

Managing a Limited Budget: Strategies and Resources for Success



National American Indian & Alaska Native

ATTC

Addiction Technology Transfer Center Network
Funded by Substance Abuse and Mental Health Services Administration

IOWA

SAMHSA
Substance Abuse and Mental Health
Services Administration

Theresa Sault-Brill, FVTC
Aniishinabek and Menominee Decent
August 17, 2022

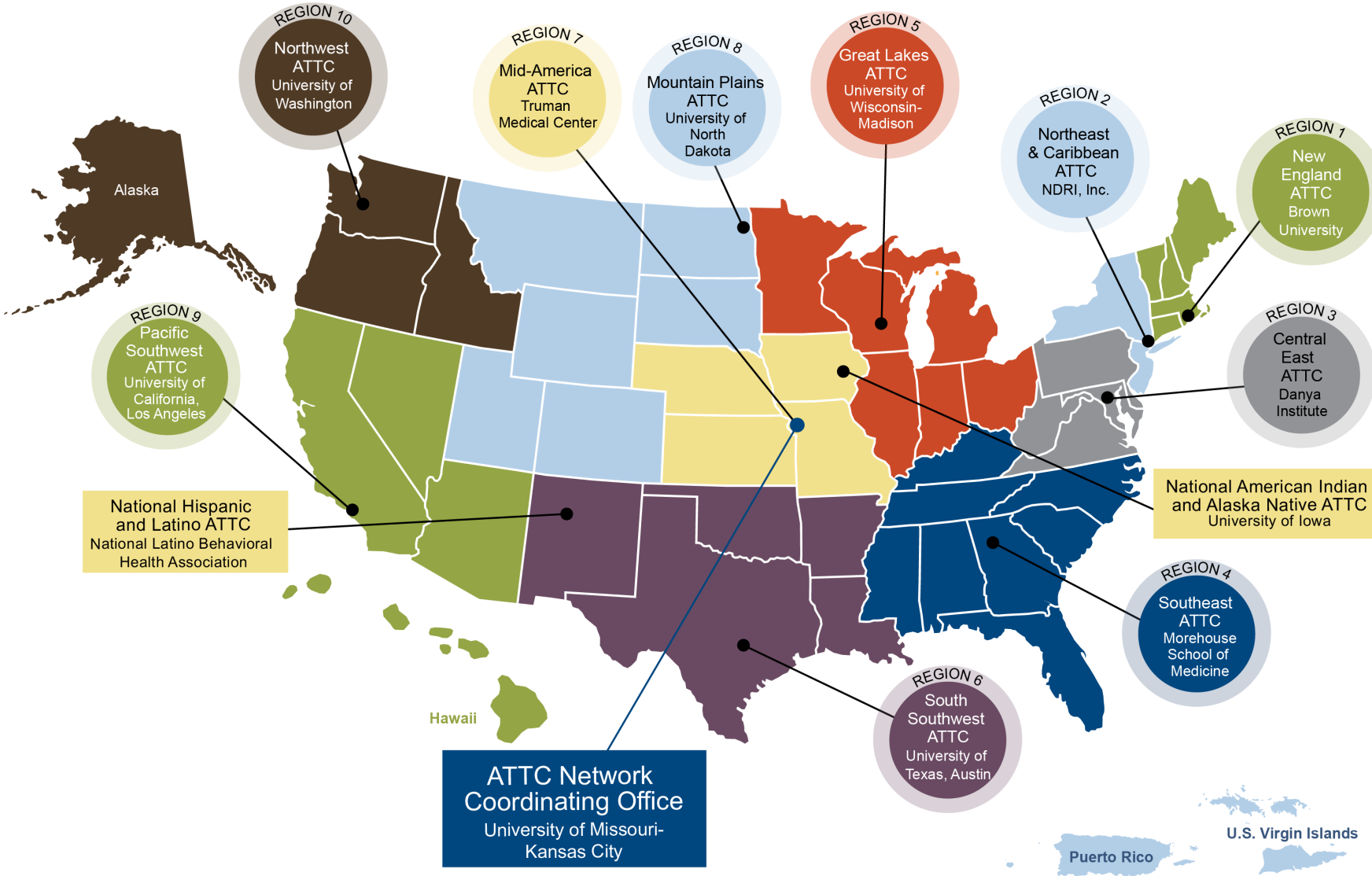


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U.S.-based ATTC Network

American Indian & Alaska Native Addiction Technology Transfer Center



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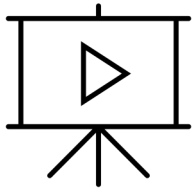
The National American Indian and Alaska Native Addiction Technology Transfer Center is supported by a grant from the Substance Abuse and Mental Health Services Administration (SAMHSA).

