



MOOR



# Moor Curriculum

A guide to flow in Unison of Power |  
The United Association of Moors | The Nation's Capital



*Finances: Search Moor to Know More*

## **Introduction:**

The United Association of Moors intends on providing a curriculum that fulfills unmet needs in the Nation's Capital to build an inclusive economy by encouraging smart financial decision making. This organization recognizes that the citizens of the world are radically rethinking their attitudes towards race, government or societal infrastructure thus changes in public policy are imminent. The District of Columbia (D.C.) has a higher level of income inequities than any state in the country, with households in the top twenty percent of income having twenty-nine times more income than the bottom twenty percent. The bottom fifth of households in the district had only two percent of total D.C. income in 2016 while the top fifth had fifty-six percent. Currently, the nation is in a state of incorporating social-emotional learning to accelerate growth for students experiencing disparities, however, there is a failure to articulate the root cause of the disparities and its continuance. D.C. also has one of the highest poverty rates in the country, when compared with states, behind only Mississippi, Louisiana, and New Mexico. At 18.6 percent, it is significantly higher than the national average of 12.7 percent. Today, at a time when poverty rates are declining nationally and are returning to pre-recession levels, nearly one in five District residents live in poverty. This is particularly true for identified 'Black' DC residents, who are the only racial group to experience an increase in poverty rates since before the recession<sup>1</sup>.

Now is the time to make a decision of clarity against the current status quo to refrain from perpetuating current problems. The solution is founded in dismantling negative frames of stereotypes that continue to serve corporations or an elite few that have amassed power by weakening the voices of the public masses. Corporations or elites that have amassed power through racism hold an irrational prejudice out of the product of ignorance and fear. Racism, slavery, jim crow, etc. has subscribed identities to specific populations to erase their culture and identity. Our mission is to reconstruct identity to liberate any form of mental bondage and violent reproduction. We will analyze that impact on mental bondage as an invisible bondage that may impair effective financial decision in accordance with an individual's interests.

There has been no standard, curriculum, program, or business that has approached the issue of economic inequity by way of understanding imposed social identities and direct action towards wealth consciousnesses. This organization recognizes the disconnect psychologically and culturally from the populations conditioning to subconsciously replicate and support white supremacist violence, system racism, and their institutions. This program will revamp the Marion Barry Youth Leadership Institute (MBYLI) cultivating a unique and cutting-edge curriculum that will encourage social assurance and financial awareness. We will begin this work by de-normalizing trauma of Afrakan<sup>2</sup> population in the Nation's Capital and learning the process of perceived or learned power by seeking power through violence or inhumane means by subjugating someone else's body, thoughts and actions.

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<sup>1</sup> <https://districtmeasured.com/2015/12/15/income-statistics-for-the-district-of-columbia-acs-income-estimates-vs-dc-individual-income-tax-data/>

<sup>2</sup> Dogon indigenous name for the Afrakan continent



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This curriculum, along with supportive partners in our local community, is designed to help youth leaders gain personal and financial independence and empowerment. Most individuals have a limited amount of money to buy what is needed or wanted due to capitalism and exploitation of people and their labor. This means we must make careful decisions about how to use and leverage money most effectively. Limited money could mean \$20 a week for one survivor or \$350 to another, as everyone's situation is different. Regardless of personal finances, the first step to effective money management is to learn what it's all about and its relationship with our prescribed identities. Being well-informed is the key to being prepared.

The US system of finance has long been a system of exploitation, and lack of access to capital continues to be the largest contributor of chronic racial inequality that reinforces the myth (and violent consequences) of white supremacy. Regardless of your personal relationship to finance, you're already using money to support or undercut your values each day. Wealth holders and capital directors use the language of "liabilities" and "assets" to ensure that economics remains in the realm of limited accessibility. The DC Human Rights Act makes discrimination illegal based on 20 protected traits for people who live in or work in the District of Columbia. Yet, longstanding societal inequities persist both nationwide and across our city. Our mission is rooted in ensuring that curricula, resources, environments, and activities reflect the students experiences. In our program there will be discussions centered around equitable access to financial operations and facilities support, prioritizing healthy budget resource for youth leaders with the greatest need, examine the power in assigned identity vs. self identity, explore more equitable distribution and collection funding, provide targeted supports and acceleration for youth leaders.



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### **Identity and Mindsets:**

Youth leaders will consider the aspects of their identities, public perceptions and stigmas associated with various groups, and how their identities and experiences affect their financial awareness and decision making.

