Welcome! Please share:

- ★ your organization
- ★ preferred name (if not your username)
- ★ What song do you know all the words to?

Money Moves:
Innovate with Hip Hop & Finance

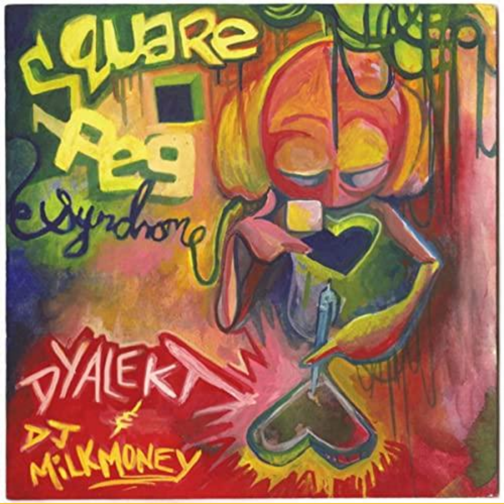
Discovery through Hip Hop Pedagogy & Design Thinking

Building Financial Resilience Beyond Financial Literacy

Developing Understanding to Navigate Financial Systems

Creating Community for Intergenerational Action & Advocacy

HISTORY OF ME



About me

HISTORY OF ME

Let us Google us for you...

best of new york 2019 | The Best of New

Financial Planner

Brunch & Budget

letsbrunch@brunchandbudget.com

Pamela Capalad, who had been with a w
was the only one of her friends who "wo

Forbes

This Couple Created A Multilevel Curriculum To Teach All Ages Financial Literacy

Julian Mitchell Former Contributor
Entrepreneurs
I cover entrepreneurs and startups disrupting industries.

Follow

TWEET THIS

That experience made me realize that this was my mission in life, helping generations of kids become financially literate.

From the perspective of an educator, it works well because it's fun.

SONY

α UNIVERSE

Create Action & Pockets Change: Building Financial Resilience & Transforming Communities

BLAVITY : NEWS

News Op-Eds Lifestyle Submit a Story

This Couple Launched Three Programs Dedicated To Teaching Financial Literacy To POC

Want some budget tips to go along with that brunch?

teenVOGUE

How to Make Budgeting Fun

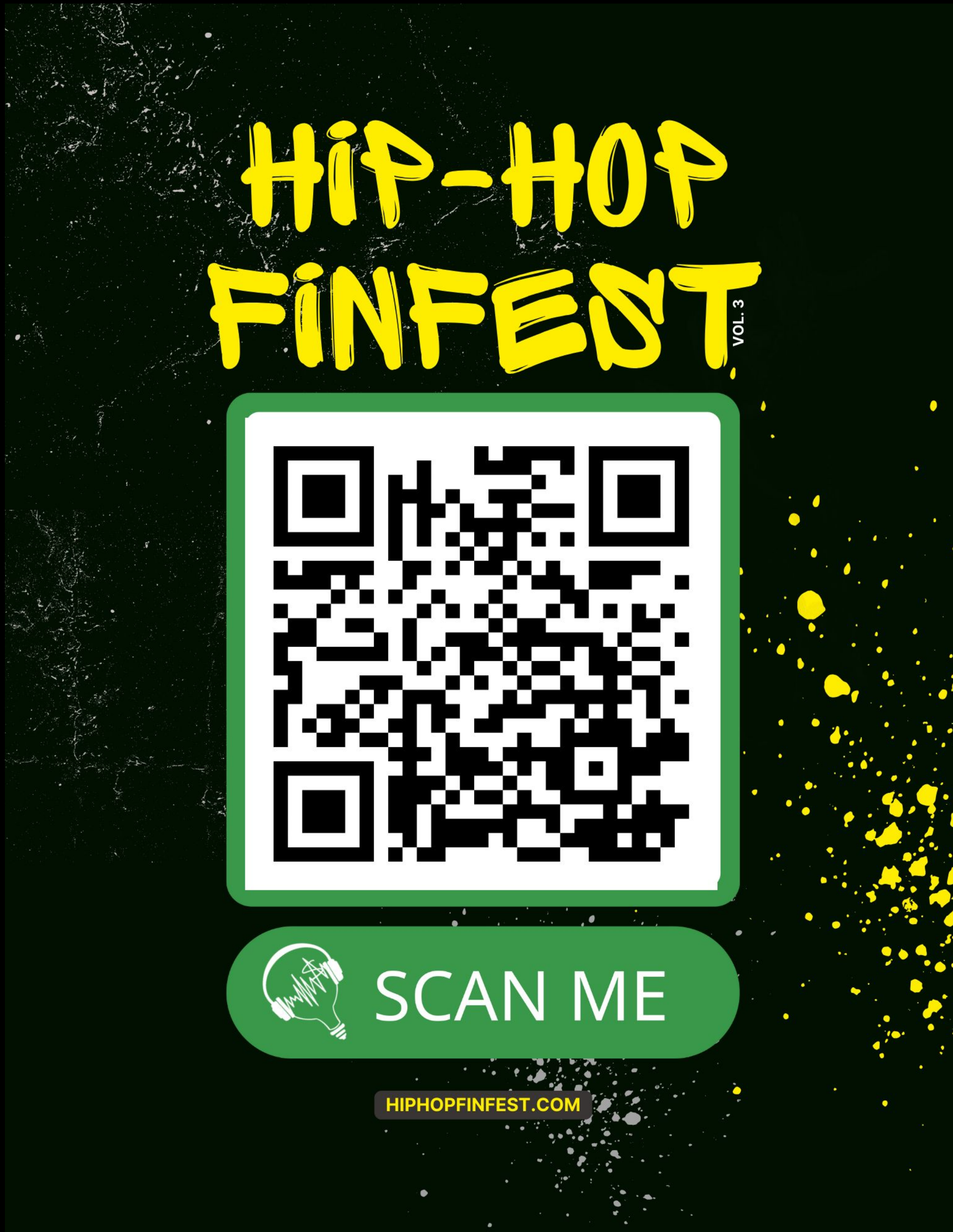
pocketschange.com

What is Pockets Change?

Pockets Change uses hip hop pedagogy to teach students, educators, and families how to liberate their communities through personal finance

Pockets Change is the winner of the 2022 award for innovation in financial education

Congratulations to the winner of our 3rd annual financial education song contest!



