FUTURES FINANCIALS INC.

NORTH AMERICAN EDUCATIONAL INITIATIVES FOUNDATION, INC.

Cherishing Indigenous Governance in the United States

"Why Self-Government Depends on Financial Literacy"

Round 3, Question 9 | Eighth Virtual North American Student Congress, November 7, 2026

Aren Inan & Hans Patel

Bergen County Technical High School, '27 | Co-Founders, Futures Financials Inc.



Q 9

To what extent do the government and society of the United States cherish and promote the governmental values of its Indigenous peoples?

Our lens: self-government only works when communities have the financial tools to use it.

Canassatego, 1744: “whatever befalls you, do not fall out with one another.”



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About Me - Hans Patel

Co-Founder, CEO

501(c)(3) transforming financial literacy via pop culture, research & impact

Researcher

Research Assistant at Harvard & Montclair State University

Researcher at Federal Reserve Bank of NY & FinMango

Awards

6th at IEO OpenTrack
Top 50 NEC
9th FBLA Nationals

In the news

Fox, USA Today, Yahoo, North Jersey



Fun Fact: I am Indian!

Bergen County Technical High School - Teterboro



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About Me - Aren Inan

Co-Founder, CFO

501(c)(3) transforming financial literacy via pop culture, research & impact

Researcher

Policy Research on Bill S-3462 w/ Senator Gopal
Economics Researcher @ FinMango

Awards

Morgan Stanley (MSFA) FBLA Gold Medalist

In the news

Fox, North Jersey



Fun Fact: I am Armenian!

Bergen County Technical High School - Teterboro

What the U.S. Has Honored

1988 Resolution

Congress acknowledged the Iroquois Confederacy's contribution to the Constitution and reaffirmed the government-to-government relationship. The House voted 408–8; the Senate agreed by voice vote. Historians still debate how much influence the Confederacy had.

1975 Self-Determination Act

Congress committed to maximum Indian participation in federal programs and an orderly move away from federal domination. Tribes can now run services such as health care themselves.

Running a tribal health system or budget takes financial skill, not just legal authority.

Sources: Senate.gov (H.Con.Res. 331); 25 U.S.C. § 450a.

What the Courts Have Protected

McGirt v. Oklahoma (2020)

By 5–4, the Court held that the Muscogee (Creek) Reservation in eastern Oklahoma was never disestablished.

Castro-Huerta (2022)

The Court narrowed McGirt, allowing states to prosecute non-Indians who commit crimes against Indians in Indian country.

Haaland v. Brackeen (2023)

By 7–2, the Court upheld the Indian Child Welfare Act, keeping tribal authority over child welfare intact.

Courts protect the right to govern. They do not build the budgets, credit, or skills to do it well.

Sources: Supreme Court opinions; Native American Rights Fund.



27.0%

of American Indians and Alaska Natives lived in poverty, nearly double the 14.3% national rate

Legal sovereignty without financial capability leaves self-government half built.

U.S. Census Bureau, ACS 2007–2011

Where Financial Literacy Comes In

Native CDFIs

Community lenders that offer financial education and business training where traditional banks have not. Their number grew from 16 to 64 between 2000 and 2022.

Still Thin

64 Native CDFIs serve 574 federally recognized tribal nations, which leaves a wide gap in access.

Futures Financials

18+ student-led chapters teaching financial literacy. Promoting expanded access in financial education to Indigenous peoples

Sources: CDFI Fund 2022 Financial Report (via Tribal Business News); NCAIED letter to CDFI Fund, Dec. 2022.



Honored in principle, uneven in practice

The U.S. recognizes Indigenous governance in law and ceremony, but protection has depended on Congress and the courts, and financial capability has lagged behind. Financial literacy is how recognition becomes self-determination.

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Financial Literacy

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Self-Determination

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