufacturing" (*Apparel* are things people wear). There were a lot to choose from! She wanted to include what she was doing now, but also make sure the number she chose was general enough to include other sewn items she might make in the future. She circled good possibilities. She could include all of these codes on her license.

Apparel Manufacturing

315111 Sheer Hosiery Mills
315119 Other Hosiery and Sock Mills
315191 Outerwear Knitting Mills
315192 Underwear and Nightwear Knitting Mills
315211 Men's and Boys' Cut and Sew Apparel Contractors
315212 Women's, Girls', and Infants' Cut and Sew Apparel Contractors
315221 Men's and Boys' Cut and Sew Underwear and Nightwear Manufacturing
315222 Men's and Boys' Cut and Sew Suit, Coat, and Overcoat Manufacturing
315223 Men's and Boys' Cut and Sew Shirt (except Work Shirt) Manufacturing
315224 Men's and Boys' Cut and Sew Trouser, Slack, and Jean Manufacturing
315225 Men's and Boys' Cut and Sew Work Clothing Manufacturing
315228 Men's and Boys' Cut and Sew Other Outerwear Manufacturing
315231 Women's and Girls' Cut and Sew Lingerie, Loungewear, and Nightwear Manufacturing

315232 Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing
315233 Women's and Girls' Cut and Sew Dress Manufacturing
315234 Women's and Girls' Cut and Sew Suit, Coat, Tailored Jacket, and Skirt Manufacturing

315239 Women's and Girls' Cut and Sew Other Outerwear Manufacturing
315291 Infants' Cut and Sew Apparel Manufacturing
315292 Fur and Leather Apparel Manufacturing
315299 All Other Cut and Sew Apparel Manufacturing

315991 Hat, Cap, and Millinery Manufacturing
315992 Glove and Mitten Manufacturing

315993 Men's and Boys' Neckwear Manufacturing

315999 Other Apparel Accessories and Other Apparel Manufacturing

For Joe, it took some research to find out what his NAICS number should be. He didn't see a Line of Business that sounded like a snow removal business. He went to the NAICS Association website (naics.com/search/), and did a search for "Snow removal". He found several areas it could fit under.

The Line of Business he fit under was 56, *Administrative, Support, Waste Management and Remediation Services*.

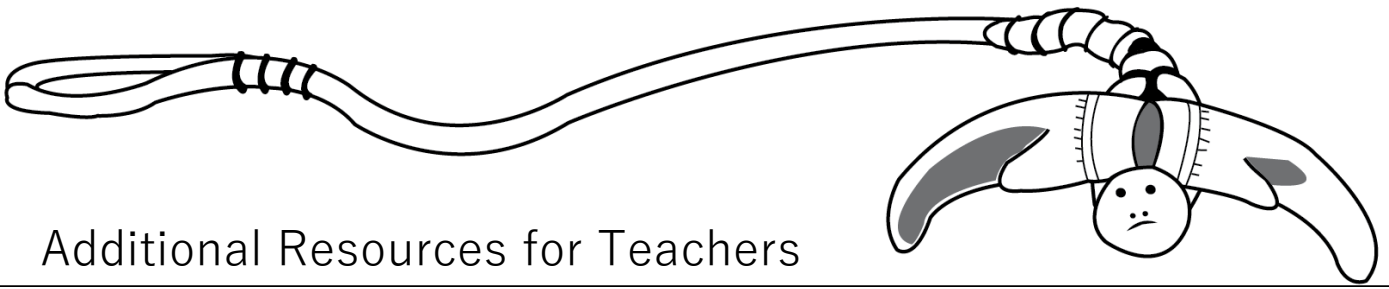
54	Professional, Scientific and Technical Services
55	Management of companies and enterprises
56	Administrative, Support, Waste Management and Remediation Services
61	Educational Services

Through his research he had found that many snow removal businesses did other kinds of yard care in the warmer months, and he didn't want to limit his business. He found that if he picked 56-1730, this was a "Landscaping Services" code that included snow plowing services combined with other seasonal property maintenance.