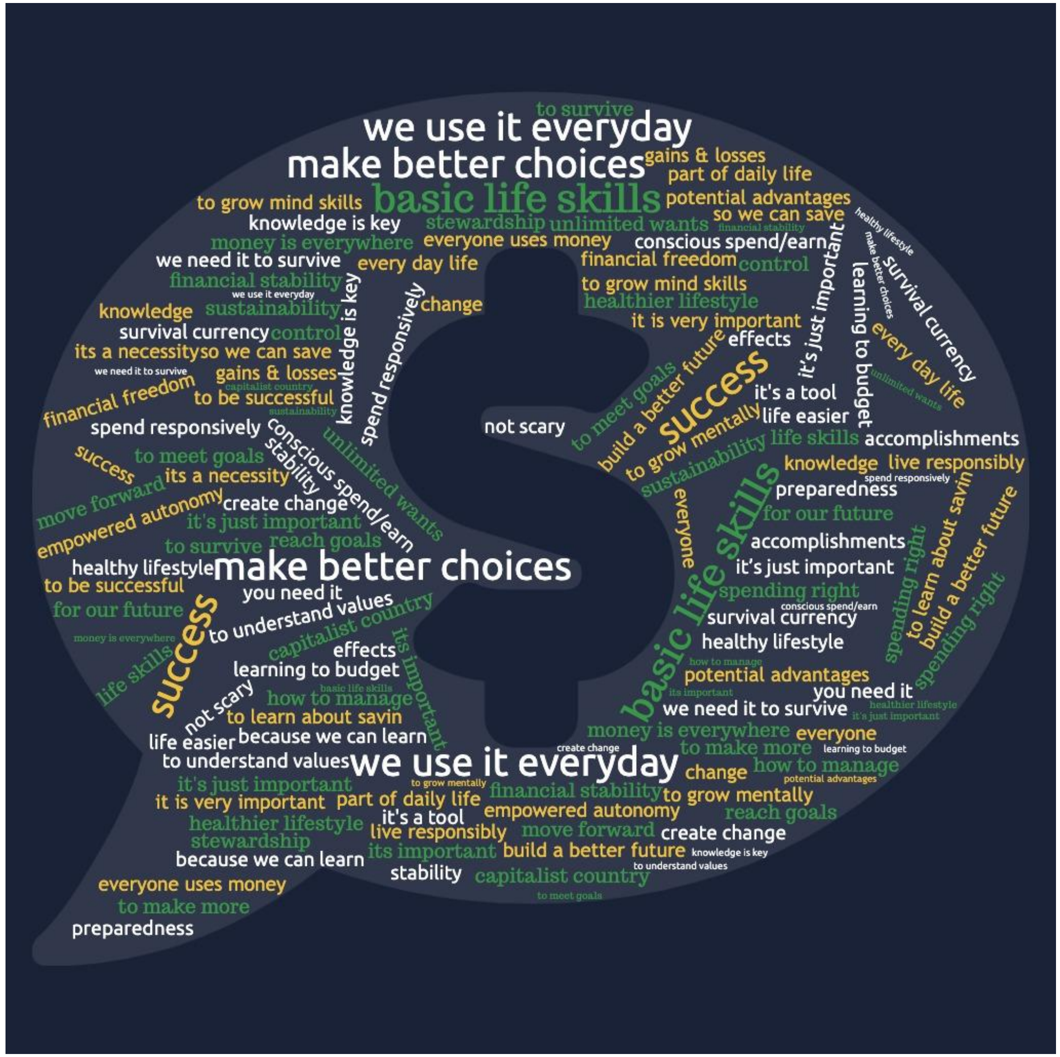
Sign up for FinFest 2025

Get ready to use lessons for students to:

- **Grow financial knowledge📚**
- **Build creative career skills 🎤**
- **Win incredible prizes! 💰**

POCKETS|CHANGE

Why Should We Talk About Money?



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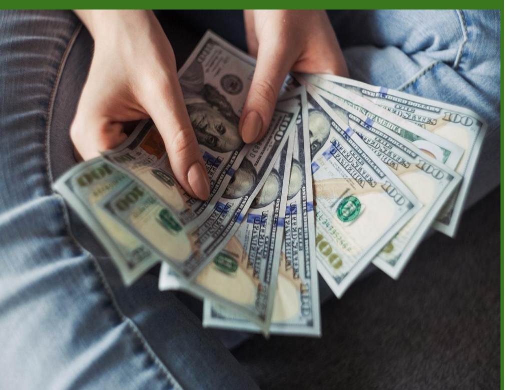
Taking control of your finances is a Revolutionary Act



You're part of a system that's designed to take you out:

- ➢ *Bad credit score?* Your landlord, employer, utility company, cell phone company, insurance company can penalize you
- ➢ *Didn't file taxes every year?* Can't buy a house, get a business loan, might owe back taxes
- ➢ *No estate plan?* All the work it took to accumulate wealth goes to lawyers and court fees

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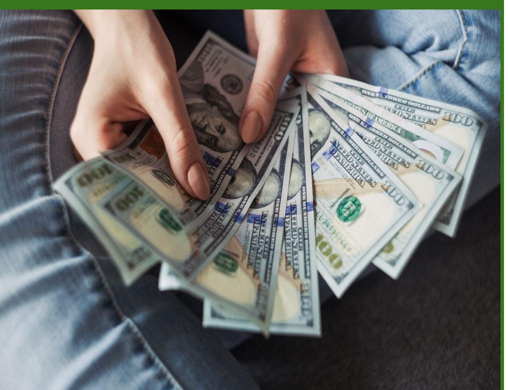
You’re not wrong,

you’re not a fool,

you’re not alone

Safety is the intervention



Money is emotional, and we're going to get deep into our habits & practices, wants & needs

We're happy to stop and speak about any feelings or memories that come up

We invite you to be vulnerable, but also feel free to keep yourself safe, and 'turn off your screen' if you need not be perceived

