

**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

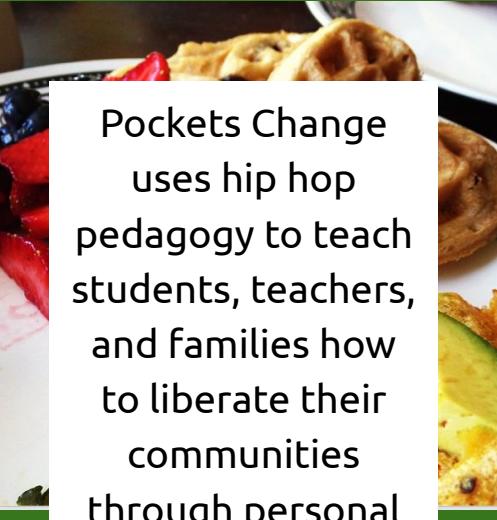




**Andrea Ferrero-Haggerty, Executive Director**

# What is Pockets Change?

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



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



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](http://hiphopfinfest.com)

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# HIP-HOP FINFEST

VOL. 3



SCAN ME

HIPHOPFINFEST.COM

Sign up for FinFest 2025

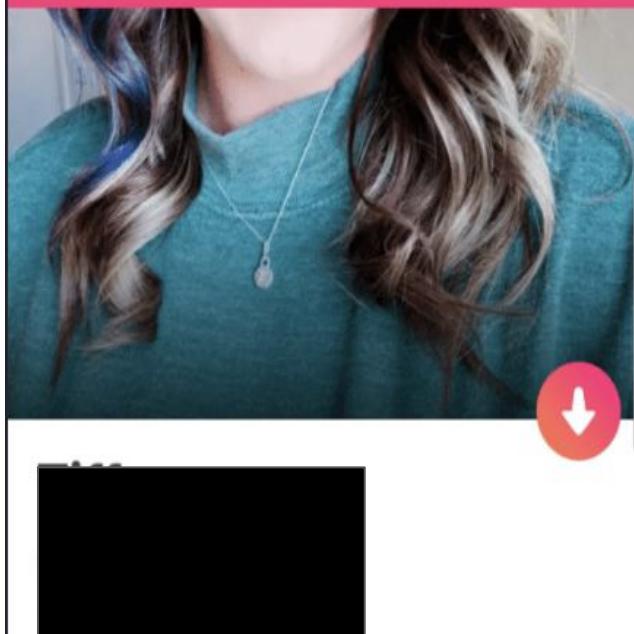
Get ready to use lessons  
for students to:

- Grow financial knowledge 
- Build creative career skills 
- Win incredible prizes! 

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# Why Should We Talk About Money?





Must be 5'10" or taller to ride 😂

Credit score 700+

No living in your parents basement  
playing WOW

No potheads

No Military please 🏣

No kiddos please 😢



# What do credit scores and Taylor Swift have in common?



 Savvy · ...

I'm absolutely losing my mind that credit scores weren't established in the US until 1989. We really are the guinea pig generations for all the bad boomer ideas

