The St. Louis Gateway Arch is shown in a grayscale, low-angle shot, curving upwards from the left side of the frame. The background is a gradient of dark to light gray. A large black diagonal shape cuts across the lower right portion of the image, serving as a background for the text.

MAY 2020

**GET
INVOLVED**

STL COVID-19
FINANCIAL SOLIDARITY

[STLMUTUALAID.ORG](https://stlmutualaid.org)

A bright green L-shaped line is positioned in the bottom left corner of the page, consisting of a vertical line segment and a horizontal line segment meeting at a right angle.

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WHAT IS FINANCIAL SOLIDARITY

We are facing a global pandemic and impending recession. The news is overwhelming and our systems are failing in response. It is hard to know where to turn for help and to help others but the best thing is to turn to one another. A group of activists and organizers are bringing folks together to start a Financial Solidarity Network in St Louis.

Rather than giving to an organization, financial solidarity is direct giving to those in need. It's based on the idea that folks know what they need best and showing up for them. We are practicing financial solidarity rather than temporary charity.

Even if financial solidarity may sound new to you, you've done it before, either by lending some money to a friend in need, your congregation pooling money for people in your community, going to a rent party or holding a bake-sale. We know how to do this, how to support those and what we each need in turn.

Financial solidarity also recognizes that we in St Louis don't all have access to the same amount of wealth. Practicing financial solidarity is a way to thwart systemic racism, heteropatriarchy, xenophobia, transphobia, and classism by transferring money and power. Financial solidarity shifts the power dynamic from the donor or agency deciding who is 'worthy' to a practice of trust and mutual support. Please, join us and the community we're building.

IT'S WORKING

More than \$168,000 redistributed locally (as of 5/14/2020)

FAQ

- Who is leading this?

The group behind this doc is affiliated with [STL Mutual Aid](#) distributing \$, groceries, and other essentials in our community. Some of us are also connected to [Resource Generation](#), a national group of young people with access to wealth focused on redistributing it to social justice causes. Our personal stories are included in these documents.

- What is the #ShareMyCheck Campaign?

People who can survive on their salaries or savings do not need a stimulus check. For many of us, this money would just go to our savings or to purchase unnecessary things. For those of us who are lucky enough to be financially stable, this is a small step we can take to ensure that we all have enough to make it through this collective crisis. [Here's a delightful video.](#) [Click here](#) to find out the dollar amount of the stimulus check you will receive and can redistribute via #sharemycheck. For more info about the #ShareMyCheck Campaign, visit www.sharemycheck.org.

FAQ *(CONTINUED)*

- What are the ways to give \$\$ to people in need?

1) Direct Wealth Redistribution: We are funding the needs of our community on [this financial solidarity spreadsheet](#) by sending money to people directly via cashapp, paypal and venmo.

2) Support the [Mutual Aid Fund](#): Send money to the fund which will be distributed to the same individuals on the spreadsheet through a community decision making process described on page 4.

3) Support the [SweetAnd.Fund](#), a project to provide funding support for Queer and Trans people in Missouri

- How is this different from emergency funds from St. Louis Gateway Fund, and more?

St. Louis had a lot of poverty before COVID-19 hit. Grants and funds for non-profits and cultural workers like artists are amazing and much needed. We also are also thinking about people who

- Are in a financial emergency (need to feed kids, can't afford medication, behind on bills, etc)
- Are undocumented (do not have social security #s, so they can't apply for unemployment)
- May not know of or be able to apply for other types of support because of computer access or language skills

FAQ *(CONTINUED)*

- How are funds disbursed?

The purpose of the STL Mutual Aid Fund is to help people survive and meet basic needs, e.g. housing, food, prescriptions, etc. and to connect people and build community by building relationships that last beyond a simple transaction. The primary values guiding the distribution of funds are equity, trust, and urgency. All funds received are distributed out in full on a weekly basis, meeting people's minimum needs in the order in which requests were made. We disburse using cashapp, venmo, paypal, cash and check. We trust that people are saying what they need and that they need it now.

Right now, we are prioritizing folks from the undocumented and unhoused communities.

STL Mutual Aid is also learning through this process and may update and change the method of redistribution in the future; in the event we do so, the process will be updated on this page. We also recognize that money is not the only thing that people need right now and strive to ensure that everyone giving and receiving funds is plugged into the [broader STL Mutual Aid network](#) so we can help in other ways.