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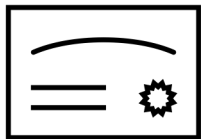


Follow-up

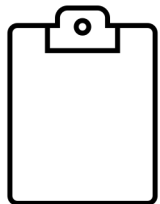
Following today's event, you will receive a follow up email, which will include:



Links to the presentation slides and recording, if applicable



Information about how to request and receive CEUs



Link to our evaluation survey (GPRA)



Land Acknowledgement

We would like to take this time to acknowledge the land and pay respect to the Indigenous Nations whose homelands were forcibly taken over and inhabited.

Past and present, we want to honor the land itself and the people who have stewarded it throughout the generations.

This calls us to commit to forever learn how to be better stewards of these lands through action, advocacy, support, and education.

We acknowledge the painful history of genocide and forced occupation of Native American territories, and we respect the many diverse indigenous people connected to this land on which we gather from time immemorial.

While injustices are still being committed against Indigenous people on Turtle Island, today we say thank you to those that stand with Indigenous peoples and acknowledge that land reparations must be made to allow healing for our Indigenous peoples and to mother earth, herself.

Dekibaota, Elleh Driscoll, Meskwaki and Winnebago Nations

Ttakimaweakwe, Keely Driscoll, Meskwaki and Winnebago Nations

Ki-o-kuk, Sean A. Bear, 1st. Meskwaki





Today's Speaker

Theresa Sault-Brill I have a vast background due to Traditional Elder's coming to me for various needs, concerns and issues over the span of my adult life. I did not seek to make careers in the Criminal Justice Field or Psychology fields. As a Spiritual and Cultural Woman, I have learned that our solutions are in our culture. I only was seeking to gain the educations, training and experiences to obtain understandings in all aspects that impact my people and other Indigenous peoples; though this so I could be able to truly help in education, empowerment and healings. Upon dealing with the gambit of sufferings throughout Indigenous Communities I learned that any and all portions of the systemized ways are rapidly and progressively failing Indigenous Communities across the board (as seen in our reporting percentage rates). Through my life experiences, educations and trainings we can show how our ways of learning, going about counseling etc. is the most effective, and as Traditional Sovereign People we can prove and justify our cultural ways to implement our real and needed solutions.



Managing a Limited Budget: Strategies and Resources for Success

By: Theresa Sault-Brill

Anishinabek and Menominee Descent

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(MURRAY, 2018)

- “A 2013 report sponsored by the National American Indian Housing Council found **that 40 percent of on-reservation housing in the United States is considered substandard**, compared with 6 percent of all U.S. housing outside Indian Country. Nearly **one-third of reservation homes are overcrowded**. **Less than half are connected to public sewer systems and 16 percent lack indoor plumbing**.
- Under these types of **crowded conditions, wear and tear causes the existing home to deteriorate rapidly**. Doors and cupboards designed to be opened and closed perhaps a dozen times a day may see 1,000 uses in a single week. The major appliances, flooring, carpets, plumbing and fixtures all get worn down and worn out.
- **Lacking appropriate vapor barriers, many of these houses are now infected with black mold, presenting a serious health risk to the people living in them.**
- "We're confronted with homes that we have to demolish down to the studs. Essentially what we're left with is the foundation and the original framing. Then we replaced all the original plumbing, replaced the electrical, upgraded the insulation, replace the windows, drywall and siding."

"You can have 10 banks lined up, but if people don't have lots ready to go, if the tribes don't have training programs in homebuyer education, if they don't support their courts when it comes to evictions and timely payments — if you can't make it profitable for them to write loans, then all the banks in the world can't help," Gauthier said.



- Budgeting
- Prioritizing
- Cleaning up records
- Seeking assistance to reach goals
- STEPS goals list with can do's etc.

