

Financial literacy, 1 hour each, in-person

1. How to live your life while in debt

Blurb: A lot of us are overwhelmed with student loans, credit cards, personal loans, back taxes, medical debt, and other forms of debt. River will teach realistic strategies to help you navigate the debt while continuing to live your life!

Date: Wed Feb 22nd, 6-7pm

Notes

- Navigating credit scores, credit cards, and debt
- "felt like I couldn't spend my money on anything because everything had to go toward getting rid of credit card debt"
- "felt like I can't live my life while in debt"
- "have to put everything else on pause and get rid of my own priorities"
- "I'm a lot happier now that I don't feel that way"
- can feel really disheartening / paralyzing
- financial triage
- you're not alone

2. Budgeting 101: How to balance income, debt, savings, bills, giving, and joy!

Blurb: Budgeting is not about avocado toast. It's about intentionally and realistically planning income, expenses, and savings. Even if your income isn't consistent, a budget can help you feel more in control of your money and your life!

Date: Wed March 29th, 6-7pm

Notes

- How to budget for what you actually want
- ADHD-friendly
- make it known that it's not just targeted to people who kind of have things figured out
- I've always avoided things if I have no clue what's going on, or I feel like my stuff is too much of a mess

Budgeting: negative

- sounds like nothing will ever be surprising or exciting
- all of the goals seem far away
- restriction / dieting

Budgeting: positive

- you can still have your coffee
- you can plan to have fun

- you can reduce the mental load of constantly evaluating whether you can afford something

3. Financial emergency preparedness

Blurb: Unexpected expenses are, unfortunately, always going to be part of life in the US. If you are prepared for a financial emergency before it happens, you'll have a much better chance at making it through without making things worse. This may not be the most exciting topic, but it's an important one!

Date: Wed April 26th, 6-7pm

Notes

- this one might be self explanatory
- "I'm always worried that I'm not accounting for something"
- "how to do it in a way that doesn't screw you over more"

4. Navigating queer-specific financial challenges

Blurb: Personal finance is different for queer, and especially trans, folks than it is for our cis het counterparts. Whether it's family planning, a gender transition, navigating different types of insurance, or building a life with your chosen family instead of your family of origin, come learn how to intentionally facing your financial challenges with a proactive, realistic plan!

Date: Wed May 24th, 6-7pm

Notes

- choosing between different health insurance policies
- having kids
- navigating disability / life insurance as trans people

5. Finance for freelancers

Blurb: Learn how to set up your personal and business finances to support your freelancing or single-member-business!

Date: Wed June 28th, 6-7pm

Notes

- I can teach just a little bit about taxes, but it would take an actual tax professional to get into truly estimating taxes, filing taxes, setting up quarterly payments, etc.
- budgeting when your income fluctuates
- how & why to keep your business money separate from personal money

6. Investing 101

Blurb: River will teach what investing actually is, when and how to get started, and how to avoid investing in things like private prisons and fossil fuels.

Date: Wed July 26th, 6-7pm

Notes

- when should you actually start investing?
- worried about the folks getting suckered into investing in crypto or stocks before saving up rainy day fund or setting up realistic retirement savings account
- protect yourself