FAQ *(CONTINUED)*

- How can I trust that \$ is going to people in need?
- Here's [Tent Mission STL](#) member Alex Cohen on how much financial solidarity means to the unhoused community. "Collectively we at #TentMissionSTL have signed up well over 50 people and have already distributed dozens of checks to folks. Nothing has made people's day more than connecting them with this solidarity fund in this way. Money with no strings attached. The only barrier to people still getting money is the fund running dry. We just signed dozens more up today! If you can please donate, if you can't please share!"
- We will try to intercede around as much obvious spam and fraud as we can. The vast majority of people on the sheet are trustworthy, marginalized folks who need your help. If you're worried about fraud some steps to take are checking out their description and social media links, if applicable.
- MANY people are in need. More than thirty million people are unemployed in America right now. If you are wondering if you should give \$, you probably should.

FAQ (CONTINUED)

- Are gifts to the STL Mutual Aid Fund tax -deductible?

Yes! Tax-Deductible donations and checks to the STL Mutual Aid Fund can be made out to: Solidarity Economy STL, LLC 3020 S Jefferson Ave. St. Louis, MO 63118

Our financial solidarity started as a person to person effort using direct payment platforms in March 2020. In April 2020, Solidarity Economy opened a bank account to accept gifts for the fund and has been distributing funds on a weekly basis. Solidarity Economy STL is a single-member LLC where the sole member is the Ho Chou Family Foundation (which is a Private Foundation under the 501c3 tax code).

This arrangement is known as “model L” fiscal sponsorship. Solidarity Economy is a disregarded entity for tax purposes and all economic activities are attributed to the Foundation. As a result, donations made to Solidarity Economy are tax deductible as are donations made directly to the Ho Chou Family Foundation. (See IRS Notice 2012-52 for details of this authority.)

IRS publication 3833 explains that Private Foundations may make emergency and hardship grants in the form of direct cash support, provided that the foundation:

- Does not require the recipient to spend the grant funds in a particular way (the funding is “no strings attached,” with no purpose specified)
- Makes the grant on an objective and nondiscriminatory basis
- Complies with basic record-keeping requirements showing how and why a particular household or individual was selected for assistance

Continued on page 7

FAQ (CONTINUED)

- **Mutual aid fund tax-deductibility**
continued

The group of individuals that may properly receive assistance is called a “charitable class.”

The IRS requires that the charitable class be large or open-ended enough so that the total number of members comprising the class cannot be precisely quantified. The STL Mutual Aid Fund is following the above guidelines.

The Fund is intended to support individuals in the St. Louis Metropolitan Region who have been adversely affected by Covid-19 (this is the defined charitable class). Individuals who receive funds are identified through an intake form completed by the individual or by a hotline volunteer through which the individual’s immediate financial needs are specified.

The coordinating committee of STL Mutual Aid established criteria for the distribution of funds:

The purpose of the mutual aid fund is to help people survive and meet basic needs, e.g. housing, food, prescriptions, etc. and to connect people and build community by building relationships that last beyond a simple transaction. The primary values guiding the distribution of funds are equity, trust, and urgency. All funds received are distributed out in full on a weekly basis, meeting people's minimum needs in the order in which requests were made. We disburse using cashapp, venmo, paypal, cash and check. We trust that people are saying what they need and that they need it now.

Direct person to person wealth redistribution is not tax-deductible.

FAQ *(CONTINUED)*

- How can I join in?

Reach out to your network to encourage others to join you in redistributing wealth! Reach out to stlcovidaid@gmail.com with the subject line [Mutual Aid Fund Organizing] and we'll get back to you ASAP or fill out this form: bit.ly/stlcovidform. (Since it takes time (paradoxically) in order to delegate, it may take a minute for us to find a way to loop you in, but we appreciate any help we can get.)

Media outreach: If you're a journalist or other member of the media and are interested in speaking with the admin team, please reach out to stlcovidaid@gmail.com with the subject line [PRESS REQUEST] and your deadline and we'll get back to you ASAP! If you want to get in touch with the original team from the Bay Area, reach out to covidmutualaid@gmail.com.