The curricula will focus on these 10 core values throughout the course:

- I. Ubuntu- Group Membership
- II. Intercultural Competence
- III. Power & Privilege
- IV. Implicit Bias and Stereotypes
- V. Service & Supports for Equity
- VI. Social Justice
- VII. Empowering Student Voice
- VIII. Data Through an Equity Lens
- IX. Interrupting Institutional Bias
- X. Adaptive Leadership



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## **Abundance Readiness, Life Literacies and Key Skills**

### **MMI<sup>3</sup>: Attend to personal social and financial awareness, development, and well-being.**

Student leaders must understand the relationship between social categorizations that are imposed upon groups of people, personal social identities, life sustainability and personal well-being; they act on that understanding to regularly practice of financial literacy, financial action, critical thinking activities, mental health activities. Individuals will take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own group or personal interests.

Example of use within the unit: Students will analyze the importance of frames and identity work and while formulating a clear picture on their ascribed identity to inspire confidence and imagine/initiate to build wealth now.

### **MMII. Communicate clearly and effectively and with reason.**

Student leaders will communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

Example of use within the unit: Students will present investment presentations and connect it to their own community interests.

### **MMIII. Demonstrate creativity and innovation.**

Student leaders regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization and strategy for abundance work. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization or community.

Example of use within the unit: Students will create presentations on their proclaimed social identity and its impact on their attained financial identity. Students will write a commitment to self on their financial ambitions.

This particular curriculum around financial and social identity will:

- integrate the concepts, processes and ways of thinking drawn from the diverse disciplines of history and the social sciences, including geography, economics, political science,

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<sup>3</sup> MM(I)..MM(II) relates to the Moor Finance Movement which entails a shift in consciousness and action to serve in the interests of a communal body or group economics.

This movement is to resolve the wealth inequity present amongst the human races in the name of justice. Moor Movement= Moor Justice.



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sociology and anthropology. It also draws from the humanities, literature, and the pure sciences.

- provides the multidisciplinary lens through which students examine issues affecting their lives from personal, provincial, national, academic, pluralistic and global perspectives.

<b>Strategies to Accommodate Students Based on Individual Needs</b>			
<p><b><u>Time/General</u></b></p> <ul style="list-style-type: none"> <li>• Extra time for assigned tasks</li> <li>• Adjust length of assignment</li> <li>• Timeline with due dates for reports and projects</li> <li>• Communication system between home and school</li> <li>• Provide lecture notes/assignments, and tutorials outline</li> </ul>	<p><b><u>Processing</u></b></p> <ul style="list-style-type: none"> <li>• Extra Response time</li> <li>• Have students verbalize steps</li> <li>• Repeat, clarify or reword directions</li> <li>• Mini-breaks between tasks</li> <li>• Provide a warning for transitions</li> <li>• Video lessons online</li> </ul>	<p><b><u>Comprehension</u></b></p> <ul style="list-style-type: none"> <li>• Precise step-by-step directions</li> <li>• Short manageable tasks</li> <li>• Brief and concrete directions</li> <li>• Provide immediate feedback</li> <li>• Small group instruction</li> <li>• Emphasize multi-sensory learning</li> </ul>	<p><b><u>Recall</u></b></p> <ul style="list-style-type: none"> <li>• Teacher-made checklist</li> <li>• Use visual graphic organizers</li> <li>• Reference resources to promote independence</li> <li>• Visual and verbal reminders</li> <li>• Graphic organizers</li> </ul>
<p><b><u>Assistive Technology</u></b></p> <ul style="list-style-type: none"> <li>• Computer/whiteboard</li> <li>• Video lesson</li> <li>• Spell-checker</li> <li>• Text speech software</li> </ul>	<p><b><u>Tests/Quizzes/Grading</u></b></p> <ul style="list-style-type: none"> <li>• Adjusted rubrics for projects</li> <li>• Study guides</li> <li>• Shortened tests</li> <li>• Read directions aloud</li> </ul>	<p><b><u>Behavior/Attention</u></b></p> <ul style="list-style-type: none"> <li>• Consistent daily structured routine</li> <li>• Simple and clear classroom rules</li> <li>• Frequent feedback</li> </ul>	<p><b><u>Organization</u></b></p> <ul style="list-style-type: none"> <li>• Individual daily planner</li> <li>• Display a written agenda</li> <li>• Note-taking assistance</li> <li>• Color code materials</li> </ul>