Once you have thought about your:

- business name,
- business structure,
- Line of Business, and
- NAICS codes that describe what your business does,

you are ready to submit a NEW application and get your license!



Additional Resources for Teachers

These were resources we found as we developed the curriculum that may be helpful. These links were accessed 8-2025.

Tips for Non-Alaska Native Teachers who want to invite an Elder in to speak:

This is part of a unit on weather. See page 6:

<http://www.ankn.uaf.edu/curriculum/units/PredictingWeather/PredictingWeather.pdf>

The Alaska Mental Health Trust Authority Microenterprise Grant Program:

These grants strive to increase access to self-employment opportunities for persons with disabilities who are Trust beneficiaries. Grant funds may be used for costs associated with starting a new business, expanding a current business, or acquiring an existing business.

<https://alaskamentalhealthtrust.org/alaska-mental-health-trust-authority/grants/micro-enterprise/>

Financial Empowerment for Teens and Youth: This curriculum is designed for Native American youth and is quite in depth. It is at a higher literacy level but provides excellent background and additional activities for educators:

https://www.oweesta.org/wp-content/uploads/2020/03/BNC-Youth-Curriculum_v3-FINAL-JAN-2020.pdf

Alaska Native Artist Resource Workbook by the Alaska State Council for the Arts. A very detailed guide for Alaskan Native artists to develop their art as a business. Access it online:

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Teaching Kids Business has teacher resources to build business skills.

<https://www.teachingkidsbusiness.com/>

Kidpreneurs: Site dedicated to teaching kids business skills.

<https://kidpreneurs.org/introduce-kids-to-business-basics/>

S'Cool Store, Small Business Concepts: S'Cool Store provides an introduction to entrepreneurship and small business concepts to students with disabilities. Teachers can get paid to offer this to a group of students, through the Division of Vocational Rehab, State of Alaska: <https://labor.alaska.gov/dvr/transition-scool-store.htm>

Visit the Sulianich Art Center (Kotzebue): See many artists work, and talk to the people that work there about how it works for artists to sell their art there. If your community is outside of Kotzebue, visit the local artist co-op or other store that sells art by local artists.

Alaska Cultural Standards

A: Culturally-knowledgeable students are well grounded in the cultural heritage and traditions of their community.	B: Culturally-knowledgeable students are able to build on the knowledge and skills of the local cultural community as a foundation from which to achieve personal and academic success throughout life.	C: Culturally-knowledgeable students are able to actively participate in various cultural environments.	D: Culturally-knowledgeable students are able to engage effectively in learning activities that are based on traditional ways of knowing and learning.	E: Culturally-knowledgeable students demonstrate an awareness and appreciation of the relationships and processes of interaction of all elements in the world around them.
<p>A1: Assume responsibilities for their role in relation to the well-being of the cultural community and their lifelong obligations as a community member;</p> <p>A2: Recount their own genealogy and family history;</p> <p>A3: Acquire and pass on the traditions of their community through oral and written history;</p> <p>A4: Practice their traditional responsibilities to the surrounding environment;</p>	<p>B1: Acquire insights from other cultures without diminishing the integrity of their own;</p> <p>B2: Make effective use of the knowledge, skills, and ways of knowing from their own cultural traditions to learn about the larger world in which they live;</p> <p>B3: Make appropriate choices regarding the long-term consequences of their actions; and</p> <p>B4: Identify appropriate forms of technology and anticipate the consequences of their</p>	<p>C1: Perform subsistence activities in ways that are appropriate to local cultural traditions;</p> <p>C2: Make constructive contributions to the governance of their community and the well-being of their family;</p> <p>C3: Attain a healthy lifestyle through which they are able to maintain their social, emotional, physical, intellectual, and spiritual well-being; and</p> <p>C4: Enter into and function effectively in a</p>	<p>D1: Acquire in-depth cultural knowledge through active participation and meaningful interaction with Elders;</p> <p>D2: Participate in and make constructive contributions to the learning activities associated with a traditional camp environment;</p> <p>D3: Interact with Elders in a loving and respectful way that demonstrates an appreciation of their role as culture-bearers</p>	<p>E1: Recognize and build upon the interrelationships that exist among the spiritual, natural, and human realms in the world around them, as reflected in their own cultural traditions and beliefs as well as those of others;</p> <p>E2: Understand the ecology and geography of the bioregion they inhabit;</p> <p>E3: Demonstrate an understanding of the relationship between world view and the way knowledge is formed and used;</p>