There are no bad questions and we'll explain anything you ask

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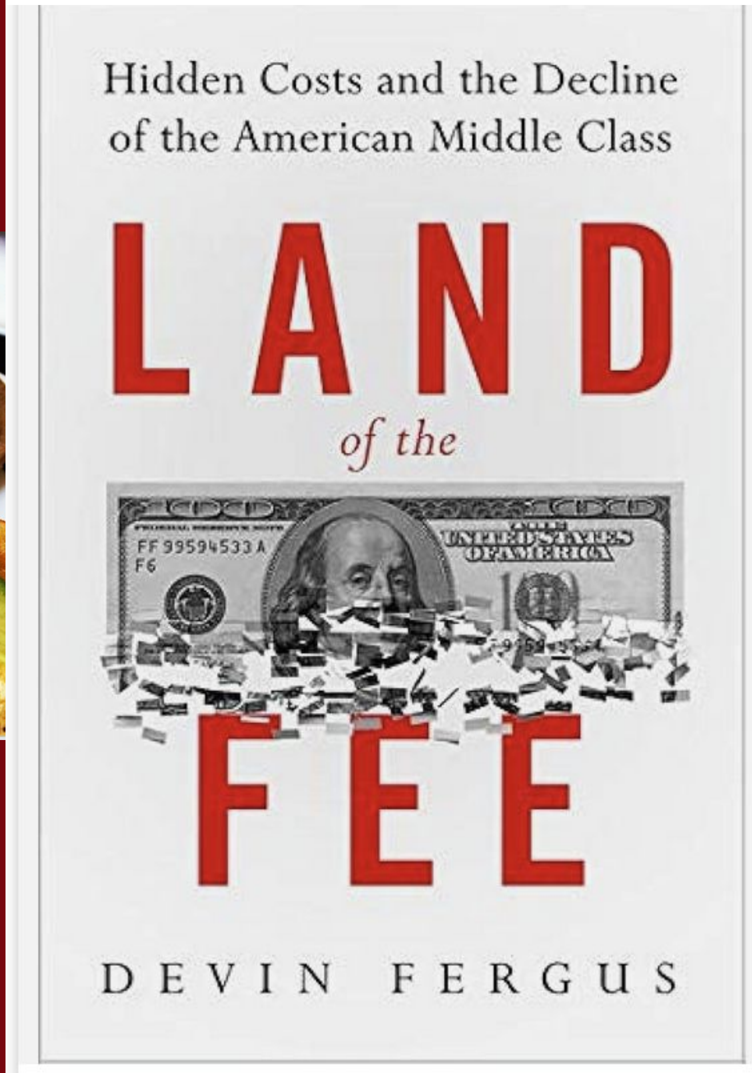
FIND A MONEY BUDDY!

WHY DOES SAVING FEEL SO HARD TO DO?

getshameless.com



"Contracts have gotten exponentially longer than they were a generation or so ago. So here we are with more complicated contracts, more complicated legalese, while the American consumer has less and less time to deal with and read these materials." - Devin Fergus

Is Greedflation Driving U.S. Consumer Price Increases?

U.S. Producer and Consumer Price Index (Jan. 1982 = 100)

Not seasonally adjusted. CPI: All urban consumers, city average. PPI: All commodities
Source: Bureau of Labor Statistics

The Racial Wealth Divide

📉 **The average wealth of white families is 10 TIMES the wealth of Black families ($171,000 vs. $17,000)**

📈 **It will take 242 YEARS for the average Black family to catch up to the wealth of a white family today**

📊 **1 out of 3 families of color have a net worth of ZERO OR LESS vs. 1 out of 12 white households**

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Times.

Generally fair today and ... somewhat warmer; fresh northeast and east winds.

TWO CENTS | THREE CENTS | FOUR CENTS

...921.

85 WHITES AND NEGROES DIE IN TULSA RIOTS AS 3,000 ARMED MEN BATTLE IN STREETS; 30 BLOCKS BURNED, MILITARY RULE IN CITY

Fury of the Firing at Tulsa Is Shown By Scars on Train That Passed Through

OKLAHOMA CITY, Okla., June 1.—Evidence of the fury of the race clash was borne by a St. Louis and San Francisco passenger train which arrived here today from the East. Many of the windows in one of the coaches had been shot out and the sides of the coaches were scarred by bullets fired upon the train as it passed through the negro quarter in Tulsa early today. None of the passengers was injured.

J. E. Lucas, a traveling salesman, who arrived here today from Tulsa, gave a vivid account of the fighting in the vicinity of the St. Louis and San Francisco passenger station.

"Pullman cars standing in the yards were fired on and the windows shattered," he said. "Passengers left their berths and lay flat on the floor in the aisles.

"There was a lull in the firing when a passenger train pulled in and women and children alighted. Then the firing began again.

"Bodies of three negroes were lying in front of the station when the train arrived."

SERIES OF FIERCE COMBATS

Angered Whites Surround Negro Quarter and Set It on Fire.

THOUSANDS FLEE IN TERROR

Passing Trains Hit by Volleys in Battles at Railway Stations.

TROOPS RUSHED TO CITY

Governor Comes to Investigate

...KED, ...MANS ...ILESIA

...n Repels ...a Num-

BATTLE

...ey Retreat ...slaught ...hlitz.

TO QUIT

...ldier Makes ...ble, and ...obey.

June 1. (As-... ...ituation is re-...

WIRTH TELLS WHAT

MARLBOROUGH WILL

POCKETS | CHANGE

THINGS DON'T JUST GO AWAY
HISTORICAL RACISM IS WHY YOU RELY ON TIPS TODAY

For workers regularly making more than $30 a month in tips, employers can currently pay as little as $2.13 an hour

ILoveDust

"N**es take tips, of course; one expects that of them—it is a token of their inferiority. Tips go with servility, and no man who is a voter in this country is in the least justified in being in service."**

https://www.politico.com/magazine/story/2019/07/17/william-barber-tipping-racist-past-227361

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Inspire (v): to breathe in

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Share in Chat : How does this image make you feel? Does it remind you of a conversation with a loved one, student, or yourself?

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What About Will-Power?

The Marshmallow Test

- ➔ Study designed to predict child’s willpower and ability to delay gratification at an early age
- ➔ **Why** did some children eat the marshmallow right away and others could wait for the 2nd marshmallow?
- ➔ Theory was that ability to delay gratification leads greater personal responsibility which leads to greater success in life

The Marshmallow Myth

Not a predictor of personal responsibility but of socio-economic class

The failed replication of the marshmallow test does more than just debunk the earlier notion; it suggests other possible explanations for why poorer kids would be less motivated to wait for that second marshmallow.