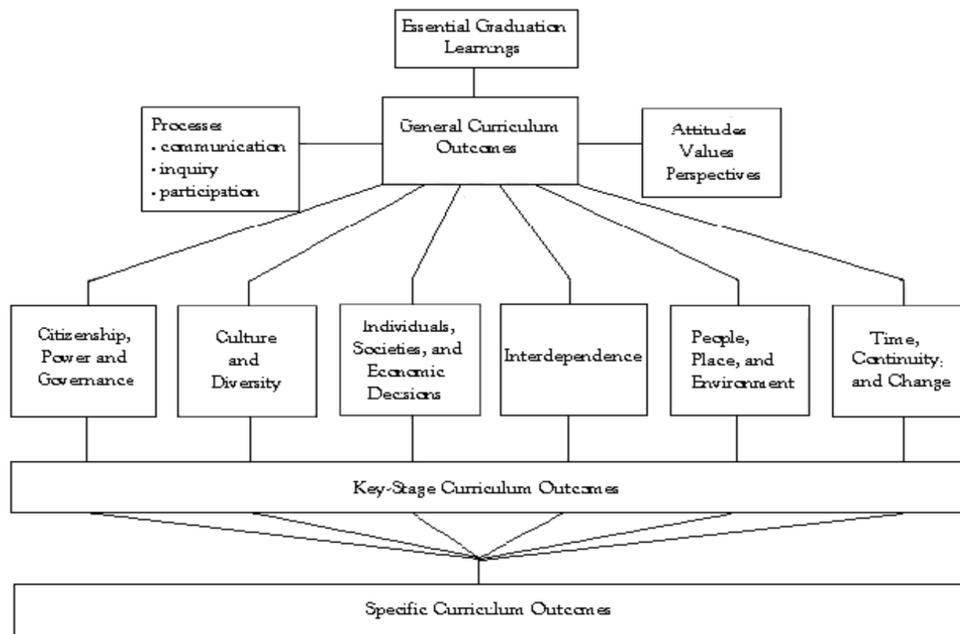
<b>Strategies to Accommodate Students Based on Content-Specific Needs</b>
<ul style="list-style-type: none"> <li>• Web quests</li> <li>• Use of graphic organizers, e.g. Triple-Venn Diagram for Economic Cycles</li> <li>• Banking Simulations</li> <li>• Stock Market Role Play</li> <li>• Calculations of tax deductions, exemptions and credits</li> <li>• Extra time for assigned tasks</li> <li>• Adjust length of assignment</li> <li>• Timeline with due dates for reports and projects</li> <li>• Communication system between home and school</li> <li>• Small group instruction</li> </ul>



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The overall purpose of this curriculum guide is to advance financial education while recognizing and validating effective practices of social and financial empowerment. The curriculum draws attention to the continuous deterioration of eumelanin or diasporic Afro<sup>4</sup> students and Afrocentric integration learning. The financial curricula will focus on the decision making about the selection organization and sequencing routines of serving the interests of the communal body which have been targeted by elitist interests. The course objectives will analyze existent measures of financial exclusion which will then lead to increasing financial inclusion with an asset ownership standard. We can collectively demonstrate the value-add of tools that capitalism has historically undervalued, creativity, caregiving, community, and so much more. In other words: you don't have to have money to move money.



<sup>4</sup> Eumelanated relates to the amount of pigmented melanin in the skin and covers brown and darker browned individuals. The brownish black eumelanin and the reddish yellow pheomelanin.



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## **Youth Leaders will be learning:**

- **Rethinking Decision-Making**
  - **Sharing Tips for Success**
- **Introducing Small-Step Behaviors**
- **Reconnecting You With Your Money**
  - **Practicing Positive Thinking**
  - **Making a Commitment to Yourself**

## **Enriched Engagement:**

Youth leaders feedback is highly encouraged for materials and requirements to be adapted based upon the individual needs of the students.

Online learning communities

Evaluate vocabulary

Independent readings/books

Mini-Research projects

Independent written and video online tutorials

Projects completed individually or with partners

Open ended activities

Community engaging activities

Portfolios Projects

Identity project

Concept Mapping

Accountability check through group meetings, Debate, Oral Report, Role Playing, Sharing

Ungraded assessments to measure level of understanding and retaining.



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## **Essential Graduation Learnings & Interdisciplinary Connections**

### **English Language Arts:**

- I. Write about the importance in the 'Black' Business Investment Corporation (e.g. banks) and how the concept relates to the development of Chocolate City or the District of Columbia
- II. Write or share about the criticalness of competitive advantage and how American and/or European industries have hindered the competitive advantage of specific populations, consumer dominance, cultural niches, and patterns as well as ownership and control of new resources
- III. Create posters or presentations for budgeting, investing and saving
- IV. Write financial ambitions and act on them now!

### **Humanities/ Social Studies:**

- I. Write or share about imposed identities that may be ascribed to self but are not accurate
- II. Use the Humanities to introduce student leaders or Washingtonians, ages 15-24, to the city's local, national, and international dimensions
- III. Use humanities disciplines, concepts, ideas and methods to help participants understand themselves and the human experience.
- IV. Provide tools to encourage youth participants to improve themselves and the world in which they live.
- V. Produce confident, service-oriented leaders with increased communication, assurance, and critical thinking skills.

