



THE FINANCIAL ACTIVIST DISCUSSION

ZINE

80+ PROMPTS & ACTIVITIES FOR RECLAIMING
WEALTH & COLLECTIVE WELL-BEING





This is a companion zine to *The Financial Activist Playbook: 8 Strategies for Everyday People to Reclaim Wealth and Collective Well-Being* (Berrett-Koehler Publishers, September 2024) by **Jasmine Rashid**.

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HOW TO USE THE GUIDE

This zine is yours to experiment with. You can use it **solo** — treating the prompts as reflection questions to jot down in your favorite journal — or work through it as a part of a **book club** — allowing the prompts to guide group discussions.

Each strategy chapter has 5 question areas:



And each question has two parts:

- An inward-looking — or personal — prompt; and
- An outward-looking — or collective — prompt.



Finally, each section ends with a **“Bonus Action”** from *The Financial Activist Playbook* that you can implement in your life, right now.



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STRATEGY 1: TALKING ABOUT MONEY

If we're all so "bad with money," maybe the problem isn't us. Maybe it's the confusing and inaccessible ways how money and power are organized ... we can't dismantle [the system], work to fix what's broken, or engage politically if we can't begin to understand it.

—Gabe Dunn, *Bad with Money*



X In an extractive financial system, talking about money is often "taboo," lacking transparency, individualistic, and straight up confusing.



✓ In a regenerative financial system, talking about money is normalized, open, community-centric, and accessible for all.

By reclaiming how and why we talk about money, we become equipped to spot and challenge financial exploitation, get clear about our personal and collective goals, and empower others to craft a fairer economy.

1 Question: "Why is this like this?"

- Why do you think talking about money isn't more normalized in our culture?
- When was the last time you were in a discussion about the financial system? What was that like?

2 Check-in: "How do I feel about this?"

- Do you feel like you fully understand and appreciate your own money story?
- What tends to come up for you in conversations about our economic and financial systems? Do you experience confidence or uncertainty? Do you find it interesting or boring?

3 Map: "What's possible?"

- What potential benefits could you imagine if talking about money was less taboo among your family, friends, and community?
- What most excites you about a world where money as a topic is more transparent and trauma-informed?

4 Ask yourself: "What can I do right now?"

- Is there room for you to take better inventory of your personal finances, and know "what you're working with"?
- Who in your life would you most like to call and have an honest conversation about money with?

5 Ask your community: "What can we do together?"

- Imagine a gathering where everyone feels supported and well-resourced to share their money stories and wealth-building goals. What makes the space supportive?
- What movement focus areas (e.g., tackling climate change, ending the racial and gender wealth gaps, increasing access to life-saving prescription drugs) do you think could benefit from more conversation and transparency around finance by everyday people?

BONUS ACTION: Share your money story



Using pages **66–69** from *The Financial Activist Playbook*, tell your unique money story using the prompts from the sections "ancestral story," "growing up story," "current story," and "future story."



STRATEGY 2: BANKING ON OURSELVES

The well-being of a community and the economic health of its banks are usually correlated.

—Mehrsa Baradaran, *The Color of Money*



X In an extractive financial system, banking institutions have normalized short-term profit maximization, predatory lending practices, funding social and environmental devastation, and exploitation of bank customers and communities.



In a regenerative financial system, banking looks like long-term sustainable investments, ethical and inclusive lending practices, funding social and environmental thriving, and empowerment of bank customers and communities **✓**

By reclaiming how and why we bank, we can help our savings grow and flow toward building a fairer economy.

1 Question: "Why is this like this?"

- What, if anything, do you find confusing about banking?
- What is the reputation of banking institutions in your community?

2 Check-in: "How do I feel about this?"

- How do you feel about the bank(s) where you currently have a savings and/or checking account?
- Have you ever thought about what your savings are "up to" when they're in the bank, and what they're potentially helping fund?

3 Map: "What's possible?"

- What might happen if banks were accountable to communities instead of profit-seeking shareholders?
- Imagine your ideal bank. What types of personal perks and social/environmental benefits does it offer?

4 Ask yourself: "What can I do right now?"

- How might you find out if your bank is doing business with harmful industries and practices?
- Are there alternative options to big banks (community banks, credit unions, etc.) that you'd be interested in learning more about and opening an account at? Why?