6:17 PM · Feb 11, 2021 · Twitter for Android

# 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

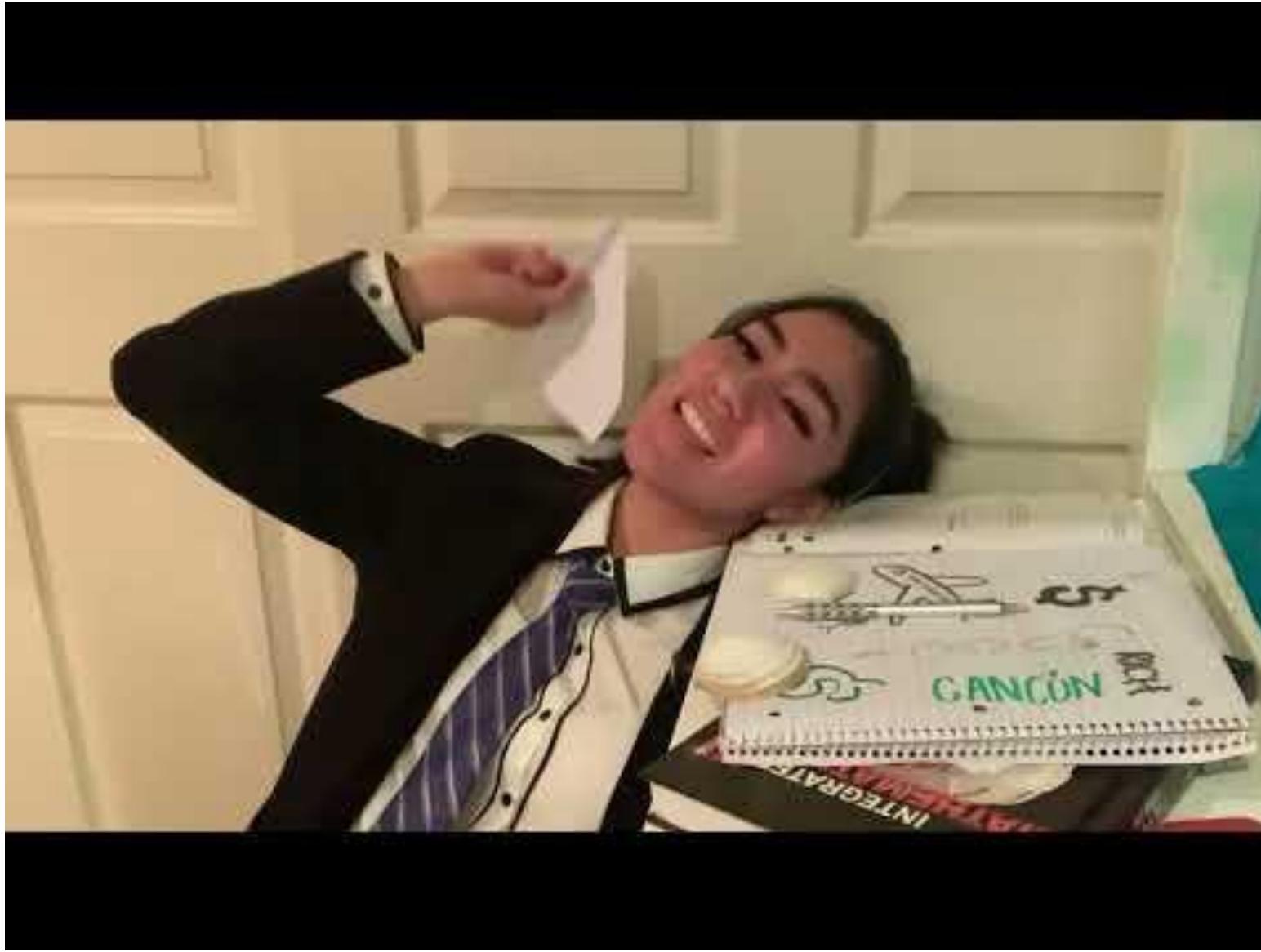


# Bas-ket-ball

# 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



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# 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*