(MURRAY, 2018)

There's "Facts" & There's The Truth

Or the story...

“The broken windows theory states that any visible signs of crime and civil disorder, such as broken windows (hence, the name of the theory) **vandalism, loitering, public drinking, jaywalking, and transportation fare evasion, create an urban environment that promotes even more crime and disorder** (Wilson & Kelling, 1982).” (Ruhl, 2021)

Let's Look at a Day in the Life

"More than 100 people, mostly adults, tried or succeeded in taking their own lives on Pine Ridge reservation last year.

"This is about how defeated our people feel. There's hopelessness out there," Two Bulls tells me later. "People across the United States don't realise we could be identified as the third world. **Our living conditions, what we have to live with, what we have to make do with.**

More than 80% unemployment. A desperate shortage of housing – on average, more than 15 people live in each home and others get by in cars and trailers. More than one-third of homes lacking running water or electricity. An infant mortality rate at three times the US national average. And a dependency on alcohol and a diet so poor that half the population over the age of 40 is diabetic.

Those who don't survive on pitifully small welfare cheques. It all adds up to **a life expectancy on Pine Ridge of about only 50 years."**

(McGreal, 2010)



• (/CBC, 2011)

[What life on a Native American reservation really looks like \(huckmag.com\)](http://huckmag.com)

one study found that **living in a cluttered home can actually stimulate the production of cortisol**

when we spend a lot of time somewhere, we no longer really notice what's around us. The piles of paperwork on your work-from-home desk or the laundry spilling out of your closet seem to disappear when you stop paying attention to them for a few days, or a few weeks. That's due to a phenomenon known as **habituation—sometimes called “attentional blindness.”**

- **Clutter leads to more snacking. A messy room can influence you to make bad decisions. Your room can either invite or discourage connection with others.**

(How Does Your Physical Environment Affect You and Your Mental Health?, n.d.)

- **“Aesthetics:** Cluttered spaces can create feelings of overwhelm and anxiety, while tidy spaces can invoke a sense of calm. Have colors and objects in your environment that are meaningful, which can boost mood.
- **Sensory:** "The lighting, temperature, sounds, smells, and color palette of an environment are very important to how comfortable, relaxed, and safe you feel," For example, harsh lighting and loud noises can lead to anxiety or agitation, while dark and cold spaces can lead to feeling unmotivated—especially in the winter.
- **People:** Indirect or inconsistent communication, conflicts, or unreliable people in the environment can be very stressful to manage. However, sharing a space with someone you trust, such as a partner or spouse, roommate or friend or loved one, can create a sense of calm.
- **Culture and values:** “It’s important for people to connect with others that share their culture and values and to be understood at a deeper level,” Otherwise, feelings of isolation and depression can arise.
- **Familiarity:** If something in the environment, such as a difficult relationship or disorganization, reminds you of a difficult time, you may feel triggered by old feelings like anxiety. However, positive associations in the environment such as a family keepsake, photos, or familiar objects can boost mood and a sense of connection.”

Get In & Assess Together

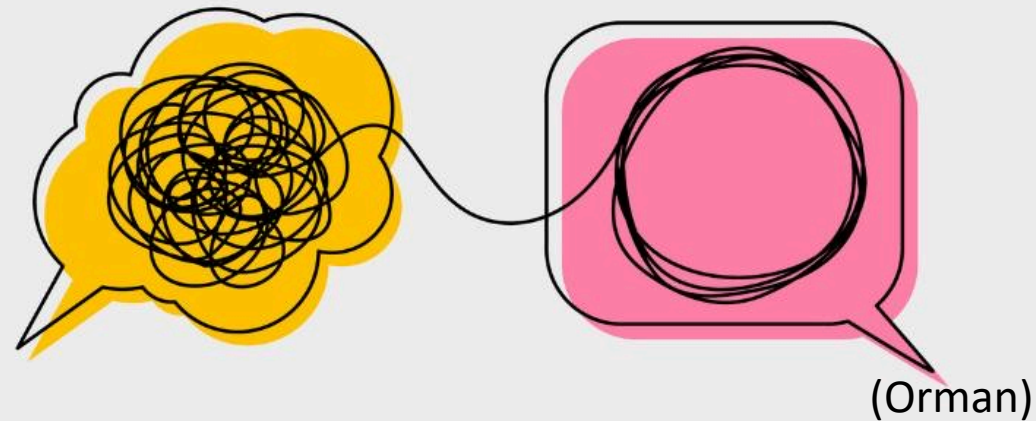
- [Exploring The Relationship Between Poverty, Mental Illness, and Addiction \(therecoveryvillage.com\)](https://therecoveryvillage.com)
- Prioritize List – then break down to lists & each list with priorities (the can do's , have to do's, who can do & who can help).
- Next is Goals: What room spent the most time in, what is most important to their heart.
- Budgeting money, time & resources.



