

### Topic 02: Responsible Finances

Money. Love it? Hate it? Does it rule us or do we rule it — do we even know\*? Money is something that we all engage with, regardless if we have none, some, or tons. How we use it, or don't, can and should be an important part of our active citizenship. By learning more about who has it, who doesn't, and who benefits from where we spend, bank, and borrow, we can become more empowered. Let's get engaged in a conscientious way, because our choices affect more than just our own checkbooks. It's time to start making more active decisions, i.e. Powerful, Peaceful Activism.

*\*Intersectional awareness reminder: There's definitely no such thing as talking about money without talking about class, and no talking about class without talking about race and gender. This can make it feel overwhelming and is also what makes money have such high potential for political empowerment.*

#### Get Started:

Think for your money situation for a minute. Do you have student loans? A credit card? Maybe even a mortgage (#goals)? Not to get too depressing, but list out all of your sources of debt. Then, add a list of all of your accounts, things like your checking account and savings if you've got them. This way you can start to get a clear picture of where your money is, and where it's going.

#### Take Action: Step 1

Next up it gets harder, but doing this can create BIG impact. It has less to do with your own money, focusing instead on how others use your contributions — be it who you bank with, lend from or even how your taxes are used! #whoa

- Look into the companies you have your accounts with. What relationships and investments do your lenders have?
- Where are they investing their money?
- Who have they donated money to politically?
- What is their CSR (corporate social responsibility) strategy?

#### Follow-up:

Thinking about money can get stressful real fast, but we think that it's important to #normalize our relationships with it. So, how about getting together with some friends and doing this research together? Or talking through the way you deal with money with someone you trust?

Next up (Step #2) we'll be getting close with the term 'Divestment' and how to turn that into an act you can get behind.

#### Recommended Resources:

- HerMoney with Jean Chatzky: a great podcast about financial management by women and for women: <https://www.jeanchatzky.com/podcast/>
- Super Good, an app that will donate \$1 of your money to charity every day. Feels manageable, right? It adds up! <https://super-good.org/>
- Free budgeting apps like Mint (<https://www.mint.com/>) and Level Money (<https://www.levelmoney.com/>) can help you get a clearer picture of your financial situation