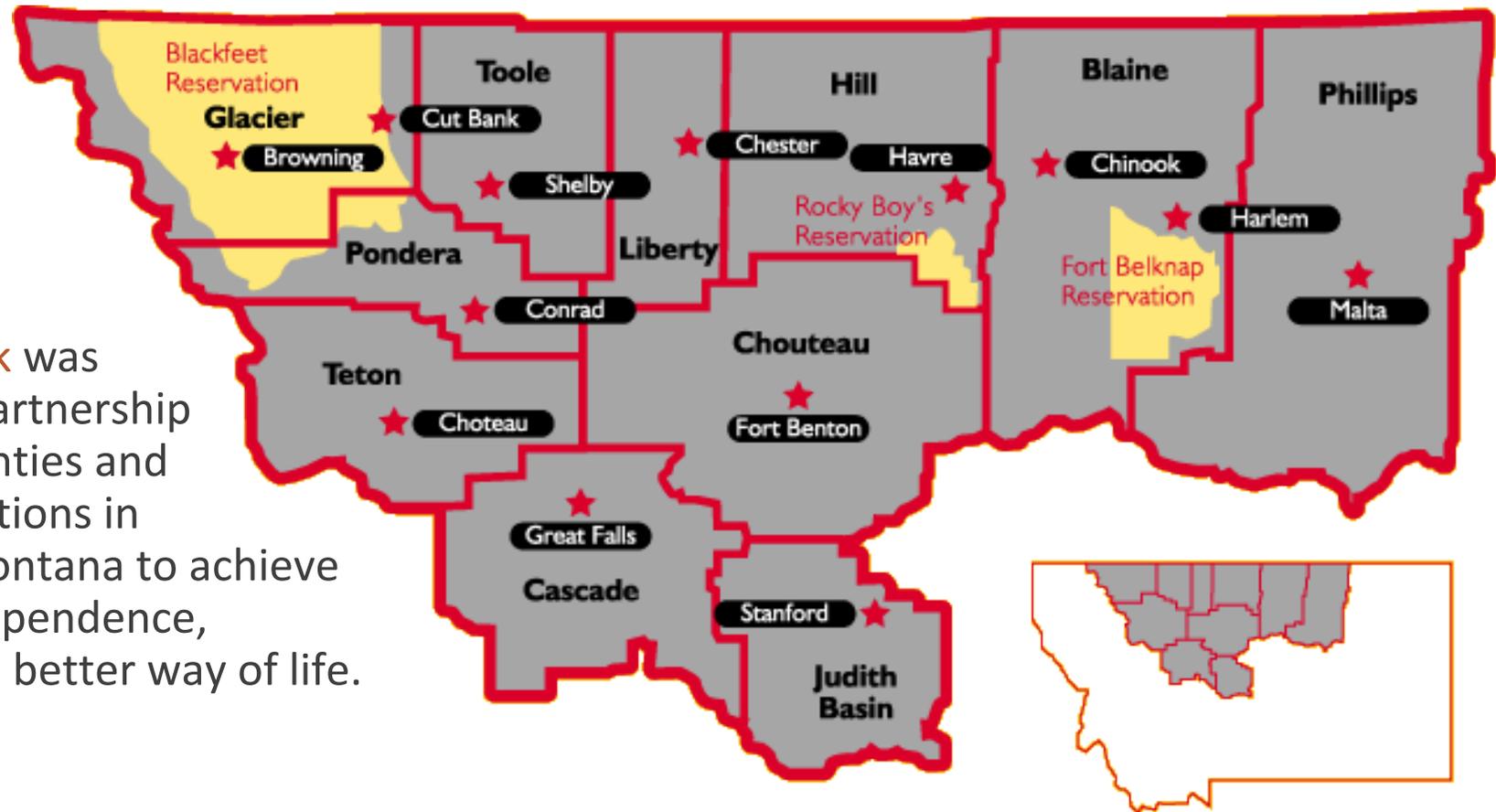