(Article: Wendy Rose, 2021)

WHEN WE ORGANIZE AND
DECLUTTER OUR PHYSICAL SPACE,
IT CREATES A POSITIVE ENERGY
THAT MAKES US HAPPIER
AND CALMER.

SUZE ORMAN



SIMPLIFY YOUR HOME

in just 30 minutes a day for 30 days

ChristinaMariaBlog.com/Simplify

- | | |
|---|--|
| <input type="checkbox"/> Bathroom: cabinets | <input type="checkbox"/> Cleaning supplies |
| <input type="checkbox"/> Junk drawer | <input type="checkbox"/> Books and magazines |
| <input type="checkbox"/> Beauty supplies & medicine | <input type="checkbox"/> Linen closet |
| <input type="checkbox"/> Laundry room | <input type="checkbox"/> Office/desk |
| <input type="checkbox"/> Media | <input type="checkbox"/> Basement |
| <input type="checkbox"/> Kitchen: drawers | <input type="checkbox"/> Attic |
| <input type="checkbox"/> Kitchen: cabinets | <input type="checkbox"/> Garage |
| <input type="checkbox"/> Kitchen: countertops | <input type="checkbox"/> Car |
| <input type="checkbox"/> Kitchen: pantry | <input type="checkbox"/> Outdoor spaces |
| <input type="checkbox"/> Kitchen: refrigerator | <input type="checkbox"/> Outdoor spaces |
| <input type="checkbox"/> Bedroom: closet | <input type="checkbox"/> Kids dressers |
| <input type="checkbox"/> Bedroom: dresser | <input type="checkbox"/> Jewelry & accessories |
| <input type="checkbox"/> Bedroom: nightstand | <input type="checkbox"/> Entertainment area |
| <input type="checkbox"/> Kids closets | <input type="checkbox"/> Coffee Table |
| <input type="checkbox"/> Kids toys + books | <input type="checkbox"/> Additional rooms |

(Declutter your house in 30 days, n.d.)

(Tribes, n.d.)





(flickr, n.d.)



(theyearofmud.com, n.d.)



(Birch Bark Frame with Mirror and Walnut Trim 114, n.d.)



(Black Forest Large Hickory and Birch Bark Console Table, n.d.)



(activerain.com, n.d.)



(Ciofu, 2012)



(Birch Nightstand-2 drawer, n.d.)



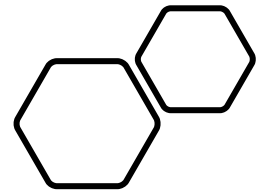
(Rustic Dresser with Antler Handles, n.d.)

(47 Eco-Friendly Driftwood Furniture Ideas To Try, n.d.)



(Tree Coffee Table, n.d.)

DIY, As Couples, Family,
Groups & Treatment



PROJECT IDEA'S

Be Ridiculous

The craziest ideas are the seedlings that sprout genuine innovation. It is good to encourage our people to approach problems by first proposing a ridiculous solution and asking, “why not?”. The traditional path does not always work when one is trying to change the world.

<https://giizismoon.wordpress.com/2012/12/16/from-decolonizing-education-to-traditional-anishnaabe-university-a-photo-essay/>

Brief summary of impacts:

All projects to encompass the entirety of the community through:

- Cultural healthy role modeling.
- Learning to rebuild or build a life, goals, dreams, and skills for victim's for self-empowerment and will to preserve a healthy and safe home environment.
- Developing skills, building a life to look forward to for victimizers to prevent reoffending.
- Helps youth to also develop skills, and potential college credits towards their interests and passions – thus feeding their focus on a real future they can be excited about. In turn, this detours AODA usage, suicidal ideology, and potentially finding themselves going through the criminal justice system.
- Elderly have a gained sense of being needed – thus impacting over all mental health, and aiding in healing of past traumas, empowering, and prevention of future forms of abuses.
- Some of the project's will be able to be set up to bring in an economy through Indigenous ways of living with the Earth.

