

Title VI Webinar Financial Tools to Support Grandparents Raising Grandchildren

MELISSA SZASZ: Hello and welcome to today's Title VI Webinar on Financial Tools to Support Grandparents Raising Grandchildren. My name is Melissa Szasz, with Teya Services, the contractors for ACL AOA.

Before we begin, I would like to provide a few housekeeping notes for today's session. This webinar is being recorded, and your phone lines have been muted for audio quality. If you would like to ask a question, please use the Q-and-A box or raise your hand to have your line unmuted. We'll do our best to answer these questions during the presentation.

All presentation materials will be posted on Older Indians within the next two weeks. If you need a copy of the presentation before then, please contact Teya. We're excited to have Becky Morgan, with NICOA, presenting for us today on the financial tools to support grandparents raising grandchildren. Hello and welcome, Becky.

BECKY MORGAN: Hi, everybody. Thank you very much, everyone from Teya, you've been so wonderful, and I'm excited to talk about this subject today. And thank you to Cynthia for the invitation. I think we were emailing back and forth in September about Grandparents' Day, and that's how the conversation got started, is there was some materials from the Consumer Financial Protection Bureau going around that had income trackers and how to deal with your money if you're raising your grandchild.

And so we wanted to try to prepare a presentation that focused on those kinds of needs. What we want to do- what I want to do today is share some useful tools that can help you to navigate your new financial responsibilities, help you explore your financial personality, and this is also if you're helping someone who's trying to do those things, and how your attitudes about money can influence your decisions.

There's also some fun booklets you can make that's easy and doable, and we'll look at some creative ideas about how to find the necessities you might need when you're raising another person in your family. And we hope- I hope that you'll bring your ideas and share them with us and that we will learn from each other. And our agenda is I want to talk about NICOA a little bit at the beginning and tell you about that organization.

And then I want to offer my thanks to Jackie Edwards, Mary Weston, and Laurai Atcity, from Arizona Intertribal Council. And they already did a presentation I think for Title VI. And they were so knowledgeable and kind and generous with their information, I got on a call with them and brainstormed some of the things that I'm going to share with you today. And so I'm very indebted to their wisdom, and they're just such wonderful public servants. Thank you to them very much.

Then the next part will be you're responsible for your grandchild, where do you start, and some ideas about what to do first. Some ideas about advice on budgeting and money management, and how to avoid scams, especially now during COVID. I really included a lot of slides here, so I think we'll run through some of the more basic stuff and focus more exclusively on COVID scams. Then the area we'll be talking about, money, and then any discussion and questions, but there are places throughout that I'll be asking for people to share their ideas and information as well. So let's get started.

First of all, NICOA stands for the National Indian Council on Aging. Our mission is to advocate for improved comprehensive health, social services, and economic wellbeing for

Title VI Webinar Financial Tools to Support Grandparents Raising Grandchildren

American Indian and Alaska Native elders. We're a membership organization, and we've been around since the '70s.

We're non-profit, and some of the programs that we have are a job training program called the Community Service- Community Service- Senior Community Service Employment Program- I should have spelled that out- and then a new grant that we have called Training and Technical Assistance Resource Center that's funded through AOA, and then the Diverse Elders Coalition Family Caregiving Grant, the Long-term Services and Supports Grant. And then I also wanted to point out that we were going to have our conference this year, but we've postponed it until next year. And it's going to be planned for August 1 through 6, 2021, in Reno, Nevada.

So if you're responsible for your grandchild, where do you start? And I was wondering if people would be willing to, if they have any ideas about this question, what advice could you share with others about this so that we could all benefit from the wisdom I know that's in the audience. So if you have any great suggestions, please share them in the chat box, and I'll just read them as they come through.

Some general observations I have is that there will be emotional, legal, and financial challenges ahead, there's no question, but you can handle them. And I think the first thing is to start brainstorming a to-do list. Do you have legal custody or guardianship? And if so, start organizing the child's paperwork. Organize school attendance, and if you're on a fixed income, work out a new budget.

And here's some of the resources that I talked over with my colleagues in Arizona. The Tribal Social Service Departments can be of help, and those vary from tribe to tribe. State Social Services is also another resource. And as you said, these PowerPoints will be available on the website. So these links you can click through, and they have different fact sheets for every state, kind of helping you understand what are some good services that are local that could be of help to you.