5 Ask your community: "What can we do together?"

- For those who can't access traditional banks, how do we stop predatory lenders from taking advantage of them?
- What would it take to open a public bank in our region? Who would that benefit?

BONUS ACTION: Move your money to a better bank.



Using pages **89–92** in *The Financial Activist Playbook*, open a personal bank account (or help an organization you're connected to open an account) at a community-focused financial institution.



STRATEGY 3: FLEXING SOME BUYING POWER

Make no mistake: our votes matter. But changing the way things are won't happen through our votes alone. How we spend our money matters, too.

—Tanja Hester, *Wallet Activism*



X In an extractive financial system, consumerism fuels the exploitation of people and the planet, manipulates consumers, prioritizes short-term gratification, and flows wealth out of local communities.



In a regenerative financial system, consumerism is right-sized to support people and the planet, empower consumers, prioritize long-term value, and circulate wealth within local communities. **✓**

By reclaiming how and why we buy, we can collectively influence which businesses we leave behind in the extractive economy, and which will flourish alongside us into the future.

1 Question: "Why is this like this?"

- What are some companies you find yourself feeling suspicious of? Why do you think that is?
- What comes to mind when you think of "conscious consumerism"?

2 Check-in: "How do I feel about this?"

- Think about the goods and services you've bought in the last week. What's the first word that comes to mind?
- Are there any goods or services you didn't feel great about buying but also didn't feel like you had many other options?

3 Map: "What's possible?"

- What would it realistically take for you to shop at local small businesses more regularly?
- What types of businesses can we leave behind in the outdated, extractive economy as we move into the next, regenerative economy?

4 Ask yourself: "What can I do right now?"

- Treat yourself! What values-aligned business in your community are you heading to? What are you buying? Why do you feel good about supporting them?
- How might you evaluate whether a new product or service is helping or harming community well-being and wealth building?

5 Ask your community: "What can we do together?"

- How might people in your community save money and reduce waste by sharing goods and services? Is this already happening in any capacity?
- What do you imagine are the most effective tactics that everyday people can use to influence companies to do better for people and the planet?

BONUS ACTION: Create a patron map for your community.



Using pages **107–108** in *The Financial Activist Playbook*, list out (and share) your favorite local businesses contributing to collective wealth-building and well-being.



STRATEGY 4: GIVING (AND RECEIVING) MONEY

If we could use money in a different way, towards a healing, reparative purpose, then money actually can be something sacred, something that could be used as medicine.

—Edgar Villanueva, *Decolonizing Wealth*



X In an extractive financial system, philanthropy is a tool of the wealthy to keep things as they are, reinforces unhealthy power dynamics, and is transactional in nature.



In a regenerative financial system, philanthropy is a tool for reparations and real systems change, empowering for all involved, and fosters a sense of mutuality and sustainability. **✓**

By reclaiming how and why we give and receive money, we can generously fund the ease and fulfillment we've long deserved.

1 Question: "Why is this like this?"

- Where do you think the majority of philanthropic money comes from?
- Where does philanthropy show up in your community, and where is it clearly absent?

2 Check-in: "How do I feel about this?"

- Think about an experience where you benefited from a significant financial donation or gift. What do you feel in remembering that experience?
- Think about an experience where you made a significant financial donation or gift. What do you feel in remembering that experience?

3 Map: "What's possible?"

- What kind of philanthropist do you want your great-great-grandkids to remember you as?
- What are some ways that we can challenge the traditional power dynamic between those who donate and those who receive donations so that we're not reinforcing harmful "saviorism"?

4 Ask yourself: "What can I do right now?"

- Make a plan: if you were to find yourself in a financial crisis, what existing relationships would you lean on for support?
- Guesstimate what percentage of your income you donate to others on an annual basis. What would it take for you to increase that amount by 1 percent?

5 Ask your community: "What can we do together?"

- Imagine we're starting a giving circle. Who's in the circle, and what types of initiatives are we excited to collectively fundraise and donate to?
- Are there ways for everyday people to make giving and receiving financial support more effective in your local community?

BONUS ACTION: Quick gift of gratitude



Using page 121 in *The Financial Activist Playbook* for inspiration, identify a local organization or effort that you're thankful for. Make a donation (of any size) and include a personal note, recognizing how their work is making your community better. Invite at least one other person to do the same.



STRATEGY 5: SHOWING UP FOR ONE ANOTHER BEYOND MONEY

Let us practice meeting our own and each other's needs, based in shared commitments to dignity, care, and justice.