1. HOUSING – Environmental and Energy Efficient Home Construction

The plot of land that is chosen to build the home on would first be greeted by the soon to be resident and builders alike. (Going back to the lands: Reconciliation, Cultural, Land Restoration grants, Environmental, Environmental Educational, Construction Educational, Tribal Housing Needs, Bringing Our People Home etc.) To assess the land plot, see what would naturally grow there, what direction the East and West is for front and back doors etc. Begin prepping the land for land restoration and future self-sustaining personal family or individual culturally fitting garden, water drainage to prevent black molds etc.

- Brief Summary of Impacts:

One reconnects with the lands, develops the understanding and needs of Mother Earth in their plot to best care for – this creates Indigenous reconnection to Mother Earth, healings, a place they are already connected to so in turn psychologically they can find their peace when looking out their window or sitting in their yard, gardening in their garden etc. Criminal Justice – Individuals and Families are less likely to leave garbage laying around, and care for their space in the community. The personal or family garden will promote a healthier diet, better food choices and appreciation – through this lowering the rates of diabetes, heart disease, short life expectancies, lower rates of ADD, depression etc. that are gained through the chemical imbalances and unhealthy non-cultural diets that have been introduced to Indigenous people's today since the Soldier Forts and Tribal commodities. The individual or family begins to develop personal investment in their home and space by being an interictal part of their vision for their home and space – this creating a sense of independence, self-worth, feeling of value in their community, community support and being a member of their community through the relationships developed with those that come to help in the building through the various stages – thus bringing community together again.

Next to design the home based on the needs and budget of the individual or family. (Breaking away from a non-realistic materialistic world, learning to make healthy budget choices, taking pride in fulfilling needs and seeing the rewards in working with what you have and going from there. – This helps in the healing of one's ego, sense of self-worth in what is real value, breaking the cycles of a false sense of what is success, educational in home design and construction etc. taking pride in one's home due to being a part of the building and design from the beginning – thus resulting in better care of tribal homes, more likely to keep their tribal home free of destructive parties and mentalities, and sense of pride due to the feeling of it truly is their space – this being positively psychologically and spiritually impacting.)

Then the individual or family begins the steps of construction. Depending on their physical abilities etc. they are to put in (to be determined per case basis based on their work hours, having to care for a disabled relative etc.) X number of hours throughout the process of the construction process of their home. When possible, they need to have family and/or various community members come to help with the construction portion as well. Again, this reinforces the above stated benefits, along with numerous other positive impacts upon the individual or family, and community. There are also the educational benefits of learning the various stages and processes to construction – in this case environmentally friendly home building and energy efficient homes. This also supports Indigenous values, and helps to create maintainability of the energy costs due to common low income throughout many Indigenous communities. The skills obtained throughout this process also helps the individual or family, and community members to develop job skills for potential careers if any parts of the process is something of interests to the individual participating.

The construction naturally goes into plumbing, electrical, weatherization etc. All aspects are valuable tools to help those involved through the process to develop skills.

From there comes the interior design portion. Once again learning budgeting, simplicity, personal investment in the vision and the impacts of seeing the vision coming to life. Due to so many atrocities, injustices, generational traumas and cycles of dysfunction – far too many Indigenous people are filled with hopelessness, therefore many will not so bother to bring to life their dreams, or worse – don't even dare to dream as they don't see hope. This creates or feeds existing depression, self-worth, addictions, victimizations, suicides and so forth as Indigenous Communities have the highest rates of mental health, criminality, victimization etc. It even negatively impacts spiritual and therefore physical health. Once again, an individual or family would be less likely

Hours throughout the various stages of this project can be also done by those that are victimizers in the community on specific days as rehabilitation, community service etc. Hours on other days could be done by victims (past or current) as therapy. Elderly in the community could also put in hours to help connect the elderly with the community again, help the elderly to feel needed and useful, and for other therapy purposes. School age individuals or groups on separate specific days could come to put in hours during various portions of the projects to learn skills, get a taste of the different aspects from land restoration, gardening, home or building design, construction, and interior design etc. This helps school age individuals to know if they like something for a potential career or not. If they choose to continue on, they could potentially obtain some college credits while in High School, develop a resume and references – thus helping to secure a more successful future for Indigenous Children.