### **World Language:**

- I. Translate Personal Finance content
- II. Create a translated index of Personal Finance vocabulary

### **Economics:**

- I. Calculate personal expenses
- II. Research latest developments in industry technology
- III. Obtain Global Permanent Investment Account Saver (GPIA)-DIV & Asset Ownership Standard
- IV. Exposure to the world of finance



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## **Social Identity Empowerment**

- A. Explain the conceptualization of social identifying and describe how indemnities emerge from social categories and practices.
- B. Explain the categories of existent identity within the sociohistorical timescale, persisting, changing over decades and centuries and its impact on social groups and their conscious development.
- C. Describe the power between structural and cultural sociohistorical factors that impose identities on individuals while emphasizing other constructions of unexpected identities.
- D. Construct an oral presentation on the intellectual positions about collectivism and individualism.
- E. Create a cohesive interdependence between social and financial identity
- F. Understand that race and/or class positions may psychologically influence success in life if persons ascribes to the position
  - Use critical thinking skills about how this may impact financial decisions in the past, currently and the future.
- G. Relate or justify the concept of social identity to accounts of inequity, social reproduction, alienation, and resistance that occur in society historically and currently
  - Students will be engaged in various articles, independent readings, books and video resources to better conceptualize the meaning of imposed social identity upon specific groups and reclaimed social identity.
- H. Students leaders should pose the ethical concern of interdependence of learning and social identity development.
- I. Graduates will be able to assess social, cultural, economic and environmental interdependence in a local and global context to solve a wide variety of problems in their communities
  - identify and analyze trends that could shape the future • demonstrate an understanding that the interpretation of history reflects perspectives, frames of reference, and biases
  - explain the complexity that arises from the interdependent nature of relationships among individuals, nations, human organizations, and natural systems • analyze selected issues to illustrate interdependence
- J. Student leaders will learn about the *historical, social and financial context* of DC, the U.S., and international events
- K. Participants will be encouraged to discover their own connections to D.C. by examining how their history intersects.
- L. Youth participants will explore the *concept of identity* by examining their own experiences and the heritage and places to which they belong.
- M. Youth will develop their own *sense of agency* as they are inspired by the history of art as activism, protest movements, and changemakers



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## **Personal Financial Empowerment**

- A. Income and Lifestyle
- Explain current understanding of finances and perceived financial identity (What is financial identity)
  - Explain the meaning and purposes of taxes, tax justice and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.
  - Relate taxes to the concept of group economics
- B. Money Management
- Construct a simple personal savings and spending plan based on various sources of income.
  - Justify the concept of “paying yourself first” as a financial savings strategy.
  - Explain the effect of the economy on personal income, individual and family security, and consumer decisions.
  - Construct a budget to save for long-term, short-term, and charitable goals.
  - Justify safeguarding personal information when using credit cards, banking electronically, or filing forms
  - Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
- C. Planning, Saving, and Investing
- Differentiate among various investment options.
- D. Civil Financial Responsibility
- Examine the implications of legal and ethical behaviors when making financial decisions.
  - Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.
- E. Global Permanent Investment Account Saver- Dividends and Asset Ownership Standard model to create their directly owned GPIA-DIV account.
- F. Insuring and Protecting
- a. Explain why it is important to develop plans for protecting current and future personal assets against loss.
  - b. Determine criteria for deciding the amount of insurance protection needed.
  - c. Analyze the need for and value of different types of insurance and the impact of deductibles.

**Requirements: Communication** requires that students listen, read, interpret, translate, and express ideas and information. **Inquiry** requires that students formulate and clarify questions, investigate problems, analyze relevant information, and develop rational conclusions supported by evidence. **Participation** requires that students act both independently and collaboratively in order to solve



problems, make decisions, and negotiate and enact plans for action in ways that respect and value the customs, beliefs, and practices of other.

## **Community Network Building:**

**It is our aim to connect with as many members locally, nationally, and internationally dedicated to community needs for security, protection, liberation and justice. Our aim is to cultivate communities that are self-sustaining by promoting the usage of knowledge like Afrocentric philosophies and techniques with infrastructure building along with methods of building wealth. The mission is for unity to reign in all indigenous communities to ensure the preservation of cultures, values, and morals. Our curriculum and practices are meant to restore the balance and peace within humanity thus can be easily adopted and implemented with across cultures of all grade levels K-12, Universities, Grad and Law Schools, businesses, etc. in public or private sectors. The more relationships that are able to be built between communities the more access to knowledge and expansion of our social consciousness. This program is dedicated to humanitarian initiatives on a world-wide scale and recognizes the plague of white supremacy as a global threat to humanity (no specific race).**

**It is time for restorative justice which cannot happen without the people. Together we are one, whole, perfection.**

**~Ase**