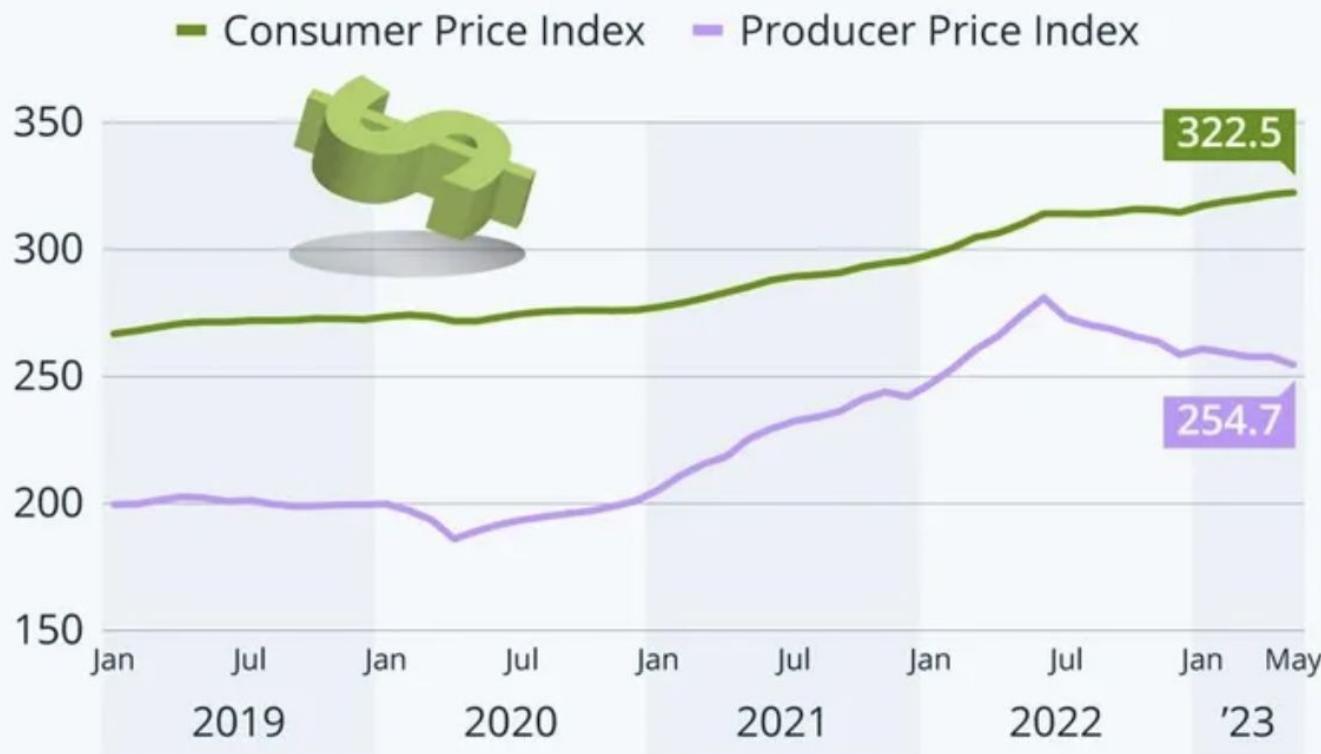


# FEE

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

Generally fair today and  
somewhat warmer; fresh north-  
east and east winds.  
For the full weather report see Page 18.

TWO CENTS In Greater New York THREE CENTS Within 100 Miles FOUR CENTS Elsewhere

## 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."

WIDTH TELLS WHAT MARLBOROUGH WILL

Repels  
a Num-

BATTLE

ey Retreat  
slaught  
hlitz.

TO QUIT

oldier Makes  
ples, and  
obey.

June 1. (A-  
mentation in re-  
serves)

### SERIES OF FIERCE COMBATS

Angered Whites Sur-  
round 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  
Attack

# 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*

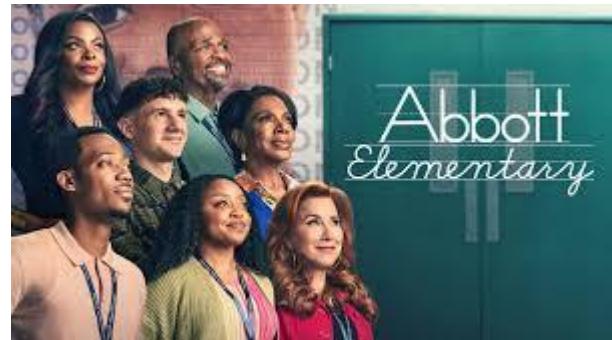
*Implicit memory fires off in your brain/body at ~11 million bits per second*