Another thing to be aware of is the supplemental security income from Social Security, TANF, which is the Temporary Assistance for Needy Families, Supplemental Nutrition Assistance Program, and Medicaid and day care services can be very important. Food banks are- as we see on the news, there's a lot of people going to food banks these days. Respite care, or Title VI supplemental funding, and if the folks from Title VI have any more information on that area, maybe we can talk about that later at the end that can expand on that.

And then Title III has caregiver training including financial education and support groups. There can also be help provided to help pay for prescription drugs. I was looking at the Medicare website, and I said, some of the things you can do- so what you're trying to do is manage your money, and so that's finding resources for your child, but that also could mean decreasing costs for your own needs. And so generic drugs are one option. Finding a plan that offers additional coverage for prescription drugs could help.

And you could look into the pharmaceutical assistance programs or state pharmaceutical assistance programs or apply for a program called Extra Help using Medicare and Social Security. There's also some charitable programs called the National Patient Advocate Foundation, the National Organization for Rare Disorders, and then Benefits Checkup, which is through the National Council on Aging. Those are all really wonderful resources.

And then the Lifeline Program that I think, if you've been listening to the Title VI program calls, there's been a lot of presentations about how that can help you pay for your

Title VI Webinar Financial Tools to Support Grandparents Raising Grandchildren

Internet and phone service, so that's a really good one. And then state health insurance assistance programs offer free advice to make sure you're taking advantage on applying for every benefit you might be eligible for. Local faith-based resources are also a good idea to look into, and then backpack programs that provide school supplies can also be helpful.

Now, in terms of good advice, I found out when I started working on the Elder Equity Project about this Your Money Your Goals Toolkit, and I think it's just an incredibly valuable resource that I think all Title VI directors should have in their offices and available to help if there's an elder that needs any advice. I think elders may find it useful as well. It's like your incredible reference book of how to manage money, and it's been vetted by lots of very smart people that handle financial education. And I'll just show you how comprehensive it is.

The first part starts with setting goals, then saving, how to track your income and benefits, how to pay bills, how- and this one is very important, if you're crunched right now, is just go directly to Module 5, Getting Through the Month. Then the next one is called Dealing with Debt, Understanding Credit Reports and Scores, Choosing Financial Products and Services, and then- and most important- at the end, protecting that hard-earned money that you have. The Toolkit is trying to cover the things that they think are the most important for everybody in America to be aware of and understand.

And then they don't just provide like lots of good information, they have a lot of resources inside as well to work you through everything so you're not trying to just imagine what the next step would be. So here you can do a financial empowerment self-assessment and my money picture, so you kind of get a sense of where you are. Snapshot starting now, and then it shows you all these different tools with each module.

So if you skip over to getting through the month, creating a cash flow budget is one of the main things to start with, improving your cash flow, and then adjusting your cash flow. And I noticed Sonya Begay put in a note that says that if you need prescription drugs, reach out to the drug company. Most times they have a lower cost for your drugs until you can get coverage on your prescription. Thank you very much, Sonya, that's a great idea. The next part of the module, and my eyes are too bad to read that- (chuckles) but let's see here, so the next area, dealing with debt, has a lot of different tools to help you.

And I noticed one of them is what to do when the debt collectors call, how to avoid medical debt, and understanding credit reports. When we had a special training here in Albuquerque, the lady that came said she had never seen a credit report that did not have errors in it. And so, every year, it's really important to take a look at your credit report, make sure that there's no errors, and if there are, apply to make sure that they correct those errors because that affects your credit score and that is important for your financial future, for everyone.

And then the next one, how to choose financial services, how to find someone who's credible and won't take advantage of you in a predatory way, and then, lastly, how to protect your money. So you can just see how comprehensive all this is, right? And that's really great, but sometimes that can be a bit overwhelming, so I kind of think of that like a reference book. And then these booklets have been created, and I- the lady, I met her at a conference, Patty Avery, was really the driving force behind these booklets and the toolkit.

And the booklets are a friendlier approach, and they break down all the stuff that's in the toolkit in an easy-to-use way. So the very first one is the- the polar bear covered up in the

bills called Behind on Bills? Then the next one is the octopus who's holding the car keys and the lightbulb, and it says, Debt Getting in Your Way? So you're trying to make decisions about which bills to pay.