For them, daily life holds fewer guarantees: There might be food in the pantry today, but there might not be tomorrow, so there is a risk that comes with waiting.

And even if their parents promise to buy more of a certain food, sometimes that promise gets broken out of financial necessity.

If we get to see tomorrow

I hope it's worth all the wait

It's so hard to say goodbye to yesterday

And I'll take with me the memories

To be my sunshine after the rain

It's so hard to say goodbye to yesterday

HUGE acknowledgment to our interpersonal neurobiology teachers, who have asked to remain anonymous, for this transformative information

Anything in italics is a direct quote from them

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Explicit vs. Implicit Memory

- **Explicit memory** - the conscious retrieval of past information or experiences, **lives in the mind**
  - i.e. birthdays, stories, grocery list, appointments
- **Implicit memory** - unconscious, or automatic memories, **lives in the body**
  - i.e. brushing teeth, driving a car, knowing all the words to a song

Explicit vs. Implicit Memory

***Explicit memory** fires off in your brain/body at **~5-60 bits** per second*

***Implicit memory** fires off in your brain/body at **~11 million bits** per second*

Explicit vs. Implicit Memory

Money can represent a lot of implicit memories you may not be able to readily access

If you start to feel uncomfortable, ask yourself where you feel it in your body and **honor that**

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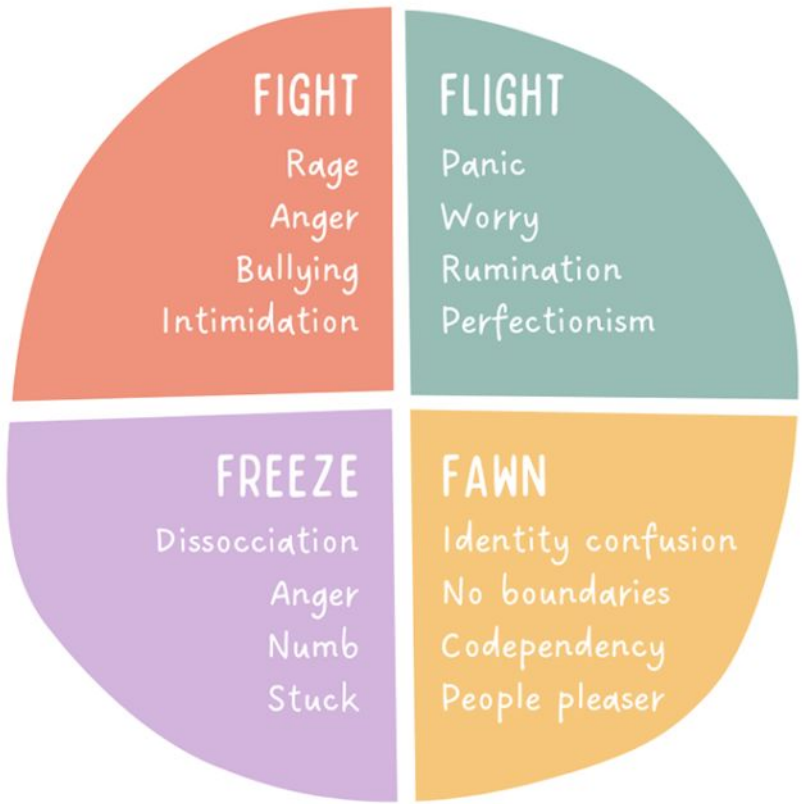
Are you a one marshmallow kid?

Our bodies protect us whether our conscious mind knows it or not

For some people, spending money as soon as you get it can be your body's way of saying: "someone is going to take this from me, so I'm going to spend it before they do."

Having savings might not feel safe

TRAUMA RESPONSES - THE 4 F'S



valentaonline.com

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Remember that it’s ok to want to dress nice.

AND ALSO: Societal pressures ranging from mom passing down Jim Crow era advice to look nice for safety, to the hustlemode ‘fake it to you make it’ crowd and the ‘no jeans or workboots’ respectability politicians.

Bas-ket-ball

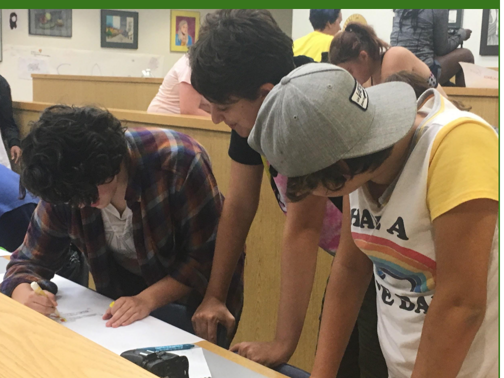
POCKETS|CHANGE

Basketball Beatbox for Your Classroom

- ★ Step 1: Say “Bas-ket-ball”
- ★ Step 2: Notice the muscles you use the most when you say “Basketball.” Emphasize them and say **“Bas-ket-ball”**
- ★ Step 3: Take a deep breath using your diaphragm. Imagine your belly being filled with air (like a basketball) expel that air and say **“Bas-ket-ball”** again
- ★ Step 4: What’s the worst form of communication? Words. Words are just window dressing for the rhythm and tone that is inherent to all of us. Take the window dressing off an say the rhythm of the word without the word. In other words, say **“Bss-ssktt-Boh”**
- ★ Step 5: That middle part, “ssktt.” Say it again. That’s your transition, place that in between saying **“Bss-ssktt-Boh”** and you’ve got a beat. Now try it.

What's your art?

Hip Hop Pedagogy



Hip Hop Elements

MC - voice, community, way to commune and share stories, mantras, mnemonics
Beatboxer - rhythm, sharing energy, set the table, make room for others
B-Boy- break dancing, organized movement, start of Hip Hop dance battles instead of stabbing/fighting,
DJ - remixing, repurposing, sampling, sequencing, love of tools, mixing and matching to bring the whole story together, photography, art, etc
Graffiti Writer- visual art, expression, rebellious introverted expression (vandalism part), marginalized voices,slower recognition but deeper retention

“Money Means” Cleo de Jay

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Money Personality

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What's Your Money Personality?

SCAN ME

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Money
Buddy

Which Phrase Do You Relate To More?