# 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

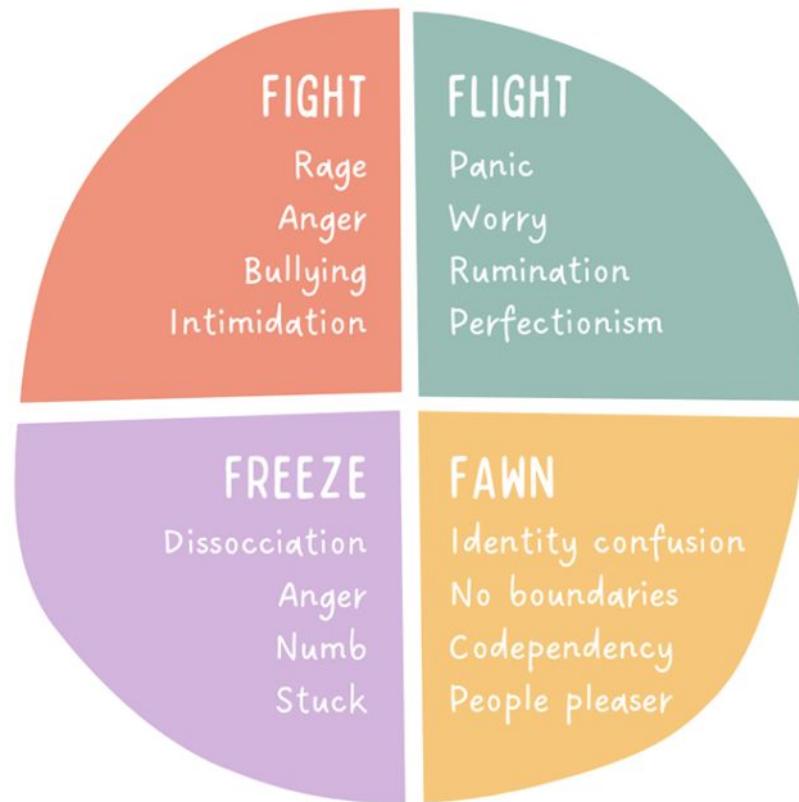


# SAVINGS PRINCIPLES

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](http://valentaonline.com)

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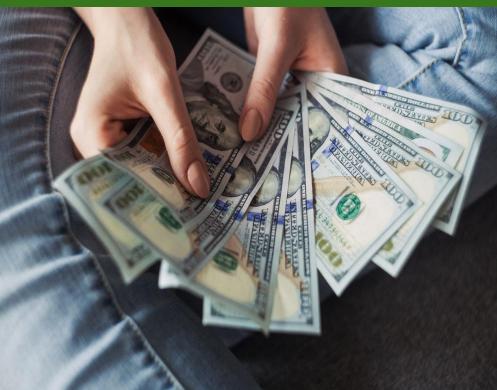
**Inspire (v): to breathe in**