And then the one with the giraffe on it says, Want Credit to Work for You? And then the last one is Building Your Savings, and that looks like a cardinal to me. So they're all really easy and friendly to use, and I think these are wonderful. Here's an example of the Behind on Bills Booklet, so you can see what some of the subjects are. Where does all my money come from? Where does my money go?

And you can see the other terminology that they would use in the toolkit. So income tracker is the first one, and then Where Does My Money Go is the spending tracker. So you can translate them back and forth. What are all my bills and when are they due? And what is one thing I want to change? How can I get extra money? How do I make tough choices? How do I respond to a debt collector? And who else can I turn to for help?

So having this explained in really plain language I think is- makes it very accessible. And the thing I really like about this is you can order them for free. You can go to the Consumer Financial Protection Bureau and order this publication so that you have it available, if you're a Title VI director, and you want to have these sitting in the area where the meal site is, or you could deliver them with the meals, if they- if you thought they would be of interest. It's a really great resource.

One of the little exercises that we did in person was we would have poster paper on the walls, and we'd say, okay, here's the needs area, here's the wants area, here's the obligations area. And needs are the things that you've got to have to live. So you prioritize things that help you have shelter, food, water, maybe transportation. And wants, people argue about what these different things are, but for example, maybe buying dog food. Some people feel very strongly that that is a need.

Other people, you know, oh, my dog has a special diet. Other people feel like, no, I'm going to feed my dog scraps. So people can have different ideas about what these categories are, but part of understanding your own personality and your approach towards money means that, if you get a handle on what you think your needs, your wants, and your obligations are, you'll be able to make better decisions and more intentional decisions.

Obligations, lastly, are things that you have to pay because you owe someone money, like a car loan or child support. And, again, hopefully someone will answer me, but if you have any suggestions about things you think are a want or a need or an obligation. I know a lot of people these days a cell phone is really important, but maybe we don't need the most recent cell phone. It's something that would be interesting to discuss because everybody has different opinions on these matters.

Now Money Smart for Older Adults, this is a tool that's very helpful if you want to make sure that you don't get taken advantage of financially. The goal of this tool, and it's put out by the FDIC, and they want to help us avoid financial exploitation, guard against identity theft, plan for unexpected loss, as- I don't know if you've heard this, but a lot of times on TV I hear them say that most Americans can't afford a \$400 emergency. And so being able to handle such unexpected matters that come up, disasters can happen, a child can break their arm, all kinds of manner of unexpected things can come up and having other resources available are some of the objectives.

Title VI Webinar Financial Tools to Support Grandparents Raising Grandchildren

Older adults tend to be at risk because they do have a lifetime's worth of accumulated income and assets. They may own their house. They're more trusting and polite. They could be lonely and socially isolated and vulnerable due to grief. They may not want to report exploitation because there's someone in their family who's doing the exploiting, and they don't want to report on them. And they may be dependent on that person as well.

They may be getting care from the person and fear retaliation. And they may not be familiar with managing financial matters, if their spouse took care of that, and then they passed away, and they may feel, let's see, and just ignore the issue. And they may not have- there may be a cognitive decline issue going on and they may not be able to manage the issue.

So here's some brief examples of financial exploitation. If a person has power of attorney or has some sort of- fiduciary means, I think, that you're responsible for someone else, and you're supposed to take care of them and work in their best interest, but sometimes people that have that role or that power do not look out for the person and take advantage. There's investment fraud and scams. Oh, Marcia wrote that she thinks a want is cable. (Chuckles) Yes, I think that's true. Yeah, I've been trying to figure out how to deal with that bill. It's kind of frustrating sometimes, you know? I agree. (Chuckles) I agree with that one.

Let's see, and then theft of money or property by family members, caregivers, or in-home helpers. Lottery and sweepstakes scams. And then grandparent or imposter scams, and just briefly to explain that one, it's where someone may get a call from their- someone pretending to be their grandchild, and they might say, grandmother, I'm in Mexico, I'm in jail, can you please cable me some money, and don't tell mom or dad. And they love their grandchild and want to help, and they don't think very quick- you know, they respond with love and they send the money, but it's not to their grandchild.

And then there's debt and tax collection scams, so many people purporting, and they come up with very realistic-looking letters and phone calls threatening you, that look like they're official, but they're not. Charity scams, any time there's a disaster, a hurricane or something like that, people pretend to be collecting money for the victims, and that's not always the case. And telemarketers that send in mail or salesperson scams.

