

INTRODUCTION

Entrepreneurs create economic growth in their communities by forming new businesses. Each year over the past decade more than a half million businesses were started that added new jobs in the U.S. In the 1990's, the longest economic expansion in the U.S. economy, the majority of new jobs were created by entrepreneurs operating small- and medium-sized high-growth businesses (Henderson, 2002). This has created interest in rural communities, including American Indian reservations.

Financial education programs are being implemented to alleviate poverty and promote economic development in low-income communities across the U.S.. By boosting entrepreneurial interest and skills, Native communities can grow and become more and more self-sustaining. Efforts to transmit financial skills that will promote healthy entrepreneurship in Native communities are growing; however, research reveals a lack of financial education services on reservation land as compared to non-reservation land. Only recently have Native communities begun to benefit from the increased attention to and investments in financial education valued by other communities (FNDI, NCAI, & CFED, 2003).

While the overall number of minority entrepreneurs is growing, these companies face unique challenges. Many have lower revenues, lower growth rates, and more limited access to outside capital and other resources (Youth Entrepreneurship Education in America, 2008). In 2003, the Corporation For Enterprise Development (CFED) and the Canadian First Nations Development Institute (FNDI) conducted a literature review entitled, "Access to Financial Services and Community Development Finance in Indian Country" (CFED & FNOC, 2003) in which they identified a severe lack of access to private capital, credit, and other financial services in Native communities and noted significant differences in the amount and types of financial services available to Native people as compared to the rest of the population. As a whole, the largest gaps for American Indians in financial services are in three primary areas: financing for home mortgages, financing for business development, and access to programs that provide financial skills training including small business training (FNDI, NCAI, & CFED, 2003). According to Sherry Salway Black, Vice President of FNDI, limited financial expertise and inadequate financial education resources "[have] played a key role, both in cause and effect, in the lack of access to affordable financial services in Native communities" (Black, S., 2001).

According to the Information Technology & Innovation Foundation (ITIF), entrepreneurship education helps students build more successful careers whether they become entrepreneurs or not. The entrepreneurial mindset improves the productivity of all workers. In the current economy and in the years to come, the ability to network and be flexible — essential skills for the entrepreneur — creates in all workers the ability to promote the "brand called me" (2008).

The benefits to high school and college students who participate in entrepreneurship education are many. High school students learn to be entrepreneurial thinkers by learning to think "outside the box." They encounter experiential learning as they acquire the skills to write a business plan, apply economic principles, marketing skills, and speaking skills. College students learn these skills as well as business start-up, management, and operations.

In Entrepreneurship Education, all students have the opportunity to develop feelings of self-confidence, self-worth, self-management, teamwork, and problem solving (Consortium for Entrepreneurship, 2004). Despite the benefits of youth entrepreneurship programs, most young adults do not have access to these educational opportunities in their schools, and it is especially rare for American Indian youth to have such exposure. One of the reasons for the lack of access is that Entrepreneurship Education often does not fit into the current school day and for a myriad of reasons there is little effort to integrate Entrepreneurship Education concepts into existing content. There is no system in place that offers Entrepreneurship Education as an option for all students (ITIF, 2008).

Background

In 2007, Fond du Lac Tribal and Community College (FDLTCC) began a Summer Entrepreneurship Program (SEP) for high school youth to provide awareness and access to Entrepreneurship Education. The purpose of the summer Entrepreneurship Program was to address the lack of exposure, especially among American Indian youth, to entrepreneurship programs. Emphasis was placed on exposing American Indian youth to elements of business with an emphasis on small business/entrepreneurship. The camp was a collaboration between FDLTCC in Cloquet, Minnesota, the University of Minnesota, and four local high schools on and surrounding the Fond du Lac Reservation.

SEP was an outgrowth of the two-year small business-entrepreneurship program for American Indian students developed at FDLTCC in 1998 with funding from the U.S. Department of Education, Office of Postsecondary Education Title III Initiatives. In 2003, FDLTCC was awarded its second Title III grant to expand the two-year program into a four-year small business degree program as well as expand its American Indian Business Leaders organization (AIBL) in partnership with the national AIBL organization located at the University of Montana in Missoula (www.AIBL.org).

Over the 10 years of Title III programming at FDLTCC, many of the students who entered the business program came unprepared, under-prepared, and/or unaware of the elements of small business-entrepreneurship. Over the course of the Title III funding, faculty and Title III staff recognized that, although many American Indian community members are entrepreneurs, few students entering FDLTCC had any idea of what is involved in becoming a small business owner. Not only were students unprepared for the rigors of business coursework, they were also underprepared regarding the skills — particularly life skills (e.g. problem-solving and organization skills) — required to be successful college students.

In an effort to better prepare incoming students and expose high school students to facets of small business-entrepreneurship, Title III staff created SEP, an intense, one-week, residential summer program aimed at high school students who would be entering grades 10-12 the following Fall. Title III staff predicted that this exposure to business would promote interest in attending college, majoring in business, and ultimately starting businesses on or near the reservation.

SEP's focus addressed the deficits seen in entering FDLTCC business students over the course of the 10 years of the Title III Business Programs such as basic business skills and life skills. Students participated in self-exploration activities such

as journal writing, a learning styles inventory, and the Strengths Explorer (www.strengthsexplorer.com). In addition, youth worked on life skills crucial to success as a college student and in adulthood. The small business-entrepreneur skill development included learning techniques to sell oneself, practicing those skills by simulating a small business, visiting work sites of interest, listening to guest speakers, and discussing case studies about successful entrepreneurs. Students were encouraged to be leaders by starting high school AIBL chapters when they returned to school in the Fall. Students also participated in small business panel discussions and service projects to expand their exposure to American Indian business leaders in their area. Students concluded the week by giving two-minute elevator pitches of their simulated small businesses.

