



# PROCLAMATION

## DECLARING APRIL AS FINANCIAL LITERACY MONTH

**WHEREAS**, financial literacy is a fundamental pillar of economic self-determination, personal well-being, and community resilience, empowering individuals across all income levels to make informed decisions about budgeting, saving, investing, and building generational wealth; and

**WHEREAS**, the Navajo People have demonstrated extraordinary resilience, ingenuity, entrepreneurship, and an enduring spirit of self-reliance throughout generations, and financial literacy serves as a modern expression to support these timeless values; and

**WHEREAS**, Native American households, including those on the Navajo Nation, experience the highest rate in the United States of unbanked individuals at 16.3% -- nearly quadruple the United States' national average

**WHEREAS**, being unbanked at such a high rate reflects systemic barriers to financial inclusion including limited access to physical bank branches, financial products, and digital infrastructure; and

**WHEREAS**, approximately one-third of Native community members report experiencing bias or exclusion within the financial services sector, including banking, lending, and credit services, compounding existing economic disparities; and

**WHEREAS**, the median household income on the Navajo Nation is approximately \$33,323—significantly below the U.S. median of over \$74,000—with 20% of Navajo households reporting an annual income under \$10,000 and unemployment estimated between 39.9% and 61%, creating a pressing need for tools and education that build economic mobility; and

**WHEREAS**, the Navajo Nation government, through the Office of the President and Vice President, has established a Financial Literacy Center to provide videos, guides, and tutorials on budgeting and money management to all community members; and

**WHEREAS**, research consistently demonstrates that tailored, culturally relevant financial education programs produce meaningful and positive impacts on financial decision-making, savings behavior, and long-term economic well-being in Native communities; and

**WHEREAS**, the Navajo Nation has partnered with the Wells Fargo Financial Literacy team to develop and release a series of financial literacy educational videos designed to be accessible, practical, and reflective of the unique economic context and values of the Navajo People; and

**WHEREAS**, recognizing the month of April as Financial Literacy Month provides a focused opportunity to elevate community awareness, celebrate progress, launch new educational resources, and reaffirm the Navajo Nation's commitment to the economic empowerment of every Diné citizen:

**NOW, THEREFORE, BE IT PROCLAIMED**, I, Buu Nygren, President of the Navajo Nation, do hereby officially declare the month of **April** to be **FINANCIAL LITERACY MONTH** on the Navajo Nation, and further:

1. **ANNOUNCE** the official release of the free Navajo Nation Financial Literacy Video Series covering essential topics including budgeting, savings, banking access, credit building, and entrepreneurship;
2. **AFFIRM** the Navajo Nation's ongoing investment in the Financial Literacy Center and the Navajo Small Business Credit Initiative as cornerstones of the Nation's economic self-determination strategy;
3. **ENCOURAGE** every Navajo family, elder, youth, and community member to actively engage with financial literacy resources, open bank accounts, explore savings and credit opportunities, and pass these vital skills to the next generation;
4. **CALL UPON** all Navajo Nation departments, chapters, schools, businesses, and community organizations on the Navajo Nation to recognize and observe Financial Literacy Month with educational events, outreach activities, and community conversations that promote financial awareness and empowerment; and
5. **REAFFIRM** that economic empowerment, financial inclusion, and prosperity for all Diné citizens are essential expressions of the Navajo Nation's sovereignty, dignity, and vision for a thriving future for generations to come.

**SO PROCLAIMED THIS 2<sup>ND</sup> DAY OF APRIL IN THE YEAR 2026**



Dr. Buu Nygren, *President*  
**THE NAVAJO NATION**