Telephone, computer, and Internet scams. Identity theft is a big one. People pretending to be you and ordering things and buying things using your good name. Sometimes they're- in the past, they've stolen their Medicare cards and gotten equipment and stuff like that. So identity theft is a big problem. Reverse mortgage fraud, contractor fraud, where someone says, I'll fix your chimney, and they get half the money up front, and then you never see them again.

And so what can you do about these sorts of things? You can contact adult protective services, and if you don't have access right away or know who to call, you can try to reach out to eldercare.acl.gov or call the 1-800-677-1116 number. And if someone is in physical danger, please call your local police or 911.

And Money Smart Materials, as I said, the Federal Deposit Insurance Corporation are the ones that created this Toolkit, this other curriculum or training material, and all the materials are available for download for free on their website. So those are really helpful, good reminders for all of us to stay vigilant, especially these days.

So the other thing I want to focus on as well is the high number of COVID scams. They're just all over the place, and we did a report on this back in April. And it said, at the time,

the Federal Trade Commission said that consumers have lost \$5.85 million for COVID-19 schemes. And that's just what's been reported. And remember that was in April. So I know it's way higher than that now. And the average median loss to these scams for each consumer is \$600. \$600 buys a lot of groceries.

So an example would be test kit scams where they say that they are going to make it more accessible and send you the kit overnight to your home, but the kits aren't for sale. Scam threats to treat coronavirus. Scammers pose as a healthcare provider claiming they're treating a relative and demanding payment for treatment or threaten legal action. Student loan scams where they say that COVID-19 will impact your student loans. And so, if you have a question about that, you should contact your financial institution.

Social security scams, and this call claims to have an order to suspend your social within 24 hours due to suspicious and fraudulent activities found on your social. Delivery scams saying that they'll deliver you all sorts of hand sanitizers, soap, toilet paper, face masks to your door, and they will- they say they're going to do it, and you place an order, but you never get your shipment. So if you want to do something like that, check the person out before you place the order. And then google them and say- use a word like review, complaint, or scam.

If you think everything looks okay, pay with credit card and keep a record of your transaction. If you're concerned about the pricing of products in your area, look to your state consumer protection officials, and there's a list at the State Attorney's General website, which is naag.org. Some people will say, if you pay them \$79, they'll have a technician do a full air duct cleaning and sanitation for your house.

Diabetic tests, a free diabetic monitor and complimentary test kit, again, which isn't real. Working from home scams that say that you could make up to \$400 in a day. Stimulus package scams, although many consumers receive checks as part of the government response, no one will call or text you to verify your personal information or bank account details in order to release the funds.

Charity scams, so that they duplicate non-profit websites or pretend to be with a legitimate charity and call for donations. So never respond to a telemarketer or robocall. Go directly to the charity and make your donation that way. Investment scams, so please don't respond to texts or calls from unknown numbers or any that appear suspicious and don't share your personal or financial information via email, text messages, or over the phone. Be cautious if you're being pressured to share any information or make a payment immediately.

I like to read the AARP Bulletin, and they have a fraud watch column every month, and it's always full of new horrible ways that people are trying to take advantage of people. So creative, but just devious. They can have a way to make it look like they're calling you from a local phone number or even a law enforcement agency. So hang up and call the direct- the agency that they claim to be from and ask for the person they said that they were calling and remember government agencies will never call you to ask for person information or money.

(Sighs, chuckles) Okay, and I have- Internet might be considered a want- oh, we're going back- yes, but distance learning in schools has almost changed that to a need. Yes, good point. But you might consider the cost of a hotspot for a nearby WIFI rather than the Internet. That's a good idea. Sue says, is there a way for people who may wish to print off or get this information to do so if they don't have access to a website, computer, and printer? I could

email it to you, if you'd like. If I could have- if you would share your email with me, I could do it that way.

All right. Let me catch up here. Those COVID scams make me so upset because people are suffering enough. But all right, so the next thing- and thank you for the people that are sharing information. Okay, how do I- there we go. Oh, sorry, everybody. Okay. Thinking About Money. This is from Prosperity Now, which I really think is a great organization, and they have a wonderful website. And one of the things I thought that was very helpful for us to take a look at is to, when you have a new person in your home, you- we want to have this framework, Financial Security Framework, to navigate, learn, earn, save, own, and protect.