A. I think more about the money I have now, it’s not real until it’s in my hands.
B. I’m usually spending money in my head before I even get it.

pocketschange.com/quiz

Money
Buddy

Which Phrase Do You Relate To More?

A. I tend to plan ahead.
B. I tend to deal with things as they come.

pocketschange.com/quiz

What's Your Money Personality?

Proactive

Net Worth

Cash Flow

Reactive

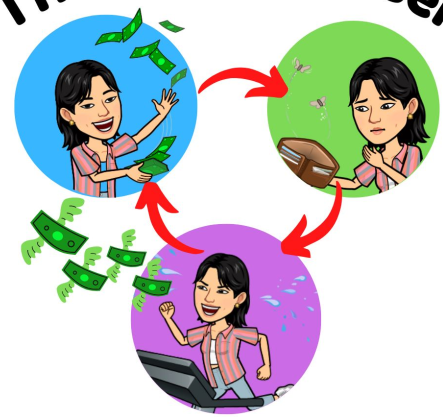
AA

The Complicator

More money, more problems!

BA

The Paper Chaser



More money, NO problems!

AB

The Contemplator

I'll take care of it tomorrow...

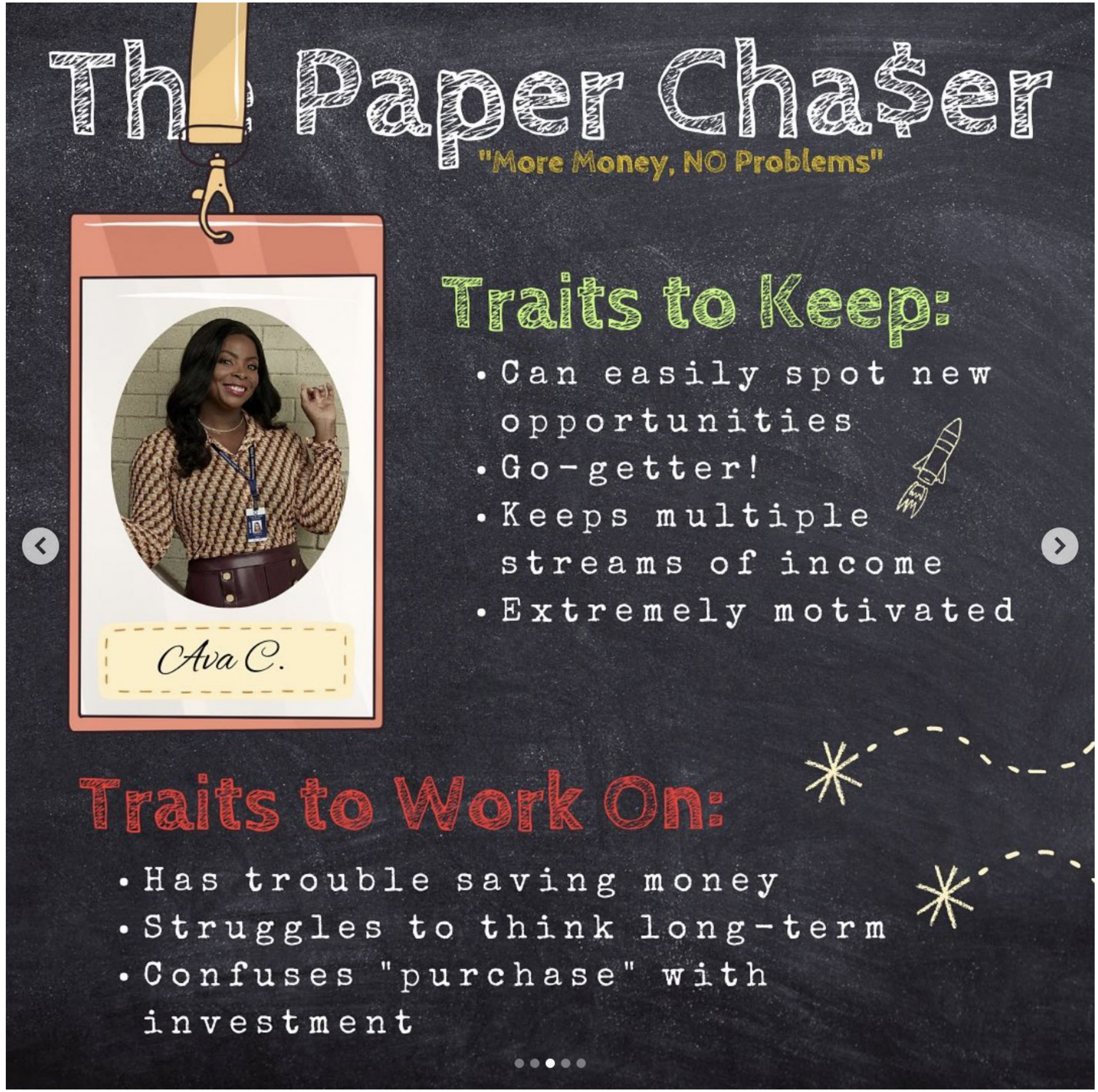
BB

The Money Monk

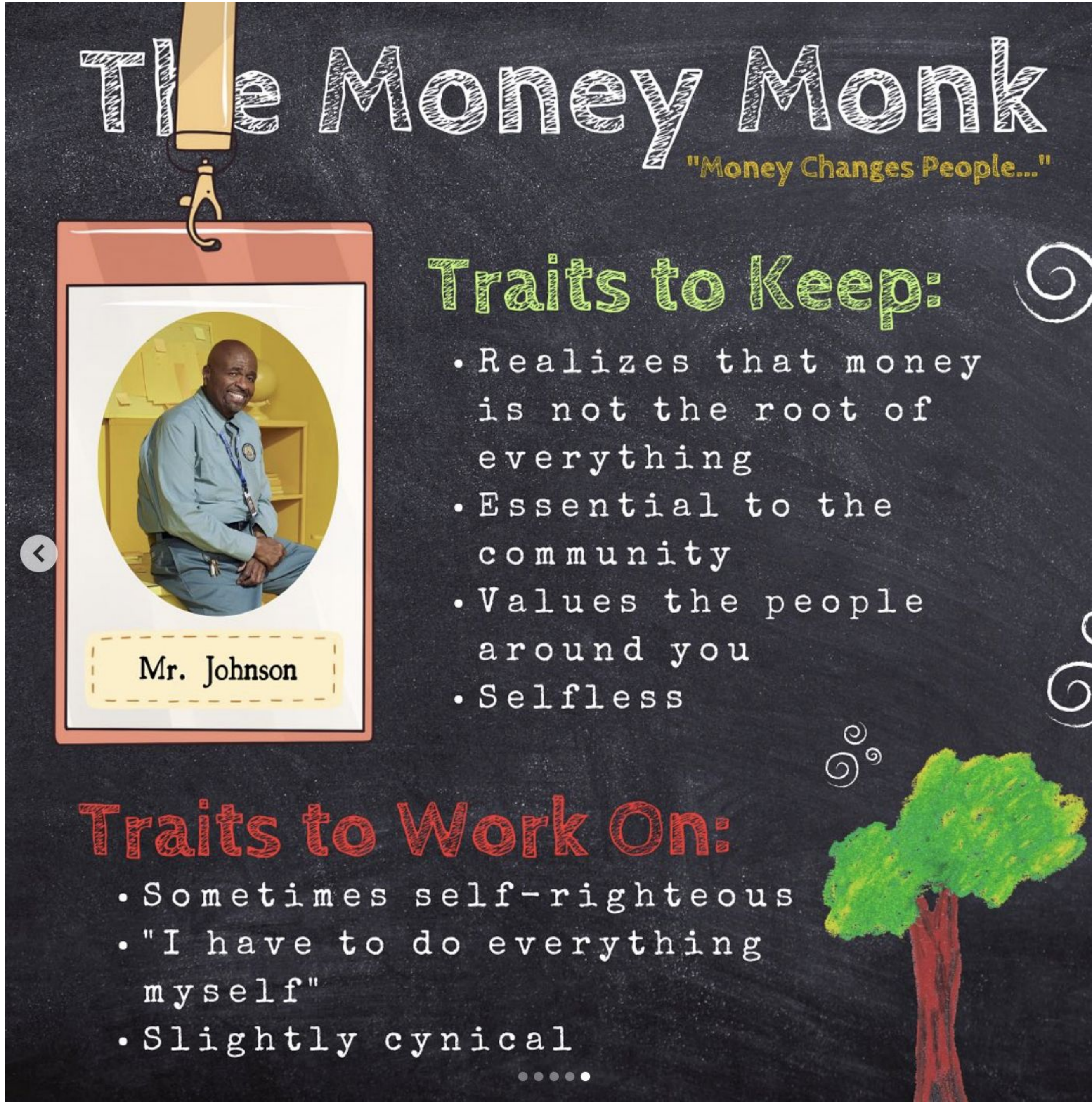
Money changes people, man...


The Complicator
"More Money, Mo' Problems"
JANINE T.
Traits to Keep:
• Has a plan for EVERYTHING
• Sets goals
• Budgeting is your best friend
• Strong attention to detail
Traits to Work On:
• Easily overwhelmed
• Anticipates the worst
• Lack of structure = stress


The Contemplator
"I'll Take Care of it Tomorrow"
Traits to Keep:
• Very informative
• Trust in your own abilities
• Quick thinker
• Doesn't sweat the small stuff
Melissa C.
Traits to Work On:
• Involved in chaotic situations
• Skeptical about new ideas
• Takes on many responsibilities



getshameless.com



getshameless.com

Disorder or Adaptation?

Disorder *is something is wrong with me that needs to be fixed. Inherently splitting and hierarchical, even for our internal system*

"I've made so many financial **mistakes**"

"I'm so **bad** with money"

"Why **can't** I just get my money together?"

"I **should** have known better"

Disorder or Adaptation?

Adaptation *is*

I have a wise system at every level that is always doing the best it can to help me survive and thrive, given my neurobiological pattern/constraints and level of interpersonal support

Acknowledge Existing Adaptations

Adaptation can look like:

“Dealing with money makes me **anxious** so my system shuts down to **protect me** when I have to think about it”