WHY MUTUAL AID? OUR STORIES



AMANDA'S STORY

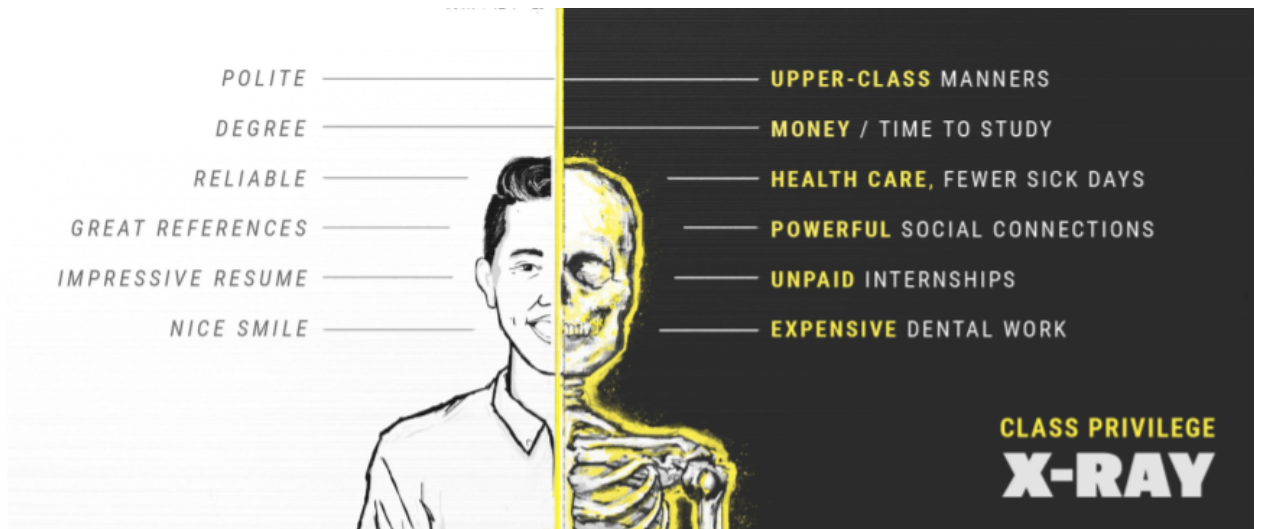
Amanda Tello, Indigenous/Mexican Mother &
StL Mutual Aid Coordinator

Why financial solidarity? Well, that's simple; for many COVID-19 is making more apparent oppressive colonial systems than ever before. For those us who live on the margins like myself, an indigenous/Mexican mother of four and one on the way, we know all too well the heightened risk of genocide during this period.

I personally requested funds in order to have a home birth - my goal was met and I am thankful for that. In a system that already overlooks women of color, and having already experienced medical neglect during past births - I was not willing to engage in the colonial practice of hospital births. **If it were not for financial solidarity I would be birthing alone, advocating alone, hoping that my life and that of my child's would be a priority in a system that has never prioritized us.**

Financial solidarity is how we combat these colonial systems and recreate a world where the most oppressed are protected - spirit, mind and physical body. That's why it's important. That's why you should give, because we live in an unjust world, and in order to create justice you have to be willing to give up some of your privileges.

WHY MUTUAL AID? OUR STORIES



ALICE'S STORY

Alice Floros, donor / redistributor / class traitor

Personally, I am terrified of what is going to happen from day to day right now. Will my 84-year-old grandmother get sick? Will my siblings? Will I? Do I have enough to get by?

Here's the reality check: I do have enough. More that I need, actually and others are in greater need at this moment. So what to do? As a union organizer, I have two core beliefs: 1) people stick together to win, and 2) all work is important and dignified. I'm redistributing my stimulus check through the #sharemycheck campaign and contributing at least \$200 per week in Direct Wealth Redistribution through Cashapp. I know others would be there for me if I needed them like the Bible says. Can you tell I went to Catholic school for 12 years? No? Jokes like this would have been funnier in person, I promise!

READY TO TALK WITH YOUR NETWORK ABOUT FINANCIAL SOLIDARITY?

Person to Person Organizing for STL COVID-19 Mutual Aid

If you are checking out this document, it probably means that you have already made a commitment to support folks through mutual aid. That's awesome! Chances are that you know other people who have the capacity and willingness to give at this time. This resource is a compilation of what's worked for us so far in reaching out to friends, neighbors and loved ones with means to support our community during this uncertain time.



PERSON TO PERSON ORGANIZING

GENERAL TIPS

1

The number one reason donors give is because **SOMEONE ASKED THEM!**

2

Asking someone to contribute money is an invitation to be part of something meaningful and inspiring. When you keep this in mind, it's a lot less nerve-wracking. Never say **NO** for someone else by not asking someone because you think they don't want to, can't or won't.