And so, when you navigate, you need to have an awareness to know how the financial system works and how to gather financial information and analyze choices to make beneficial financial decisions and manage your household resources effectively. So having that big picture is really helpful. And then, when you learn, you acquire your basic skills, executive function, and specific job skills that are needed to access quality employment. Then you earn.

You earn sufficient income to cover expenses and save, which may include wages, employer benefits, business income, public benefits, tax credits, and investment income. And then the part that most Americans are not real good at is saving. Set aside household income leftover after meeting basic needs and paying down debt for emergencies and long-term savings. Perhaps it's college savings and retirement savings.

Then owning, acquire a home, a business, investments, or other assets that can help to build financial security and wealth. Then, when you've done all those things, you want to protect. This is kind of echoing what the Toolkit was saying about protecting what you've earned. Protect through insurance, consumer protections, financial service regulations, and other services and policies what households earn, save, and own against loss of income or assets, significant expenses like high medical costs, and predatory practices.

And I know in Indian Country there's a lot of people that are happy to take people's money in a predatory way. Here, in Albuquerque, you can't go down the street without seeing a lot of places that are happy to loan you money at ridiculous interest rates. And so we know we want to try and steer away from that. And Melanie says, can you put up the website address again for free downloads for financial publications?

If it's okay with you Melanie, I'm not good at typing and talking, but I know that you- the- the slides are going to be posted in a little bit on the Older Indians website, and so you can find them there. But I will go ahead, and I'll give you the link. If you're a good- if you're good at digging around, you can find the place to order. And it's the Consumer- whoops- (chuckles) sorry. Please forgive my typos. Financial Protection Bureau. So that was for the Toolkit, the Your Money Your Goals.

Wow. (Chuckles) All right. Next, let's look at Thinking About Money. So Money Habitudes, I was at a conference, and I met the lady who runs this. She's in Hamilton, Montana and has a lot of great ideas. And I've done trainings in-person where we have a deck of cards, and it's a lot of fun. Everyone gets a deck of cards, and you take that- the cards, and there's questions on them, and you sort the cards into three piles.

And the first pile says, that's me, and then it's- the middle pile is, sometimes that's me, and then the third pile is, that's not me. And as you go through, you just quickly sort the different questions and go, oh, yeah, that's me. Yes, that's- sometimes I do that. And then you

go, no, that's not me. You go through it very quickly, and then what you wind up with at the end is a profile of yourself, a sense about your attitudes about money.

And remember that your attitudes and your habits about money have changed since- when I was younger, and I was buying lots of clothes and makeup and stuff that I don't care, you know, about at all anymore hardly, you know, your needs change. The things you want to do changes, your habits change, and your attitudes change. But they break down into these different categories, and it's so fascinating. The first category could be money helps you feel safe, secure, and in control. So that's security.

Then, alternatively, spontaneous, money encourages you to enjoy the moment. It can be a status thing where money gives you a positive image to the world. Giving means that money helps you feel good by giving to others. Carefree means money isn't a priority, just let life happen. And planning means that money is a tool to help you achieve your goals. Now, the thing about money, I think, is we carry lots of baggage about it and we have attitudes that we've got from our childhood or all the different things that have made us who we are.

And so I think the lady that runs this website and does these cards says, you know, none of these are good or bad, it's all about the mix. And whether it's helping you meet your goals so that you can be carefree and spontaneous and care about status, and they're not- you know, there's not a right or wrong answer to this. So as you look into your own attitudes, I wanted to let you know that we have this available for you, if you're interested. There's an online version of this game, and there's 50 free games available for the attendees today.

It takes about five minutes. It's really easy, and at the end, you'll receive a report that you can learn to use more about your attitudes about money. It's about 23 pages, and it will say, oh, well, you're very spontaneous. Well, here's the positives and here's some challenges. And if you would like to be more in balance, then that's- you know, it helps you kind of think through everything. So the way to get there is that, when you get this copy of these slides, and maybe what I can do, if possible, is- nope.

If I could ask for someone to help me put that link directly into the chat. I am so sorry I didn't think of that. But that way you don't have to do anything, it'll take you directly to the right place, and you can just start playing the game. And you create a little profile for yourself. The other way to get there is to go to the website, which is online.moneyhabitudes.com. And then, where you see- where the little thing where it says, got a referral, then you put the code in, and then play, you would put in the code down here, PJXDP4WZ, and then you'll be able to go. So there's two different ways that you can access that.