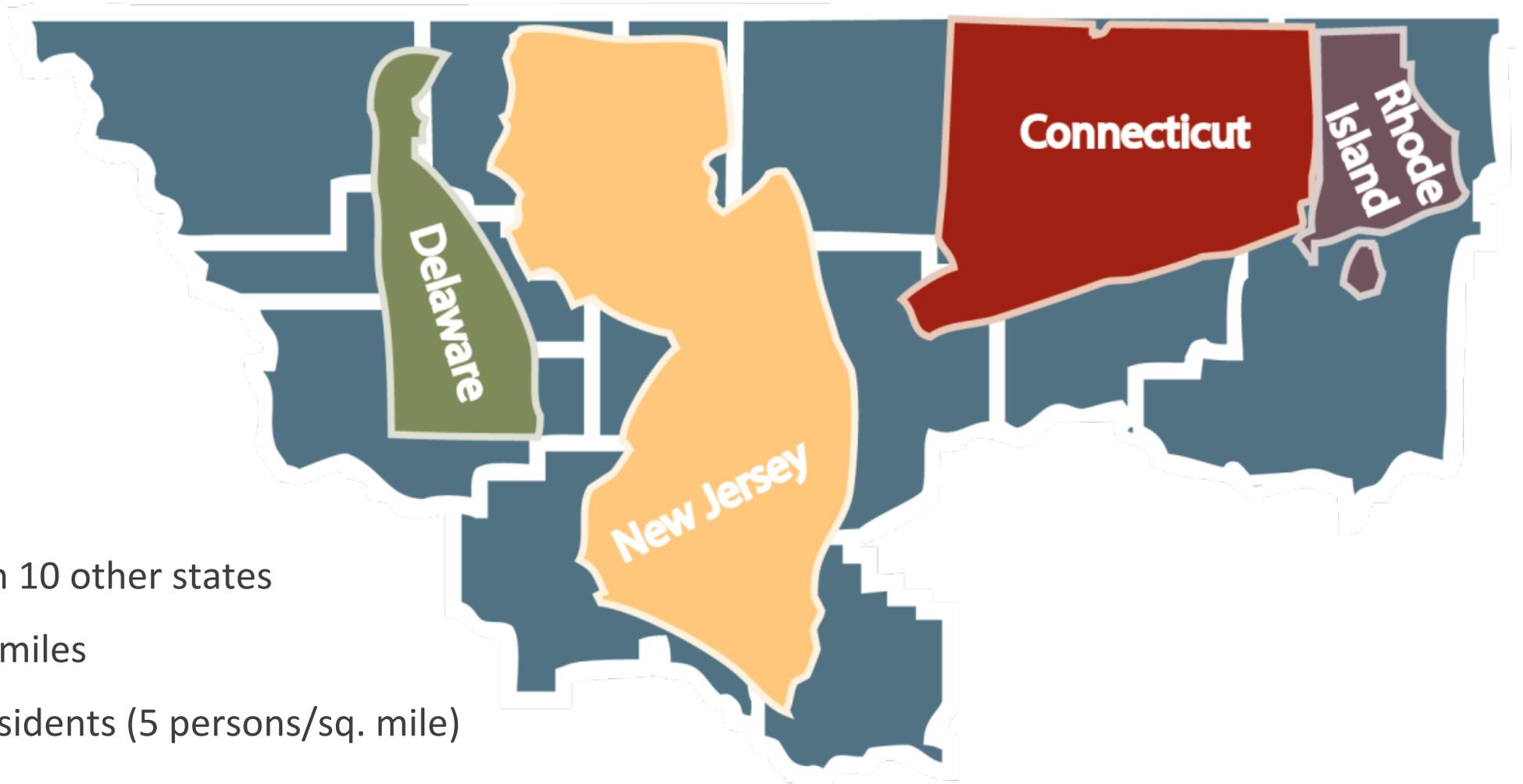