“I’ve had a number of bad financial experiences and have a hard time **imagining** what a good financial experience could feel like”

“I have **more** than my parents ever had so I want to be **grateful** for whatever I get”

Creating New Adaptations

***Adaptation** is "As these implicit pains and fears resolve, the protections will naturally find present-oriented ways to express as well"*

"I feel **seen and heard**, so now I can go back and face that banker"

"My net worth does not equal my **self worth**"

"I give myself **permission** to not be perfect in my financial life"

MONEY BUDDY

Prompts & Reflections

- Write about a time your money personality superhero-ed your way out of a tough financial situation.

- Write about a time you felt at your worst and how did that show up in your money personality? Where do you feel this memory in your body? How did you come back from that place?

- Write about a time when you've felt in flow with your money personality, when you were at your most shameless. Where do you feel that memory in your body? How can you access this feeling more often?

- How does your money personality feel most seen?

- List 1 practical thing you can do to find flow with your money personality

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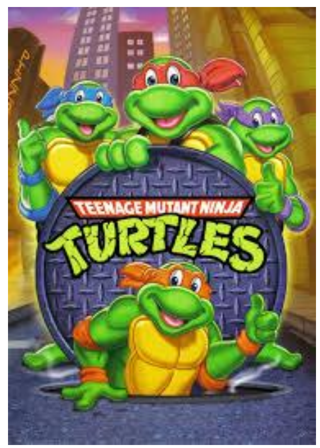
Follow on Instagram for more Money Personality tools

Webcomics, Videos, Money Personality Guides and more!

“Money Speaks” Breadwinna CJ

Where do you get your finance information?

Media and Money Stories



Stats for Financial Education: Where We Get Our Information

A study from the University of Cambridge titled *Habit Formation and Learning in Young Children*, bears this out, explaining that many basic concepts relating broadly to later financial behaviors—things like budgeting, delayed gratification, and saving—will typically be in place.[1] Habit Formation and Learning in Young Children. University of Cambridge.