And so, if you don't want to wait for the link, you could go to the website now and just put that code in. I think it's a really worthwhile idea, and I hope that everybody might want to try it out. It gives you a lot of insight into your- in your attitudes about money. And as you're working with your family, it might help you as well. I think that is all I had to say. I feel like I've gotten through this faster than I thought, but do we have any questions or comments to look at?

LAURA STEVENSON: If you'd like to ask a question, please either raise your hand or you can put your question in the Q-and-A box, and we will get to those questions. We do have one question to start - I'm not a lawyer or social services professional, how can I help a new grandparent raising their grandchild?

BECKY MORGAN: Oh, thank you, Laura. I think if the person is open to it, you could help them by seeking out the following information that'll be needed, getting a packet of materials together for them, so that they have that all in one place. And then find out all the places that they're going to need to go to turn in the materials.

One of the things I was learning from Jackie and Mary and Laurai is that, if you get something notarized or that it's official, it's better to do it in the tribal courts because they're more likely to uphold it if you're looking at guardianship issues. And believe me, I'm not a lawyer. So this is not legal advice, but tribal courts uphold tribal determinations, so that's probably a good thing to think about.

And then help the person find a friendly knowledgeable person that can walk them through all the things that they need to do if they're trying to get custody or guardianship. Because there's a lot of- probably takes a lot of tenacity. But having those kinds of things under control and lined out at the very beginning opens you up to more possibilities to support the child while you're raising them.

LAURA STEVENSON: All right. Let's see - how does Money Habitudes help me in my current situation?

BECKY MORGAN: I think it helps anybody at any time to get a snapshot of where they are in regard to money. It can be surprising sometimes, you know, and it may not be the same way every time. And I realize online is not as- I think the cards, to me, are kind of more fun. But- I could do them over and over- but I think it helps you get a snapshot of where you are. And our habitudes change, and you want to ask yourself, do you feel in balance, do you feel like you're being too carefree or too spontaneous, or maybe you're being too heavy on the planning side of things.

It gives insight into your approach if you live alone and now you have a child with you, but if you live with a partner or large family, I think it'd be good for everybody in the group to take that test- or take that game- play that game, and then you'd all know each other's styles a little better. I mean, some sort of- sometimes, when you're in a relationship, that knowledge is hard won about the attitudes people have, but this gives you a real quick picture, and I think that's very helpful.

LAURA STEVENSON: Let's see, another question. If I need more help, how do I evaluate whether the person or organization is reputable?

BECKY MORGAN: Well, you know, as we were just saying, there are a lot of predatory people out there, and- (sighs) I was reading about scarcity, and people were talking about scarce resources, like scarce money, sometimes when you're in a desperate situation, your ability to think clearly literally kind of narrows down and you think, well, the only thing I can do is go to a payday lender. But we have to widen our vision and we have to try to remind ourselves, however desperate and urgent it may feel, it's really important to get somebody to help you that is reputable, that will give you unbiased information, up-to-date information.

You know, my colleague, Cheryl Archibald, is a- knows about tax filings and keeps up with the law, and so she's always up on that information. And if I have a question, I know that she's a reputable person to talk to. So if you have a reputable person you're going to, they will not try to sell you anything. They will not ask you for money up front.

And they'll be able to show you what the impact of the actions you take will be on your financial situation. So I guess, you know, I've been in those situations too where I feel like, oh, I have to decide this right now, but if you can take a breath and take time to make a good decision about who you go to for help, I think in the long run that will be the better decision.

LAURA STEVENSON: I see no more questions at this time. As a reminder, if you'd like to raise your hand, we can unmute you and you could speak or please type your questions to the Q-and-A box. Thank you.

BECKY MORGAN: Well, I don't know if we want to end early, or what does everybody think? Should we wait a little longer?

LAURA STEVENSON: Sure, maybe two minutes, if anybody has any more comments or questions, please chime in now. Thank you. [Pause] We do have a question in the Q-and-A box. Is there any postings on grandchildren forum chats for grandparents to sound off others for support and a resource?

BECKY MORGAN: I do not know that myself, but I can try to find out and share that information later on. Does anyone in the group have an answer to that?

LAURA STEVENSON: We do have another question. How do you find services available for grandparents? Can a Grandparents Yellow Pages be created?