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**

# Spending Values



# The Spending Values Matrix

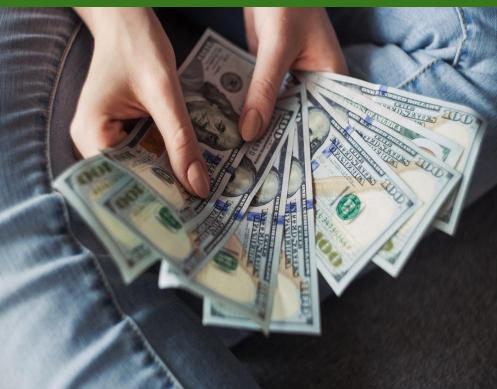
The  
Basics

The YES

The  
Details

The  
Nothing

# Spending Values



# The Spending Values Matrix

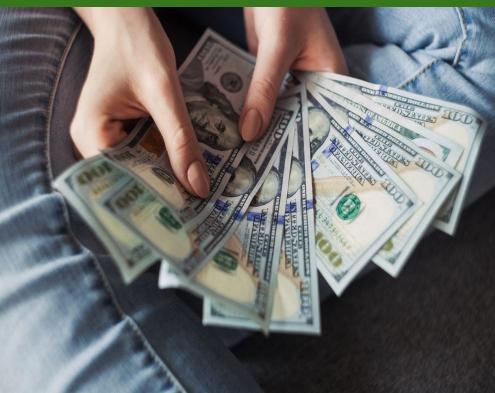
## The Basics

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**

# Spending Values



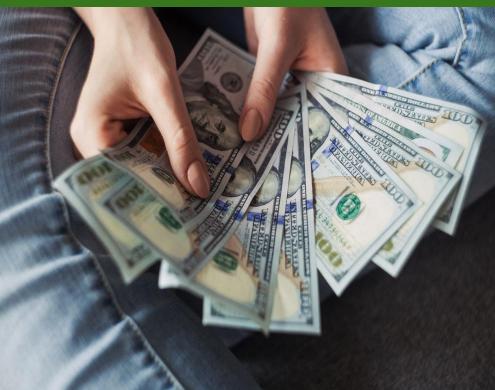
# The Spending Values Matrix

## The Details

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...

**Eating with friends  
Candy  
Nails  
Books  
Sneakers**

# Spending Values



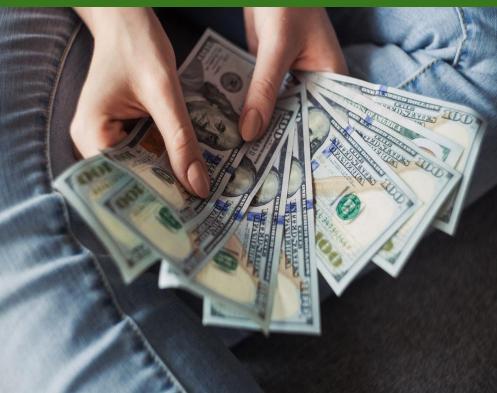
# The Spending Values Matrix

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

# Spending Values



# The Spending Values Matrix

## 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

## 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	
TOTAL NEEDS		How much can you save each month?	\$	Field Trips	
THE DETAILS: WANT TO SPEND		THE NOTHING: BLACK HOLE OF SPENDING			
Description	Amount (Monthly)	Description	Amount (Monthly)	Other School Supplies	
		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)**