3

Speak from the heart about why you've chosen to give and the impact you have had on others as a result. You are reaching out to people who care about you and telling them you care about this. That alone is a compelling reason to give.

4

Voice to voice interaction is far more personal and compelling than written asks alone. Push yourself to pick up the phone.

5

Set a goal of how many people you'd like to organize and by when. This will keep you motivated and also gives the people you are asking an idea of when you need a response and why.

SAMPLE OUTREACH: TEXT

Group Text

Hi friends! I have been supporting a group of local community leaders and activists to organize direct person to person financial support for individuals who are particularly vulnerable as Covid19 spreads. There's a particular emphasis on low-income, people of color and lgbtq+ individuals. I have made the commitment to redistribute [\$XXX a week] to these needs for as long as the crisis lasts or as long as I am able. I've actually never given in this way before and it felt extremely important to stretch my sense of trust and community in this time. This week, I was able to support someone who [_____].

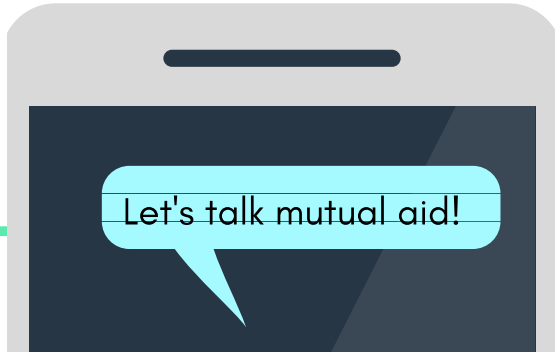
I know so many of us are looking for ways to feel purposeful in our new reality even as we stretch in our own lives and anxieties. Would you join me in making a weekly commitment to give? I'm aiming to have 5 ppl join me by next Saturday! Let me know and I'll share the details of how And thanks for considering

1:1 Text

Hi [Name] I've been supporting mutual aid and donor organizing around COVID-19 with a network of grassroots organizers. I wanted to talk with you about getting involved. Are you around between [Xpm and Ypm] today?

I'm really feeling how valuable and important community is, especially right now while we're all supposed to be avoiding each other. Last week I was able to support someone who [_____].

For me, being able to be part of a group that's both asking for and receiving support from one another has felt like an incredibly productive and reassuring antidote to the despair I tend to feel when reading about what's happening more broadly. I've decided to give [\$XXX per week] as long as it's needed & as long as I can. I'm trying to find 5 other people to join me in giving weekly to support neighbors in need. Will you join me (at whatever level you decide you can support weekly)?



Let's talk mutual aid!

SAMPLE OUTREACH: EMAIL

Subject: An invitation to support folks financially at risk by Covid-19

Hi friends!

I have been working with a group of community leaders and activists called STL Mutual Aid to encourage [direct person to person financial support](#) for individuals who are particularly vulnerable as Covid-19 spreads. There's a particular emphasis on low-income, Black people and other people of color, and LGBTQ+ individuals.

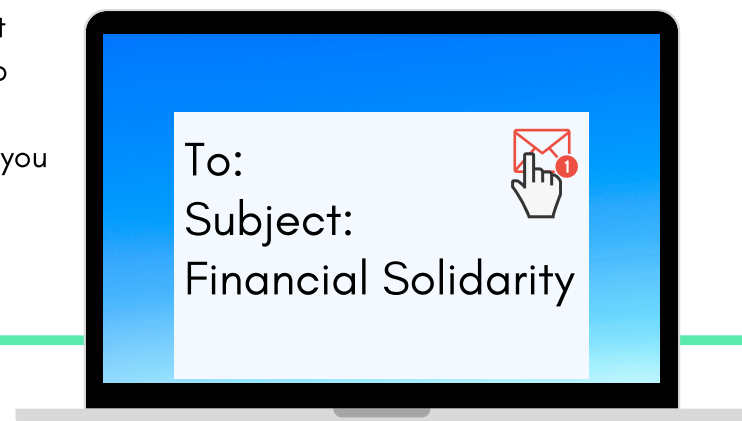
At this time of vulnerability when we are doing our best to stay physically distant from each other, the value and importance of community is ever more clear. Being able to support neighbors in need and be part of a group that's asking for and receiving support from one another has felt like an incredibly productive and reassuring antidote to the despair around us.