The same University of Cambridge study goes on to explain that each child's development and learning is highly dependent upon the physical and social environment in which they live, noting that "children, being essentially social learners, acquire cultural practices effortlessly and gradually assimilate 'values, attitudes, standards, norms, knowledge, and behaviours that contribute to financial viability and well-being.' "

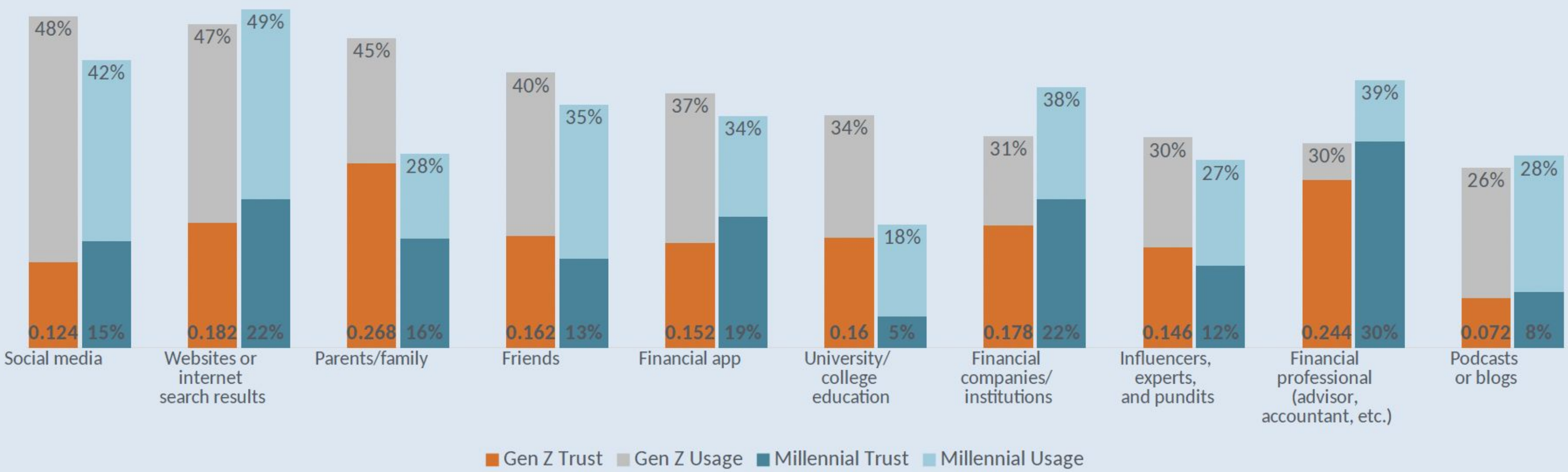
Translation: your kids observe your money behaviors, patterns, and attitudes, and learn through imitation from a very early age. Social context also shapes economic beliefs, attitudes, and values, leading to different levels of knowledge and financial behavior.

Stats for Financial Education: Where We Get Our Information

79% of young adults get financial advice from social media.

Younger investors collect investing information from diverse sources, but trust is limited

Top 10 resources to learn about investing and other financial topics - US only



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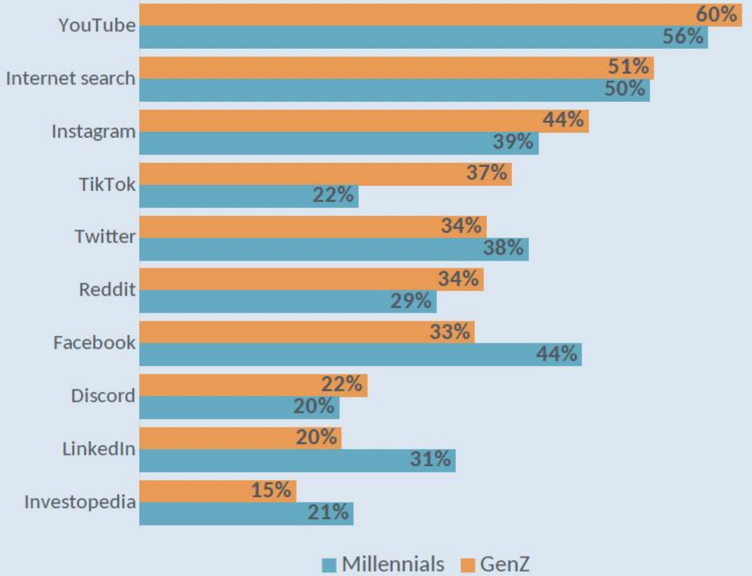
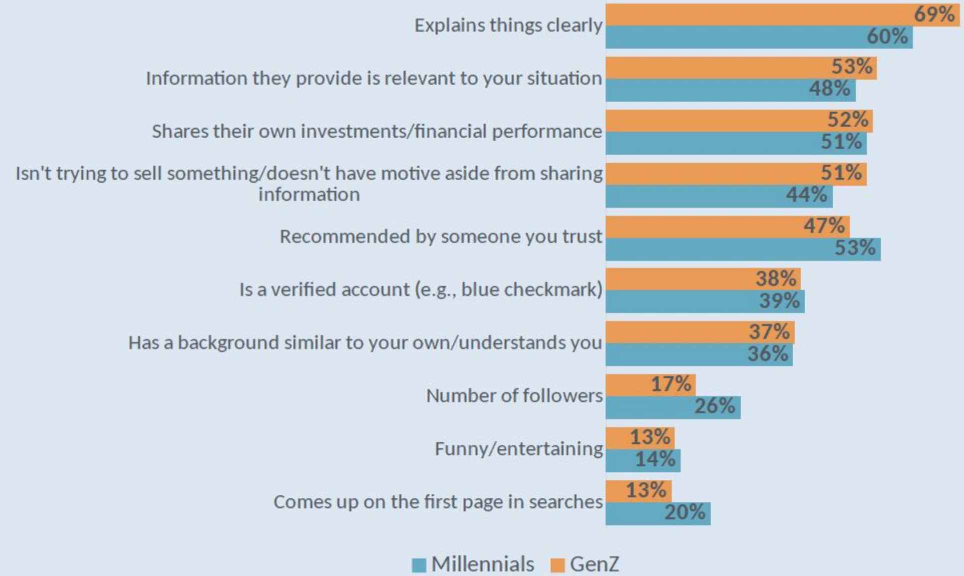
Primary internet sources of investing information and how they build trust with young investors

Top 10 social media or internet sites used to learn about investing or other financial topics - US only



Factors used to decide which internet sources of investing information to trust - US only



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Where do you go to get information on learning standards?

