

**What's a song you know all the
words to?**

POCKETS|CHANGE

Building thriving financial futures through Hip Hop pedagogy

Find Your Rhythm: Summer of Saving



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



Dyalekt, Director of Pedagogy





What is Pockets Change?

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

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

getshameless.com



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



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HIP-HOP FINFEST

Submissions Open! Start Here!

hiphopfinfest.com

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HIP-HOP FINFEST^{VOL. 3}





SCAN ME

HIPHOPFINFEST.COM

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?





What do credit scores and Taylor Swift have in common?



CREDIT SCORE



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

**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



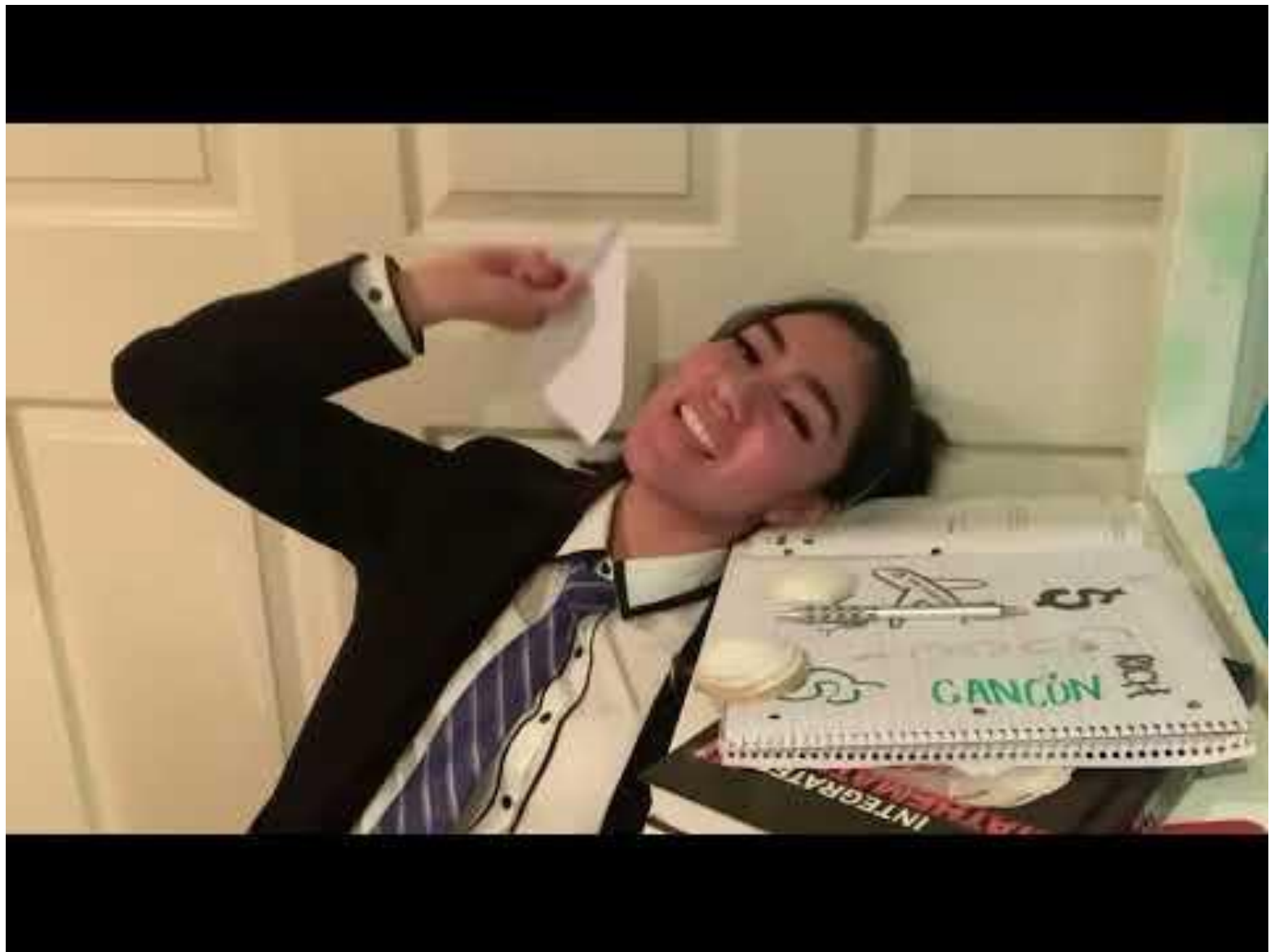


Bas-ket-ball

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 and 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.

our rhythms,
are repetitions
are habits



breakoutivity



What do you see here?