Sit with the
warriors
the conversation's
different



- If 501C3 or a non for profit: Can call for donations of tools, nails, screws, wood etc.
- Call out to Indigenous Seed Exchanges and Greenhouses for Sweetgrass plugs etc. in place of lawn, traditional garden seeds etc.
- Make friends with local dump for windows, wood etc.

- Help comes in those needing to put in time, elderly with skills, elderly without skills in construction can do supervision etc.
- Creating skills for adults & youth, if teachers brought in & networking with the State Dept of Instruction youth can also obtain credits for education in the skills they obtain, pride in environment, investment in facilities & homes
- [Team flow appears to be a distinct brain state, according to new research \(psypost.org\)](https://psypost.org)

“team flow was associated with a unique pattern of brain activity. In particular, team flow was associated with increased beta and gamma brain waves in the middle temporal cortex, a type of brain activity linked to information processing. “The data from this report present a proof of concept that team flow is indeed a distinct brain state and suggests a neurocognitive mechanism of team flow,”

- [Unique Connectivity Lets Highly Creative People’s Brains Take ‘Road Less Traveled’ to Their Destination - Neuroscience News](#)
- “researchers in psychiatry, behavioral sciences and psychology a look at how regions of the brain connected and interacted when called upon to perform tasks that put creative thinking to the test.
“Our results showed that highly creative people had unique brain connectivity that tended to stay off the beaten path,”

[PaintShare - Pick Up Free Leftover Paint - Product Care Recycling](#)

[Mold Cleanup in Your Home | US EPA](#)

[Cleanup and Remediation | CDC](#)

[Getting Rid of Mold Naturally: 5 Non-Toxic Ways | The Maids](#)

[Where You Live Is a Factor in Your Dementia Risk - Neuroscience News](#)

“A Monash University study has found people who live in more affluent areas have superior memories and a lower risk of developing dementia, highlighting the need for better facilities in disadvantaged areas to promote healthy lifestyle habits and help curtail the growing burden of dementia.”

[Stress Breaks Hearts \(webmd.com\)](#)

“Intense [grief](#), acute anger, and sudden fear can have direct -- sometimes fatal -- effects on the human [heart](#). And long-term emotional stress shortens lives by increasing the risk of heart disease. They are more likely to develop conditions that increase heart risk, such as [obesity](#), diabetes, high blood pressure, and impaired heart rate.”

[Psychosocial stress and liver disease status - PMC \(nih.gov\)](#)

“Once an individual is subjected to such a stressor, specific pathways within the brain lead to the activation of the hypothalamic-pituitary-adrenal (HPA) axis as well as the central sympathetic outflow. This constitutes the stress response, releasing key peripheral mediators-glucocorticoids and catecholamines[3].”

[Stress and the Digestive System - Consumer Health News | HealthDay](#)

“complex connection between the brain and the digestive system. The entire system is extremely sensitive to our moods.”

[Stress and the gut: pathophysiology, clinical consequences, diagnostic approach and treatment options - PubMed \(nih.gov\)](#)

[Stress and Your Thyroid: What’s the Connection? \(healthline.com\)](#)

[Can Stress Cause Thyroid Problems? The Science | imaware™](#)

[Stress effects on the body \(apa.org\)](#)

[The impact of stress on body function: A review - PMC \(nih.gov\)](#)

[Neurobiological and Systemic Effects of Chronic Stress - PMC \(nih.gov\)](#)

[Understanding the stress response - Harvard Health](#)

[Stress symptoms: Effects on your body and behavior - Mayo Clinic](#)

[What are emotions? Neuroscientific research on animals may finally settle the debate - Big Think](#)

[People with ADHD have an increased likelihood of suffering from hoarding, study finds \(psypost.org\)](#)

[Montana Native American tribes struggle with decades of housing neglect | Montana News | billingsgazette.com](#) History of funding.