How do you share learning standards with students?

CFPB:Building Blocks of Financial Capability

Executive function

The thinking skills and abilities needed to plan ahead, focus attention, remember information, practice self-control, and juggle multiple tasks.

Financial habits and norms

The values, standards, routine practices, and rules to live by used to navigate day-to-day financial life.

Financial knowledge and decision-making skills

The knowledge and skills needed to understand the financial world and make informed financial decisions.

CFPB: Developmental Progression Financial knowledge, behaviors, and skills

Early childhood (ages 3–5)

- Children begin to develop the foundational skills related to executive function.
- Basic values and attitudes related to financial concepts begin to form.
- Children begin to understand math and numbers needed for financial skills.

Middle childhood (ages 6–12)

- Executive function skills and behaviors continue to grow.
- Financial habits and norms really start to take shape as children start to form independent identities, observe how family members and peers interact with money, and begin to learn financial lessons.
- Children learn basic concepts about money management.

Adolescence and young adulthood (13–21)

- Executive function continues to mature.
- Habits and norms about money continue to develop.
- Youth solidify financial knowledge and decision-making skills, which become more relevant in their everyday lives.

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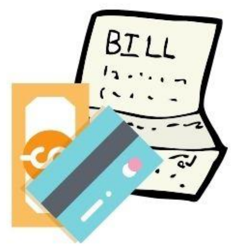
National Financial Education Standards & Learning Outcomes

Earning Income

Spending



Saving

Investing

Managing Credit

Managing Risk

	Standard ***Students will know that…***	**Learning Outcomes** ***Students will use this knowledge to…***
Spending 4-1	People differ in their preferences, priorities, and resources available for consuming goods and services.	4-1a. Give examples of differences in people's preferences that can influence their spending on goods and services. 4-1b. Brainstorm a personal list of goals for consumption of goods and services. 4-1c. Prioritize future spending, taking resource limitations into account.
Spending 8-1	Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals.	8-1a. Identify personal goals for spending and saving. 8-1b. Create a budget that includes expenses and savings out of a given amount of income. 8-1c. Explain why people with identical incomes make different choices for spending, saving, and managing money. 8-1d. Discuss the budgeting challenges faced by people living on minimum wage.
Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy.	12-1a. Identify their short-term and long-term financial goals. 12-1b. Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses. 12-1c. Explain methods for adjusting a budget for unexpected expenses or emergencies. 12-1d. Evaluate the advantages of using budgeting tools, such as spreadsheets or apps.

Learning Standards are the map for money talks

CEE/Jump$tart National Standards for Public Financial Education (2021)

Write down the last 5 things you spent money on.

Where you spend your money is a representation of what you value

You ALWAYS put your money where your mouth is

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The Spending Values Matrix

Spending Values

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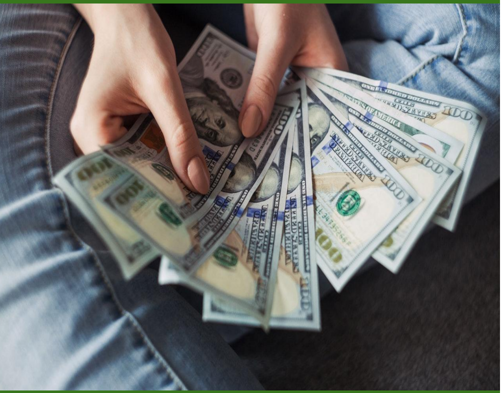
The Basics	The YES
The Details	The Nothing

The Spending Values Matrix

Spending Values



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The Basics

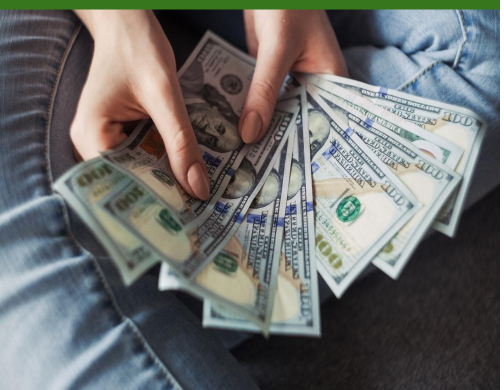
A.K.A. fixed expenses
The things you need to live and work.

Know the number, but don't get stuck here.

Bills
Clothes
Groceries
Phone

The Spending Values Matrix

Spending Values



The stuff that makes you feel like you. It's the one you might feel guilty about. You were told this was a waste. Irresponsible. If you don't responsibly budget for the things you enjoy in your details...

The Details

Eating with friends
Candy
Nails
Books
Sneakers

The Spending Values Matrix

Spending Values

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Video Games
Candy
Sneakers
Nails

...you'll end up spending even more money here. When you don't do things you enjoy, you can run out of willpower and that's when advertising and convenience trick you into buying things you don't even want

The Nothing

The Spending Values Matrix

Spending Values

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The YES

Practically, this is your savings account, but really, savings is your ability to say YES to things - whether it be an emergency, unexpected expense, big life change, vacation, etc.

WANTS ARE NEEDS TOO

FIND YOUR RHYTHM WITH FINANCE

Tuesday, April 15th

Presented by

Wednesday, April 16th

Join us at the *Getting Started with FinEd Institute: Find Your Rhythm With Finance* to ignite confidence, creativity, and capability in financial education! Together we'll tap into learning standards, explore Hip Hop & Finance instructional practices, and discover curriculum to make money conversations real and relevant across grades.

Food!
Vibes!
& Art Supplies!
Provided

FEATURING

Dyalekt and Andrea Ferrero-Haggerty
from Pockets Change

APRIL 15, K-5 EDUCATORS | APRIL 16, 6-12 EDUCATORS

Event Time & Location

9 a.m.
to 3 p.m.
(EST)

Google NYC Pier 57,
Daffodil Classroom,
25 11th Ave,
New York, NY 10011

Register Here

TINYURL.COM/FYRPD2

GET PAID TO ATTEND

Per session is available for eligible participating NYCPS teachers.

HIP HOP & FINANCE PROGRAMS

AWARD-WINNING CURRICULUM

PROFESSIONAL DEVELOPMENT

SONG CONTEST

STUDENT WORKSHOPS

COMMUNITY EVENTS

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Thank You!

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