—Dean Spade, *Mutual Aid*



X In an extractive financial system, money has an outsized role in how we define and create value, in reinforcing an individualistic culture, and in defining what's seen as a valid way to support others.



In a regenerative financial system, money is just one form of capital, our culture champions collectivism and strong social safety nets, and mutual aid is central to how we each belong to communities. **✓**

By reclaiming how and why we show up for one another, we make visible the existing networks of wealth all around us and open new opportunities for community thriving.

1 Question: "Why is this like this?"

- Why do you think money is often seen as the most powerful form of capital?
- Throughout history to the present day, there have been efforts to stop and criminalize mutual aid efforts. What might be behind that?

2 Check-in: "How do I feel about this?"

- Can you recall a time when your community supported you beyond financial capital? If so, what was that experience like?
- Does the idea of participating in mutual aid intimidate you or comfort you? Why might that be?

3 Map: "What's possible?"

- What types of capital outside of financial capital do you think we might be undervaluing?
- How might mutual aid efforts in times of crisis not only help build back communities but also make them more resilient?

4 Ask yourself: "What can I do right now?"

- What are some self-care practices you can lean on more regularly and that could also benefit those around you?
- What's a nonfinancial offer, skill, and gift of yours that you find yourself excited to share with others?

5 Ask your community: "What can we do together?"

- What are some collective care practices our movements and organizations can lean on more regularly?
- Where and when might hosting an Offers and Needs Market be feasible and valuable? Who would come? How would you invite them?

BONUS ACTION: Host an Offers and Needs Market



Using pages **133-136** from *The Financial Activist Playbook*, invite at least three other people to practice an Offers and Needs Market with. Notice what emerges, and ask participants for feedback on the experience.



STRATEGY 6: SHIFTING THE BUDGETS

They got money for war but can't feed the poor?

—Tupac Shakur, “Keep Ya Head Up”



X In an extractive financial system, budgets are treated as just numbers, prioritizing cost-cutting over sustainability and well-being.



In a regenerative financial system, budgets are a tool of empowerment, prioritizing sustainability and well-being over short-term gains. **✓**

By reclaiming how and why we budget, we can joyfully reprioritize our personal finances—and build democratic control over collective finances—so that we can have all of our needs and most of our wants met.

1 Question: “Why is this like this?”

- What does “budgets are a reflection of values” mean to you?
- Why don’t everyday people have more of a say over how our tax dollars are spent?

2 Check-in: “How do I feel about this?”

- How might you know you’re operating in the “enough” zone between your financial activity (spending, saving, investing, and redistributing) and your well-being?
- If you had to guess, what percentages of your income are spent on needs, reasonable wants, and unreasonable wants?

3 Map: “What’s possible?”

- If everyday people in your town or city had a direct say over the local budget, what do you think would change? What services and infrastructure might improve?
- What might be possible if everyone received a guaranteed income to factor into their budgets?

4 Ask yourself: “What can I do right now?”

- What’s an easy personal budgeting practice or tweak you can commit to so that budgeting feels empowering rather than draining?
- How might you positively influence the budget of an institution or organization you’re connected to?

5 Ask your community: “What can we do together?”

- How can we implement participatory budgeting in our organization, institution, or community?
- What benefits might we see if there was collective debt cancellation? How can we contribute to existing organizing?

BONUS ACTION: Defining wealth, in context



Using page 153 from *The Financial Activist Playbook*, list some defining elements of what wealth looks like (or could look like) in your own life. Make a second list defining what wealth looks like (or could look like) in your larger community.



STRATEGY 7: LEVERAGING THE MAGIC OF INVESTMENT

The goal isn't just to get by; it's to live comfortably and have a significant impact on the world.

—Rachel Rodgers, *We Should All Be Millionaires*



X In an extractive financial system, investing is a tool of the 1 percent focused on profiting from industries that harm people and the planet, moving wealth away from everyday people, and creating short-term financial gains without creating real value in the world.



✓ In a regenerative financial system, investing is a tool accessible to the everyday person and focused on contributing to industries that support people and the planet, redistributing wealth that's been stolen through financialization to everyday people, and creating long-term wealth building and collective well-being.

By reclaiming how and why we invest, we can redirect the flow of money away from corporate control and Wall Street, and into everyday abundance and Main Street.