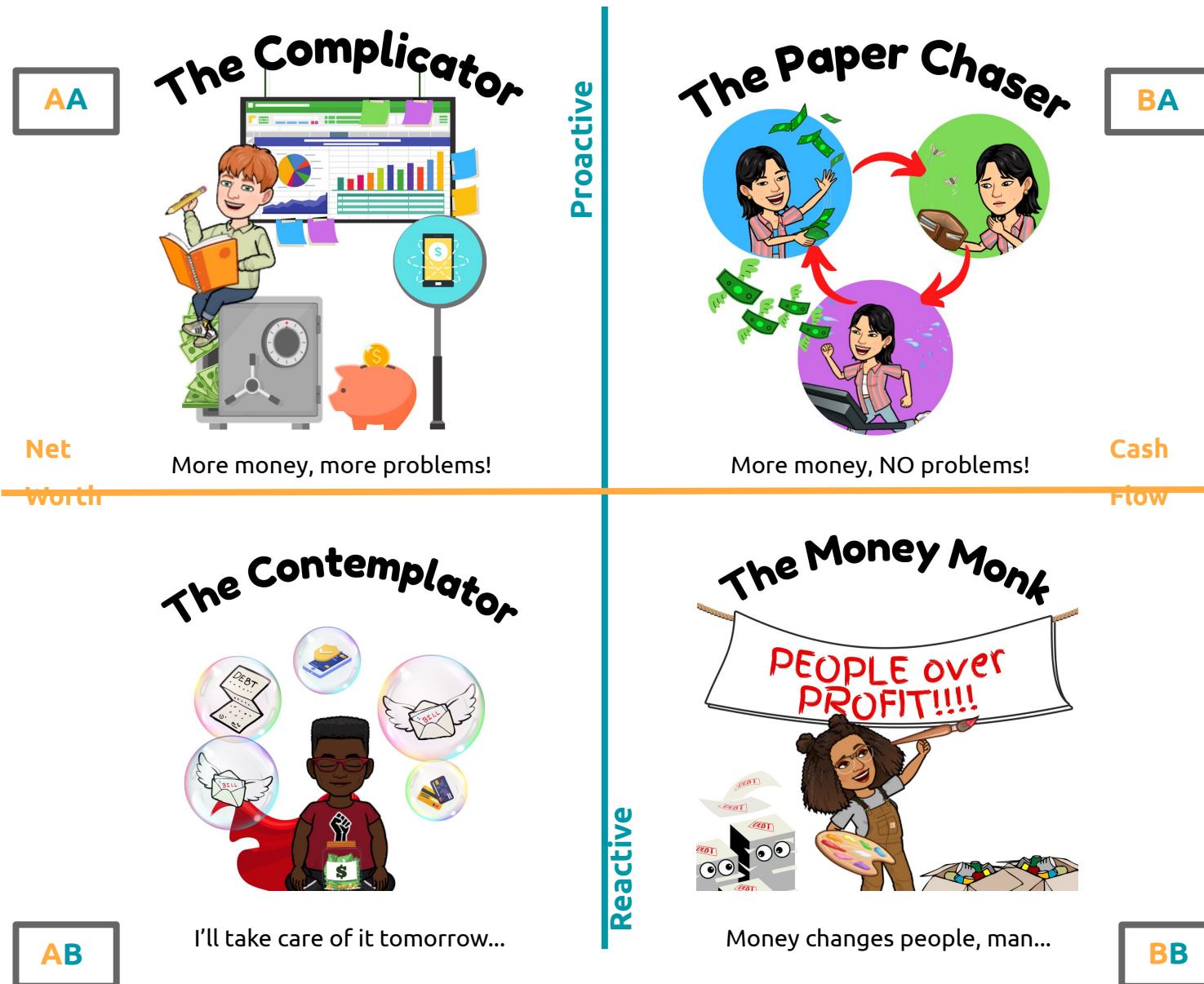
# Which Phrase Do You Relate To More?

- 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?





# The Complicator

"More Money, Mo' Problems"



## 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"



Ava C.

## Traits to Keep:

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

## Traits to Work On:

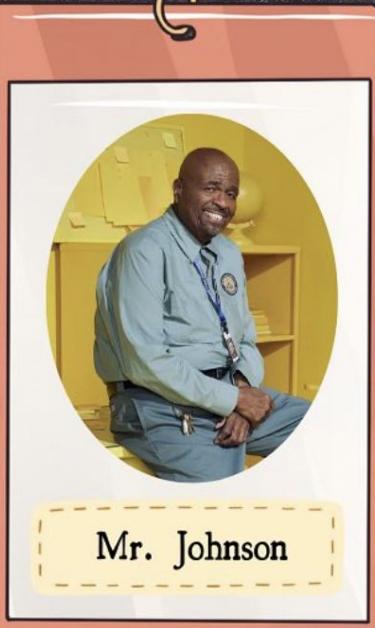
- Has trouble saving money
- Struggles to think long-term
- Confuses "purchase" with investment

getshameless.com



# The Money Monk

"Money Changes People..."