Are there any outright lies?

Who else do you hear tell this message?

Does this remind you of any other art (songs, tv...) with a similar message?

What does this image make you feel and where do you feel it in your body?

<https://tinyurl.com/pocketsinsta>

**WHY DOES SAVING FEEL
SO HARD TO DO?**

Hidden Costs and the Decline
of the American Middle Class

LAND

of the



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

921.

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June 1. (As-
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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

WIRTH TELLS WHAT MARLBOROUGH WILL

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.”**

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**

Media and Money Stories

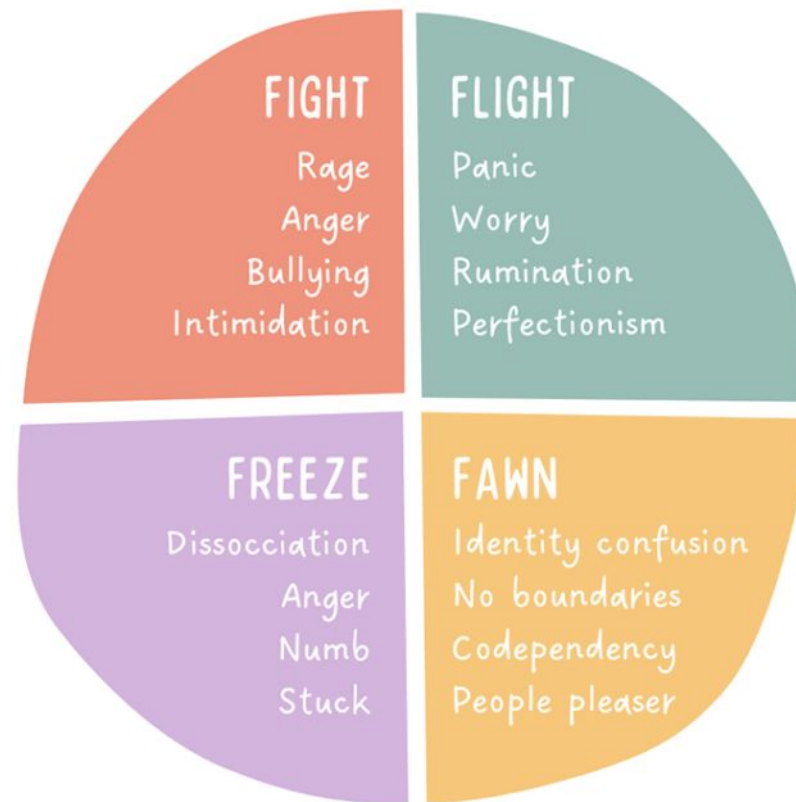


SAVINGS PRINCIPLES

**Choose one and write or draw
what it means to you**

- ☀️ Pay yourself first.
- ☀️ Saving is a decision first, then a habit.
- ☀️ Saving is an action, not an amount.
- ☀️ Instead of saving for a thing, save for a feeling.
- ☀️ Now is the best time to save.

TRAUMA RESPONSES - THE 4 F'S



valentaonline.com

Inspire (v): to breathe in

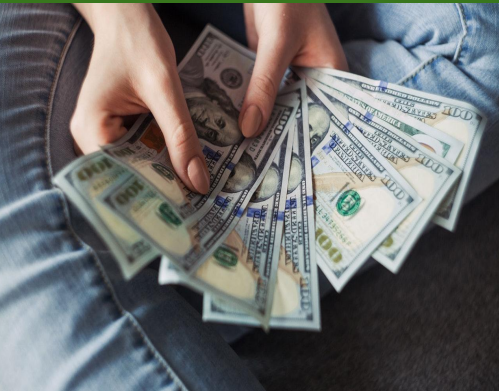
Write down the last 5
things you spent money
on.