BECKY MORGAN: That's a good idea. I think I've found a lot of different websites that could be helpful in that regard. We had- unfortunately, it ended up getting hacked, but NICOA used to have a Grandparents Raising Grandchildren Forum where we could talk with each other and ask questions. I think that support group idea sounds like a very good one.

Maybe we can start again and make a section on our website and we can try to share all our good ideas that way. And I know- I think the presentation that Jackie and Mary did along with Sonya Begay, that was a really good presentation. And I believe that one was posted on the Older Indians website, right?

LAURA STEVENSON: Yes, that's been posted.

BECKY MORGAN: So if people want to talk to people that really know a lot more about the grandparents raising grandchildren side, I think I would refer you to- they're more experts in that area.

LAURA STEVENSON: We do have another question. Is there any resources to help grandparents and elders with suicide on the reservation? We're having many suicides from the young ones, and I would like to send information to our elders.

BECKY MORGAN: Oh, gosh. You know, I don't have- I turned off my email because it was dinging and being distracting, but I really love these ladies, they're nDigiDreams. I don't know if everyone has heard of them, but it's Carmella Rodriguez and Brenda Mañuelito, and they make videos. And I saw- I didn't get all the way through it, but Donald Warne at University of North Dakota, I think, was talking about suicide preventions.

Oh, geez, you guys, I'll see if I can find that link. But he's quite a respected person in Indian Country, and I think very knowledgeable about that subject. So if it's possible for me to get a list of these questions afterwards, I can try to look up some answers and see if I can find some people that do know the answer because I don't know the answer. (Chuckles) Yeah, [unintelligible] I like to try to find the ones that do. (Chuckles)

LAURA STEVENSON: We have another question - are there several levels of support, such as tribal, state, and federal entities? How do you find this information?

BECKY MORGAN: You mean in terms of a jurisdiction or legal kinds of- I'm not sure I understand, I'm sorry. Support, oh, oh, oh. Oh, you know, again, the Title VI stuff is something that I am not as conversant in, but maybe that's a question that other folks could help me with in terms of supportive services. The state, I think that that link that I provided in the PowerPoint might be of help. Let me see if I can find that real quick.

All right, so these links right here, grandfamilies.org/State-Fact-Sheets, and then the childwelfare.gov, and it's talking about kinship. And I think that these could help you try to understand what's available in terms of support at the state level. And the tribe, I think it just depends. You'd have to go to your social services or health department at the tribe, I believe, to get that.

Title VI. Well, there's an aging network all across the country that starts with the federal level, and then each state has an Area Agency on Aging, and a State Unit on Aging. So it kind of teardrops down. And then, in the 70s, Title VI was created from the Older Americans Act to provide services that were specifically for American Indians and Alaska Natives. See, I wish there was a Title VI person who could answer this question because I'm sure I- they could do a better job. Every reservation doesn't have a Title VI program, I think.

There's- oh, okay, so Sonya Begay is offering to help answer some of the questions, and if- so she's going to ask that the questions get sent to her, and then she can respond to them. Yeah, I'm out of my depth on some of these things, you guys. (Chuckles) But this is a really good discussion, and I can I see there's a lot of interest and there's a lot of resources and good ideas, so thank you.

LAURA STEVENSON: I don't know if Jasmine or anybody from ACL wants to unmute and explain Title VI, but you're welcome to do that as well, if you like. Sonya?

(Chuckling)

JASMINE APLIN: This is Jasmine. Can you hear me? Or, Sonya, do you want to jump in on this? [Pause] Okay. I'm going to go a little bit into the Title VI perspective on grandparents raising grandchildren and kind of how the services work through Title VI. Laura, just confirming you can hear me, right?

LAURA STEVENSON: Yes, we hear you. Thanks.

JASMINE APLIN: Awesome. So this would be part of that caregiver grant that we speak of, which is the Part C grant, so that's different than your Part A Nutrition and Supportive Services Grant, so the caregiver grant is the Part C. So it's totally different funding than your nutrition grant, but it's through that caregiver piece that you're able to provide services to grandparents raising grandchildren. If it's grandparents or elders, they're considered to be caregivers, so we can provide a myriad of services out of that pot of money.