['Promise Zones' offer new hope to struggling Choctaw youth \(msnbc.com\)](#)

[war on poverty Archives - Housing Assistance Council \(ruralhome.org\)](#)

[13 Free Dining Room Table Plans for Your Home \(thesprucecrafts.com\)](#)

[Life in Substandard Housing Linked to Mental, Physical Illness | Psychiatric News \(psychiatryonline.org\)](#)

[The-Impacts-of-Affordable-Housing-on-Health-A-Research-Summary.pdf \(nhc.org\)](#)

[Poor housing is bad for your mental health | Housing Network | The Guardian](#)

[Poor housing leaves its mark on our mental health for years to come \(theconversation.com\)](#)

[The Health Toll of Living in Small Apartments | Discover Magazine](#)

[How Does Your Indoor Environment Affect Your Mental Health and Well-being? | Delos](#)

[How Your Environment Affects Your Emotions » Brain World \(brainworldmagazine.com\)](#)

[The benefits of creating a mental health friendly environment - BelievePerform - The UK's leading Sports Psychology Website](#)

[Healthy Living: How Your Home Affects Your Health! – HomeSelfe](#) Good resource diagram with educational suggestions.

[What Are The Benefits Of A Clean and Healthy Home? | 2 Local Gals Housekeeping](#) Great resource with diagram with statistical backed suggestions.

[Army Public Health Center expert offers healthy housing tips > Joint Base San Antonio > News \(jbsa.mil\)](#)

[How Decluttering Your Home Can Make You Happier \(Infographic\) - Simply Maid](#) Decluttering room by room tips.

[Declutter Your Home in 30 Days with this Free Declutter Challenge! \(yourmodernfamily.com\)](#) Fun fun fun RESOURCE: 30 day declutter challenge – with tips.

[Declutter your house in 30 days - Christina Maria Blog](#) Check list.

[47 Eco-Friendly Driftwood Furniture Ideas To Try – DigsDigs](#)

[Tree Trunk Decor Ideas: Tables, Stools, Mirrors And Floating Shelves \(decoist.com\)](#)

[How To Make Beautiful Curtain Rods Out Of Tree Branches \(homedit.com\)](#)

[Free Home Renovation Ideas + Programs | Hippo](#) FUNDING PROGRAMS

[ABANDONED BUILDINGS: MAGNETS FOR CRIME? | Office of Justice Programs \(ojp.gov\)](#)

Transportation			
	Projected Cost	Actual Cost	Difference
Vehicle payment			
Bus/Taxi fare			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotal			

Loans			
	Projected Cost	Actual Cost	Difference
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotal			

Insurance			
	Projected Cost	Actual Cost	Difference
Home			
Health			
Life			
Other			
Subtotal			

Taxes			
	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
Subtotal			

Food			
	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Other			
Subtotal			

Savings or Investments			
	Projected Cost	Actual Cost	Difference
Retirement account			
Investment account			
Other			
Subtotal			

Pets			
	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotal			

Gifts and Donations			
	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Charity 3			
Subtotal			

Personal Care			
	Projected Cost	Actual Cost	Difference
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			

Legal			
	Projected Cost	Actual Cost	Difference
Attorney			
Alimony			
Payments on lien or judgment			
Other			
Subtotal			

Page 2 of 3

Personal Monthly Budget

Projected Monthly Income			Projected Balance (Projected income minus expenses)		
Income 1					
Extra income					
Total monthly income					

Actual Monthly Income			Actual Balance (Actual income minus expenses)		
Income 1					
Extra income					
Total monthly income					

Housing				Entertainment			
	Projected Cost	Actual Cost	Difference		Projected Cost	Actual Cost	Difference
Mortgage or rent				Video/DVD			
Phone or cell				CDs			
Electricity				Movies			
Gas or propane				Concerts			
Water and sewer				Sporting events			
Cable				Live theater			
Waste removal or dump				Other			
Maintenance or repairs				Other			
Supplies				Other			
Other				Subtotal			
Subtotal							

Projected Monthly Income

Actual Monthly Income

Projected Balance

Actual Balance

Difference