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

**You ALWAYS put
your money where
your mouth is**

The Spending Values Matrix

Spending
Values



The
Basics

The YES

The
Details

The
Nothing

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The Spending Values Matrix

Spending Values



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



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



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

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Spending Values Plan

THE BASICS: NEED TO SPEND		THE YES: SAVINGS PLAN		Potential Expenses
Description	Amount (Monthly)	What do you want to save for and why?		Metrocard/Transportation
				Gas/Fuel
				Pens and Pencils
				Books
				Personal Care/Grooming
				Clothes
				Laptop or Tablet
				Data Plan/Internet
				Cell Phone
				Entertainment/Movies/Events
				Breakfast/Lunch/Snacks
				After School Club Expenses
				Sports Clothes
				Sports Equipment
		How much do you need to save?	\$	Hobbies/Clubs
		How much can you save each month?	\$	Field Trips
TOTAL NEEDS				Other School Supplies
THE DETAILS: WANT TO SPEND		THE NOTHING: BLACK HOLE OF SPENDING		
Description	Amount (Monthly)	Description	Amount (Monthly)	
		Questions For Reflection When Buying an Item		
		How do I feel about this purchase?		
		Will I remember this purchase?		
		Where would this purchase fit on the spending values matrix?		
TOTAL WANTS		ASK YOURSELF WHY		

What is Shame?

What's the difference between
guilt and shame 

GUILT IS.....

**I DID
SOMETHING
"BAD"**

"I shouldn't have snapped
at my partner when
he/she was just trying to
help me"

"It's ok, I made a mistake;
it's not a reflection of who
I am as a person"

SHAME IS....

I AM "BAD"

"I never do anything
right, What's the point
of even trying; I'm such
a failure"



Add a subheading

Window of Tolerance

Window of Tolerance

**OR Why we spend more money
when we're tired, pissed off,
afraid, anxious, overwhelmed, or
depressed**

Window of Tolerance

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

Anything in italics is a direct quote from them

Window of Tolerance

The fancy definition:

The emotional zone where our nervous system is most regulated and we're able to function and thrive in daily life, access our executive functioning, and communicate effectively

Window of Tolerance

In other words, when you're living in your window of tolerance, you feel like you can handle anything life throws your way

You're IN THE ZONE

(hyperarousal - FIGHT or FLIGHT)
Anxiety, irritability, overwhelm, HYPERVIGILANCE

Energy, activity, excitement

Window of Tolerance
**Optimal emotional
zone**

Relaxation, deep rest

Fatigue, depression, shut down, SHAME
(hypoarousal - FREEZE)

Window of Tolerance

- *There are neurophysiological responses that **we cannot control** when something exceeds our window of tolerance*
- *Can fluctuate in size depending on what's going on in our lives - tired, hungry, no sleep, stressors*

SMALL Window of Tolerance

- *Too much responsibility and not enough support = much smaller window of tolerance*
- Every time you have to **code switch**, deal with a **microaggression**, put on a **fake smile**, **suppress** a reaction to an injustice, or **hide** who you really are, **your window of tolerance gets smaller**

SMALL Window of Tolerance

- A small window of tolerance is the **emotional equivalent of living paycheck to paycheck**
- This is why people might **spend more money** when they are in **financial crisis** - their window of tolerance is small, they're in f* it mode

BIGGER Window of Tolerance

- *More space and more support = bigger window of tolerance*
- *Feels supported as the raw emotion comes up, not about toning down feelings but having someone hold them*
- ***A supportive relationship is more emotionally regulating than food, sleep, water, etc.***

JOINED Window of Tolerance

- *Joined window of tolerance - another person joining your window of tolerance allows you to **expand your own window of tolerance***
- *Relief of someone **naming what's happening** and articulate what you've been going through*

JOINED Window of Tolerance

*“Being **felt, seen, and heard** does not stop oppression from happening, but allows us to keep going and **get our humanity back**”*

- Interpersonal neurobiology teachers

Let's join our windows!

chat or raise a hand to unmute and share:

- 1) One of your details**
- 2) Why you love or value this detail**
- 3) The judgement that goes through your head (or what people say)**

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.