<p>A5: Reflect through their own actions the critical role that the local heritage language plays in fostering a sense of who they are and how they understand the world around them;</p> <p>A6: Live a life in accordance with the cultural values and traditions of the local community and integrate them into their everyday behavior.</p> <p>A7: Determine the place of their cultural community in the regional, state, national, and international political and economic systems.</p>	<p>use for improving the quality of life in the community.</p>	<p>variety of cultural settings.</p>	<p>and educators in the community;</p> <p>D4: Gather oral and written history information from the local community and provide an appropriate interpretation of its cultural meaning and significance;</p> <p>D5: Identify and utilize appropriate sources of cultural knowledge to find solutions to everyday problems; and</p> <p>D6: Engage in a realistic self-assessment to identify strengths and needs and make appropriate decisions to enhance life skills.</p>	<p>E4: Determine how ideas and concepts from one knowledge system relate to those derived from other knowledge systems;</p> <p>E5: Recognize how and why cultures change over time;</p> <p>E6: Anticipate the changes that occur when different cultural systems come in contact with one another;</p> <p>E7: Determine how cultural values and beliefs influence the interaction of people from different cultural backgrounds.</p> <p>E8: Identify and appreciate who they are and their place in the world.</p>
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This handout was created from the Alaska Cultural Standards. Source: <https://kpbsd.org/departments.aspx?id=6834&transitionUi=1>

The Iñupiaq Values

KNOWLEDGE OF LANGUAGE: A heritage gift and responsibility to express and learn the cultural viewpoint.

SHARING: A foundational value based on distributing part of what is gathered or known among the people for ensuring a holistic survival.

RESPECT FOR OTHERS: To be truthful with others and respectful of property. To enhance strengths and not judge weaknesses.

COOPERATION: To willingly do things together for the common good of all.

RESPECT FOR ELDERS: To assist and appreciate the wisdom, inner-strength, and learn from the life experience skills of our older people.

LOVE FOR CHILDREN: God's gift for the future survival of the Iñupiat heritage.

HARD WORK: The on-going use of mental skills or physical strength to get things done.

KNOWLEDGE OF FAMILY TREE: To know all of your relatives, extended family and ancestors.

AVOID CONFLICT: To think before you act. This requires patience, reaching consensus and extending and maintaining mutual respect.

RESPECT FOR NATURE: Being aware of, and kind to the earth's plants, natural resources and animals. To understand earth's seasons and to protect nature for our children's use.

SPIRITUALITY: A personal belief in a Higher Power. Our human connection with all things.

HUMOR: To appreciate the comical and amusing side of life. To laugh at ourselves as well as with others.

FAMILY ROLES: To know our responsibility as a family and extended family member. To accept communication as a foundation in learning the roles and strengths.

HUNTER SUCCESS: The ability to hunt and survive in any setting. To learn self-reliance and discipline for the purpose of providing for family and the community in a world of changing resources.

DOMESTIC SKILLS: To appreciate and perform the roles of home and family duties in both the traditional and western lifestyles.

HUMILITY: To be modest and not boastful. Actions speak louder than words.

RESPONSIBILITY TO TRIBE: To contribute, to be trustworthy, to be reliable, to know right from wrong, and to be answerable to all people of the community.

Modified by lcj/rlj 6/9