The design of SEP not only provided a business framework for young American Indian students, but also prepared them with essential skills needed for life after high school. Each part of the program was designed to address these essential elements as well as the Content Standards for Entrepreneurship Education. Examples of these essential skills are time management, decision-making, and self-advocacy skills. Students learned to transfer and connect these skills and others to the business world as well as to other essential life skills. Students were exposed to the many different career opportunities available under the large “business umbrella.” While encouraging small business development and entrepreneurship, students develop an awareness of a variety of business options available. For example, one discussion topic involved how to conceptualize personal career choices as an entrepreneurial venture. The students’ interests were very diverse and it is important for them to understand successful ways to approach entrepreneurship in their interest area.

During the development and subsequent revisions of the SEP, the National Content Standards for Entrepreneurship Education (NCSEE) developed by the Consortium for Entrepreneurship Education were used as the framework for program goals and objectives (see Appendix A). The NCSEE contain fifteen major standards divided into three major sections: Entrepreneurial Skills; Ready Skills; and Business Functions. Overlying the Ready Skills and Business Functions are the Entrepreneurial Skills, the processes and traits/behaviors applicable to new ventures and ongoing ventures that create/drive/change economic activity — the new markets, new products, new businesses, etc. These often overlapping the entrepreneurial process are —

- Discovering — generating ideas, recognizing the opportunities, determining the feasibility of the venture;
- Concept Development — planning the venture and identifying the resources and strategies;
- Resourcing — acquiring financial, human, and capital resources for startup
- Actualization — operating the venture using the resources to achieve the goals and objectives; and
- Harvesting — deciding on the future of the venture (growth, development, demise).

Development and Organization of the Manual

The manual was developed as a result of the summer programs held at FDLTCC for high school students in transition in an effort to prepare them for transition from high school to college and to build awareness of opportunities in business, especially small business and entrepreneurship. Although the manual was designed for implementation as a summer program, it may be useful in many contexts. Some may find it useful to incorporate into school curricula such as transition planning, life skills, basic business courses, money management, or even within an advising program. Each site will find their best use for the contents of this program to support youth for life after high school and should feel confident in doing so.

The manual contains —

- Background literature to support the need for entrepreneurship education and transition skill development;
- Lesson plans and activities;
- An appendix which includes —
 - National Content Standards for Entrepreneurship Education developed by the Consortium for Entrepreneurship Education
 - Planning and Marketing
 - A Suggestive Timeline for Summer Program Planning
 - Developing Your Camp: Helpful Forms and Letters
 - Additional Resources

Because the lessons are designed to follow the NCSEE, lesson plans and activities are broken into the three major content standards modules —

- Module 1: Entrepreneurial Skills
- Module 2: Ready Skills
- Module 3: Business Functions
- Appendix

Each module includes lessons approximately 30–60 minutes to complete. Some activities can be ongoing and are noted as such. The lesson plans are organized in the following manner and contain the following information —

- **Activity Name**
 - States the name of the activity
- **Student Outcome**
 - States the intended learner objective
 - Written in language of what student will do/be able to do
- **NCSEE(s) Skill**
 - Indicates the specific National Content Standards for Entrepreneurial Education (See complete chart in Appendix A)
- **Time Frame**
 - States estimated time needed to complete activity

- **Size of Group**
 - Indicates the size of the group of students that is appropriate to complete the activity as intended
- **Before You Begin**
 - Provides information that is important to the facilitator prior to beginning the activity
 - May include background information, purpose of the activity, awareness of sensitivity of activity/topic area, and activity modifications
- **Directions**
 - Lists step-by-step directions for the facilitator to follow for completion of activity with students
- **Discussion**
 - Provides list of discussion questions/topics for during and after completion of activity with students
- **Closure**
 - Provides suggestions for journal and/or community circle topics to be used at the end of the activity

National Content Standards for Entrepreneurship Education (NCSEE) Addressed in the Manual

		Module 1	Module 2	Module 3
Professional Development	Job Seeking Skills			
	Career Planning			
Financial Literacy	Personal Money Management			
	Financial Services			
	Money Basics			
Economics	International Concepts			
	Economic Systems			
	Economic Indicators Trends			
	Cost Profit Relationships			
	Basic Concepts			
Digital Skills	Computer Applications			
	Computer Basics			
Communications and Interpersonal Skills	Dealing with Conflict			
	Grp. Wrkg Relationships			
	Ethics in Communication			
	Staff Communications			
	Fundamentals of Communication			
Business Foundations	Business Activities			
	Business Concepts			
Entrepreneurial Traits/Behaviors	Personal Management			
	Personal Assessment			
	Leadership			
Entrepreneurial Skills	Harvesting			
	Actualization			
	Resourcing			
	Concept Development			
	Discovery			

		Module 1	Module 2	Module 3
Strategic Management	Controlling			
	Planning			
Risk Management	Legal Considerations			
	Business Risks			
Operations Management	Daily Operations			
	Purchasing/Procurement			
	Channel Management			
	Business Systems			
Marketing Management	Selling			
	Pricing			
	Promotion			
	Marketing Information Management			
	Product Service Creation			
Information Management	Information Acquisition			
	Technology			
	Record Keeping			
Human Resource Management	Assessment			
	Morale/Motivation			
	Training/Development			
	Staffing			
	Organizing			
Financial Management	Money Management			
	Finance			
	Accounting			