I've decided to give [\$XXX a week] for as long as it's needed and as long as I can. Would you join us in making a weekly commitment to give at whatever level you can afford? Our goal is find [X] more givers to join us by date! Some examples of our impact so far:

- Supporting an expectant mom to prepare for a midwife assisted home birth instead of having to rely on the overwhelmed hospitals.
- Supporting a barista from my favorite coffee spot cover costs for rent when they can't work.
- Supporting someone with the cost of life saving prescription refills, medical bills, and a broken barely working vehicle.

You can begin the process of giving directly by giving to the mutual aid fund or giving directly to people in need of financial solidarity. You can also let me know that you want to be involved and we will help you figure out what's easiest for you (including reminding you weekly). Thank you so much for considering!!

Stay well and healthy,



SAMPLE OUTREACH: FACEBOOK

Share links widely, and feel free to use a sample post to get started!

Are you in a position to donate any money to support individuals in the St. Louis community who are in need? Join me in making a weekly contribution to directly support your neighbors today. While this type of giving might feel atypical, it is the only kind of giving that would have supported me as a student when I was working as a babysitter and waitress. Until we can advocate for a robust social safety net, this feels like the least I can do.

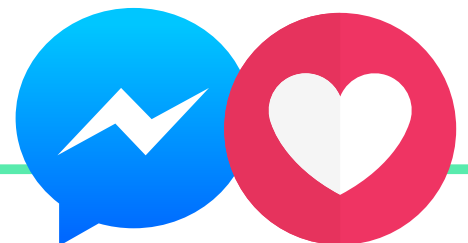
STL FRIENDS AND FAMILY WHO ARE FINANCIALLY RESOURCED RIGHT NOW: here is a helpful way to participate in mutual aid efforts happening locally. I redistributed \$XXX last week and plan to share more in the coming weeks. It's been helpful for me in this extending to remember that none of it is "my" money. It's just money, and a particular amount - more than enough to pay my rent and eat for a few months and then some - happens to be in my care right now. Maybe that can help you give, too. More links + access points in comments. I'm grateful to the activists that created and organized these systems that make it easier for us to directly support folks in need. Note: there is also in here information on seeking support - so if that's you you can post a request. Peace <3

Are you in a position to donate any money -- every bit helps -- to support individuals in the St. Louis community who are in need? I am inspired by a local fund that offers a direct way to help people who need it *right now.* Please send me a message to learn more. And if you are needing financial support right now and are in the St. Louis area, please check this out. Link in comments. Thank you for considering. Sending love and strength. ♥

OFFER OR REQUEST
DIRECT FINANCIAL SOLIDARITY

[bit.ly/
stlcovidfund](https://bit.ly/stlcovidfund)

GET IN TOUCH
STLCOVIDAID@GMAIL.COM



SAMPLE OUTREACH: FACEBOOK

Share links widely, and feel free to use a sample post to get started!

WHEW. What a rollercoaster the last few weeks have been. The idea that ‘we’ – community – are all we’ve got rings true to me right now, in such uncertain times.

One of the things that has provided some inspiration and energy has been working with several local community members/leaders/activists to put together a financial solidarity network, as part of broader mutual aid efforts. Last week, I was able to support an expectant mother and several people who have been laid off, and it was a high point of my week to know that I was working with total strangers to help people. Helping to bring something like this to life & turn it into a reality provided *me* a sense of security, a sense that if we choose to show up in this way right now, community might be there for me if or when I need it. That’s what mutual aid is all about.

This week, I’m committed to finding at least 5 friends to join me in making a weekly contribution to support neighbors in need. I have decided to give \$100 a week. I hope you’ll join me at whatever amount you can afford. It feels so powerful to support our neighbors.

OFFER OR REQUEST
DIRECT FINANCIAL SOLIDARITY

[bit.ly/
stlcovidfund](https://bit.ly/stlcovidfund)

GET IN TOUCH
STLCOVIDAID@GMAIL.COM

Please take a look and let me know if you want to join a giving circle with me by committing to contribute to the needs of people requesting financial solidarity. You can do so either by giving directly to individuals or giving to a mutual aid fund that is collectively managed by STL Mutual Aid organizers. We shape the world we live in with the choices we make. We can do this! Thanks for considering.