1 Question: "Why is this like this?"

- Why might the concept of investing be intimidating or confusing to the everyday person?
- Why are women and people of color so drastically underrepresented among both the professional investment sector and those who receive investments?

2 Check-in: "How do I feel about this?"

- In one sentence, how would you describe your relationship to investing?
- Take stock of all the investments you currently have. How do you feel about them?

3 Map: "What's possible?"

- How can investing move money off Wall Street and into Main Street? Who would that benefit?
- What would it look like if everyday people had more opportunities to invest in businesses that align with their values?

4 Ask yourself: "What can I do right now?"

- If you have a retirement account, how might you figure out what you're actually invested in?
- What are some goals you have around investing? What's one thing you can do this week to get closer to those goals?

5 Ask your community: "What can we do together?"

- Are there existing opportunities to collectively invest in community enterprises that are building collective wealth and well-being?
- Are there opportunities for everyday people to partner with corporate shareholders to influence a company's policies and practices for the better?

BONUS ACTIVITY: Imagine Your Local Community Investment Portfolio



Using page 171 from *The Financial Activist Playbook*, dream up your ideal local investment portfolio. For example, what businesses would you be most excited to be a part-owner of?



STRATEGY 8: HANDLING OUR BUSINESS

"These are the [working] conditions that exist, but you don't have to accept these conditions. We have the power to change them."

—Dolores Huerta, American labor activist



X In an extractive financial system, business exploits workers, builds wealth primarily for the owning class, and focus on profit maximization at the expense of social and environmental impact.



In a regenerative financial system, business empowers workers, builds wealth for those creating value through their labor, and values the impact on people and the planet as much as it values profit generation. **✓**

By reclaiming how and why we collectively work (and don't work), we can creatively multiply flourishing beyond our wildest dreams.

1 Question: "Why is this like this?"

- Why is workplace burnout such a common trend?
- Why might the concept of "being your own boss" resonate with so many people?

2 Check-in: "How do I feel about this?"

- How would you describe your relationship to work in the past and present?
- What kinds of work do you think are undervalued (and undercompensated) in our society?

3 Map: "What's possible?"

- If your bills were taken care of, how would you spend your days?
- How might a business be different if workers owned the business?

4 Ask yourself: "What can I do right now?"

- How might you realistically experiment with the "right to design" in your current workplace?
- Do you know of any employee-owned businesses that you'd be excited to support this week?

5 Ask your community: "What can we do together?"

- How can we support worker rights and union efforts en masse?
- What are the types of healthy business practices and norms we want to uplift in the next economy we're building?

BONUS ACTION: Minding "your business"



Imagine you're looking for a new job. Using pages 178–179 from *The Financial Activist Playbook*, follow the guidance and plot your "non-negotiables," "nice-to-haves" and "bells-and-whistles" in the bullseye figure. How might you actualizing some or all of these values contribute to collective wealth-building and well-being?



CONGRATS!

You've made your way through all eight strategies of *The Financial Activist Playbook*! On behalf of everyone helping build a more just economy, **thank you** for playing your part to reclaim finance for collective wealth-building and well-being.



BONUS ACTION:

As a group or individual, **what's one practice of financial activism that you're excited to commit to right now?**

Got it? Great.

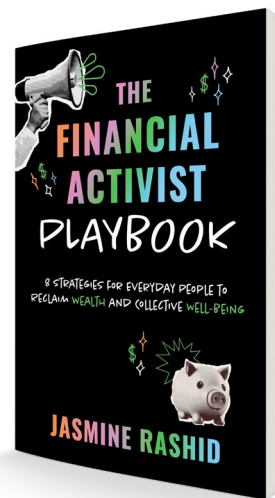
Make it "your thing." Bring it up even if no one asks. Be unapologetic about your changing relationship to money and building collective power.

Lastly, be sure to let us know by sharing your commitment via <https://www.jasminerashid.com/contact> or using the hashtag **#reclaimwealth** on social media so we can cheer you on!



STAY IN TOUCH

Want to stay plugged into more free financial activist resources, opportunities, communities, and campaigns? Sign up for the "reclaiming wealth and collective well-being" email newsletter at jasminerashid.com, and connect with me on [LinkedIn](#) and [Instagram](#).



NOTES

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"THE MOST COMMON
WAY PEOPLE GIVE
UP THEIR POWER IS
BY THINKING THEY
DON'T HAVE ANY."

— ALICE WALKER



#reclaimwealth