Which Phrase Do You Relate To More?

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

What's Your Money Personality?

AA

The Complicator

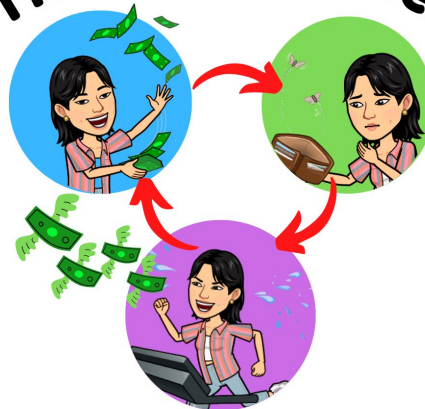


More money, more problems!

Net
Worth

Proactive

The Paper Chaser



More money, NO problems!

Cash
Flow

BA

The Contemplator



I'll take care of it tomorrow...

AB

Reactive

The Money Monk



Money changes people, man...

BB



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"



Melissa C.

Traits to Keep:

- Very informative
- Trust in your own abilities
- Quick thinker
- Doesn't sweat the small stuff



Traits to Work On:

- Involved in chaotic situations
- Skeptical about new ideas
- Takes on many responsibilities





The Paper Chaser

"More Money, NO Problems"



Traits to Keep:

- Can easily spot new opportunities
- Go-getter!
- Keeps multiple streams of income
- Extremely motivated



Traits to Work On:

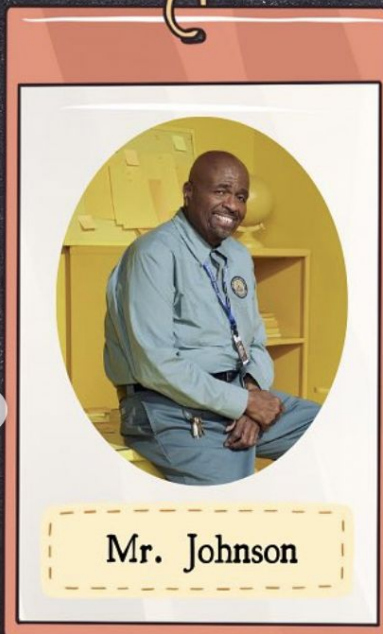
- Has trouble saving money
- Struggles to think long-term
- Confuses "purchase" with investment





The Money Monk

"Money Changes People..."



Mr. Johnson

Traits to Keep:

- Realizes that money is not the root of everything
- Essential to the community
- Values the people around you
- Selfless

Traits to Work On:

- Sometimes self-righteous
- "I have to do everything myself"
- Slightly cynical



Money Personalities & Shame

Complicator (aa) - Shame manifests as fear of being unprepared. You can be shamed into buying “sale” items you don’t want.

Contemplator (ab) - Shame manifests as self-recrimination. You can be shamed into paying late fees as penance.

Paper Chaser (ba) - Shame manifests as FOMO. You can be shamed into buying items for a new side hustle.

Money Monk (bb) - Shame manifests as survivor’s guilt. You can be shamed into picking up the tab.



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”