BUILDING INDIVIDUAL & COMMUNITY PROSPERITY IN NORTHCENTRAL MONTANA

North Central Montana Region

Opportunity Link was established in partnership with the 11 counties and 3 Indian reservations in Northcentral Montana to achieve and sustain independence, prosperity and a better way of life.



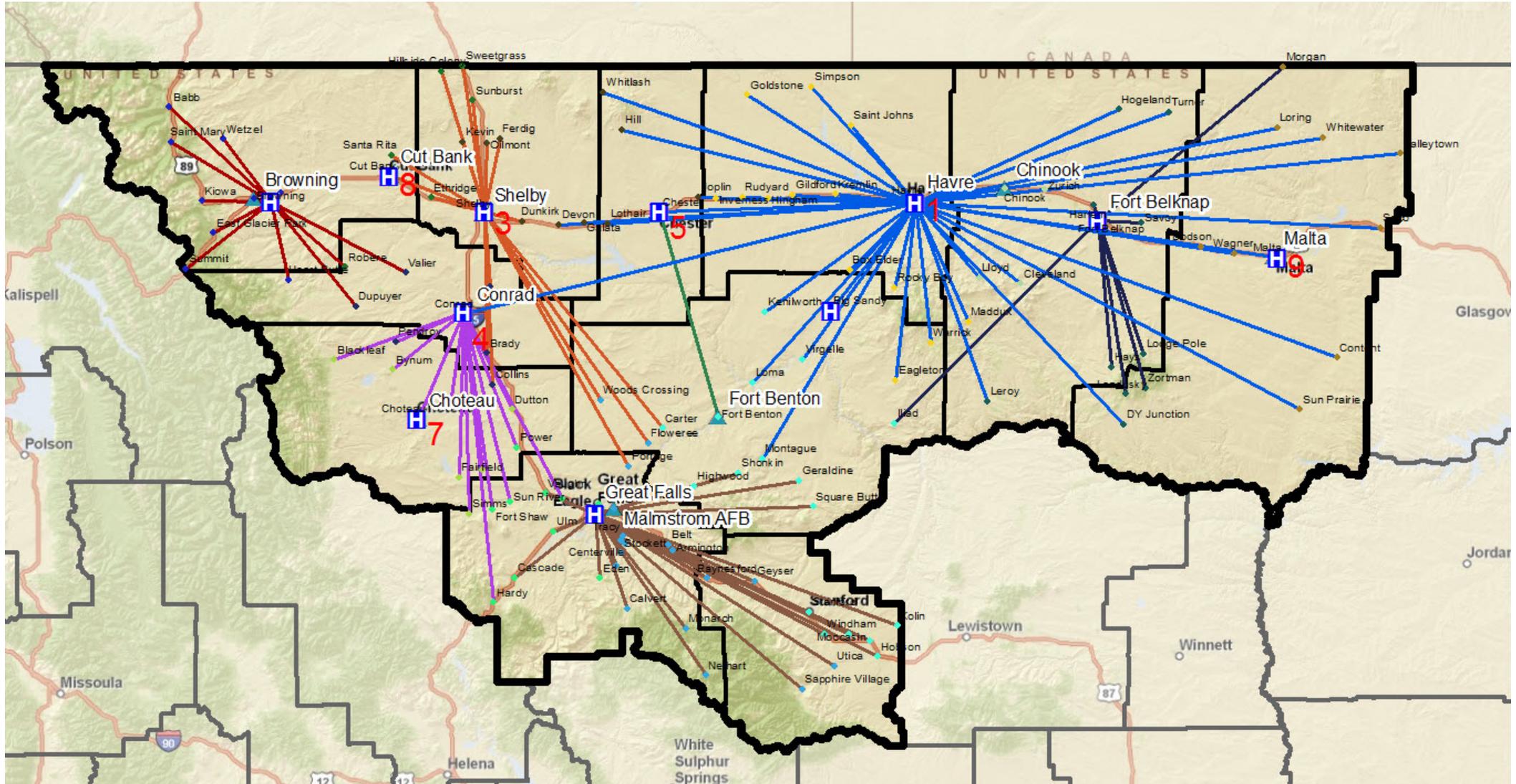


Larger than 10 other states

31,248 sq. miles

148,000 residents (5 persons/sq. mile)

Where our residents go for medical services



Vibrant Futures' 20-Year Regional Plan Priorities

Northcentral Montana Region, 2015-2035 (HUD Sustainable Communities Program)

- **Young people are the future of our region.** Attract and retain young adults and families to the region and engage them in the community in order to cultivate leaders for tomorrow.
- **The region will accomplish more if it works together.** Partnerships, collaboration, and coordination of efforts will be key to successful implementation of the plan.
- **Recognize that Northcentral Montana has an abundance of resources.** Utilize local strengths and assets as a strategy for generating growth.





Individual Challenges

- Intergenerational poverty
- Operating in “survival mode,” no opportunity to plan or save
- Lack of financial management experience
- Lack of role model in family, also exposure to alternative financial services
- Lack of credit or poor credit scores
- Discrimination in mortgage lending
- Lack of financial institutions in some areas
- Lack of traditional collateral



Tribal and Community Opportunities

- Tribal and Community Colleges
- Extension programs
- Tribal government and community social services and programs (youth and adults)
- Small business centers
- Credit unions, community or local banks
- Workforce development and training programs
- Loan programs
- Technology and broadband



Community Challenges

- Lack of capacity by partner programs
- Programs may not be relevant or culturally appropriate
- High housing and transportation costs
- Lack of access to financial products or financial products not appropriate
- Limited infrastructure
- Limited private businesses
- Extraction of revenue (\$\$ flows off the reservation)



Opportunities from OL Projects

- Options for skills training and education (2-year Associate's, certificate, and pre-apprenticeship programs)
- Reliable and accessible public transportation system
- Alternative restitution program
- Culturally appropriate skills training (*Workin' with Tradition*, Indian Equity Fund, small-business development center)
- Regional plan and commitment of partners to work together
- VITA, financial education and capability

Strategies for Building Community & Individual Prosperity

1. Interconnected programming focusing on systems change

- Look at financial capability and financial inclusion programs as part of a whole
 - Improve access to education and skills training
 - Improve mobility and transportation
 - Create better paying jobs
 - Improve financial security
 - Help retain income and \$\$ in community
 - Build better environment for businesses

Strategies for Building Community & Individual Prosperity

2. Utilize and integrate into existing programs and build partner capacity
 - Financial education via tribal and community colleges, student-led organizations, summer youth internship programs, TANF, 477, and FES programs, VITA
 - VITA program with CDCs, community colleges, TANF programs, public libraries
 - Small-enterprise development and support.

Strategies for Building Community & Individual Prosperity

3. Relevant, culturally appropriate, and timely

- Programs and solutions need to address where they are at now
 - Loan-guarantee program for entrepreneurs that lack collateral
 - *Workin' with Tradition* soft skills training for effective workplace communication

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