And just to give you a bit of a sense, that funding, again, we talked about this a little bit, is very flexible, and so through that Part C funding, you can do all kinds of things to support your grandparents raising grandchildren, be it school supplies and clothes, I'm mentioning these things because we know that some children are learning remotely. We can also help provide respite care for grandparents that need a break. And also, I mean, there's very- again, the funding is incredibly flexible, so a lot of the things that we can do in this program can just be kind of brainstorming.

I also kind of wanted to address the idea of like support groups and things. We're not currently doing that work in Title VI, but it's a beautiful idea. And Sonya has been a real champion of our grandparents raising grandchildren and, by and large, caregiver program, so we're looking at all kinds of ideas that we can do to really- that Sonya is a great asset in looking at all kinds of ideas. So if you have suggestions, it's really great to reach out to her with specific suggestions.

But to address the funding piece, it's- the grandparents raising grandchildren comes out of the Part C Grant that most Title VI programs receive, and the funding is very flexible. So if you need additional suggestions on how to spend that money or what can be used, please reach out to us, and we'd love to kind of talk you through and problem solve.

BECKY MORGAN: Mm, thank you, Jasmine! Now that's a comprehensive answer. (Chuckles) And I see some comments from Mary talking, Mary is saying - training, support groups, activities. Krissy is saying support groups are covered under caregiver in Title VI. It's one of the five required services under Title VI Caregiver Grant. And Sonya is very happy to answer questions.

SONYA BEGAY: Yep, I finally got my sound here, sorry. This is a great forum because a lot of the information and a lot of the questions are great things that we need to address, and I'm looking more for input from the communities, and this is a great way. That's why I said some of the questions that are being asked, please forward them to me.

I've left- well, I sent my email address, and I am one of the advisory council members for the Supporting Grandchildren- Grandparents Raising Grandchildren- but at this point, I think a

lot of these things have been addressed and all these concerns have been looked at, but I think we need, at this point, more input from the community.

So I look forward to talking with you or- and/or, you know, looking out [unintelligible] via email. But one of the things that's right now [unintelligible] with ACL, so I'll be there for a couple of months, but one of my tasks is also with caregivers. So if you have anything, please reach out to your tribal offices and [unintelligible] and see what can be utilized. Unfortunately, we are in a pandemic, and a lot of things are needed, especially if you're raising your grandchildren and/or loved ones or taking care of your loved one, there's a lot of services that we're not- you weren't able to possibly use like last year, years before.

Now, it's [unintelligible] due to the isolation that we have to [unintelligible] because of the pandemic. So- but, anyway, I left my- in the chat box I had left my email address. I don't know if you want to- you can tell them later on or give them my phone number. Anyway, but thank you very much.

BECKY MORGAN: Oh, I appreciate you speaking up, Sonya. Yeah, these are some really wonderful contacts for everybody to know about and know that there's people happy to try and talk you through all these things. And this has been a really wonderful discussion. Are we doing okay for time?

LAURA STEVENSON: Yes, looks like we have about seven more minutes, so if anybody else has questions or comments, please put them in the Q-and-A box or raise your hand. Thank you. [Pause] I see no more questions.

BECKY MORGAN: Well, if it's okay, if everybody feels like we've come to a good stopping place, I think we can give people a little time back in their day.

(Chuckling)

LAURA STEVENSON: Very good. Well, just a reminder-

BECKY MORGAN: And thank you-

LAURA STEVENSON: Thank you! Yes, this presentation will be available on the Older Indians website within two weeks, so you can keep your eye out for that. If you need it sooner, you can either email Teya to request it or you can email Becky. Either of us can send it, or Sonya's got hers there. We'll make sure everybody at ACL has it as well. And be sure to join us, our next Title VI webinar is January 13th. It'll be about Title VI fiscal training. And then any other previous Title VI webinars are also available on the Older Indians website for your review. So if you want to peruse those, feel free.

Thank you for attending. And lastly, thank you very much, Becky, for your presentation. We appreciate your time and your expertise. And there's one more link- I'm going to copy what Krissy just put in there and send it to everybody, and then everybody will be free to go. Let me copy this real quick. And- okay. Very good. Well, thank you, everybody. Have a great

Title VI Webinar Financial Tools to Support Grandparents Raising Grandchildren

afternoon. I'll leave the screen up a little longer, so you can get that link if you need it, but thank you, Becky!

BECKY MORGAN: Buh-bye!

LAURA STEVENSON: Buh-bye.