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

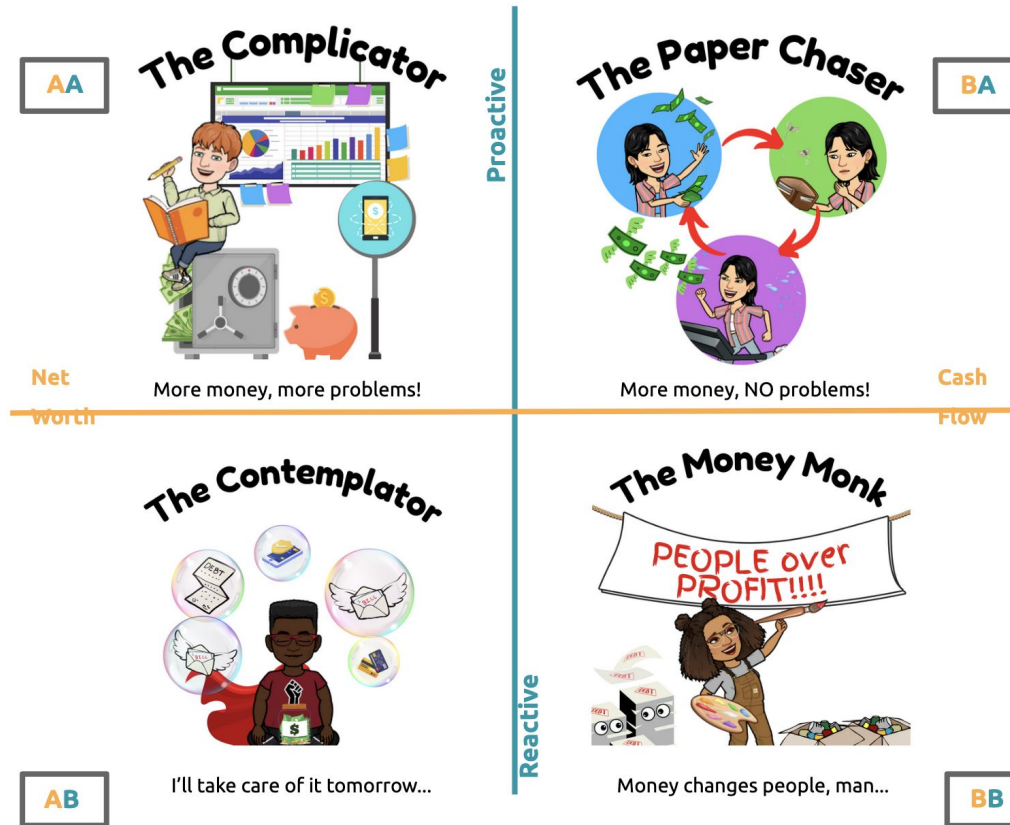
Adaptation is “As these implicit pains and fears resolve, the protections will naturally find present-oriented ways to express as well”

“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”

Write or draw one thing you love about your money personality. How has it helped you adapt to life?



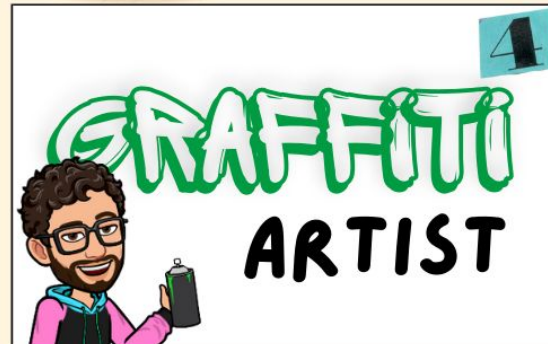
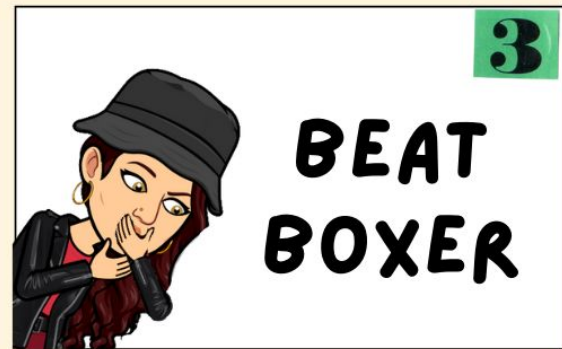
What's your art?

THE 5 ELEMENTS
ENCOURAGE US TO **EXPLORE**
CREATIVE EXPRESSION, **FIND**
OUR OWN COMMUNICATION
STYLES, AND **COLLABORATE**
WITH FOLKS WITH
DIFFERENT SKILLS!



**THEY'RE ALSO GREAT TEACHING
TOOLS.** EACH ELEMENT
SUPPORTS A DIFFERENT
LEARNING STYLE, FROM THE
VISUAL GRAFFITI ARTIST TO
THE KINESTHETIC BREAKER. AND
**TEACHERS, YOU'RE THE
ULTIMATE MCS!**





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WINNING
CURRICULUM**



**PROFESSIONAL
DEVELOPMENT**



**SONG
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**STUDENT
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