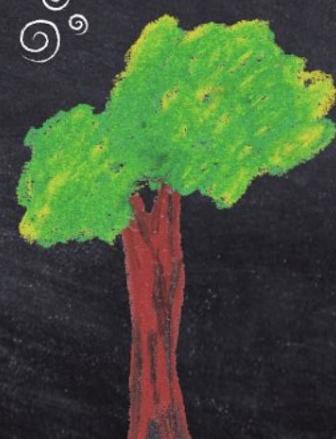
## Traits to Keep:

- 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.



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# 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

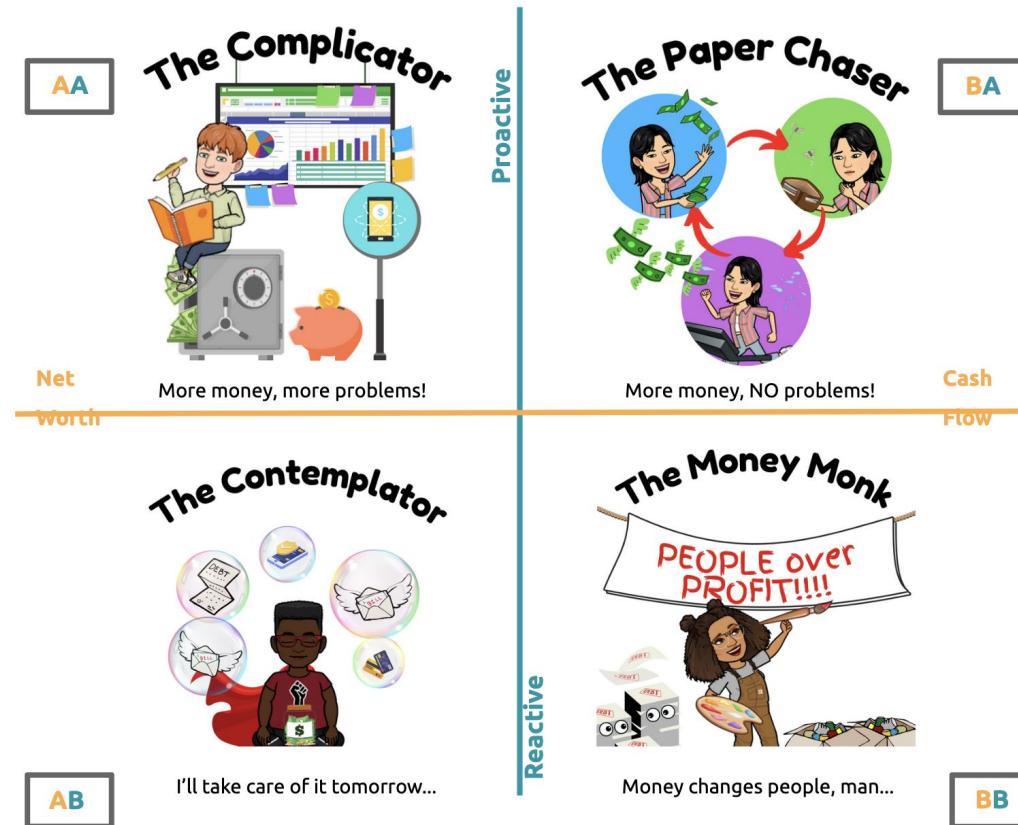
*Adaptation is “As these implicit pains and fears resolve, the protections will naturally find present-oriented ways to express as well”*

“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 MC'S!





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VOL. 3



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- Grow financial knowledge 
- Build creative career skills 
- Win incredible prizes! 

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# HIP HOP & FINANCE PROGRAMS



AWARD-  
WINNING  
CURRICULUM



PROFESSIONAL  
DEVELOPMENT



SONG  
CONTEST



STUDENT  
WORKSHOPS



COMMUNITY  
EVENTS

## CONTACT US



[pocketschange.com](http://pocketschange.com)



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[Smallchange@pocketschange.com](mailto:Smallchange@pocketschange.com)

# Thank You!

**dyalekt@pocketschange.com**

**andrea@pocketschange.com**