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## **ABUNDANCE READINESS, LIFE LITERACIES AND KEY SKILLS**

### **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 astute decision making to obtain affluence. This organization recognizes that the citizens of the world are radically rethinking their attitudes towards race, government and 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 the 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. 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 identifies '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 oppression exploitation, and injustice. The solution is rooted 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.

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



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Racism, slavery, 'Jim crow', neo-colonialism, 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 the impact of mental bondage as an invisible bondage that may impair effective financial and social decision making in accordance with an individual's community 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, systemic racism, and their institutions. This program will revamp the Marion Barry Summer Youth Employment Program (MBSYEP) 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 the 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.

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.

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



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 inequity that reinforces the myth (and violent consequences) of white supremacy. Regardless of your personal relationship to finance, a person is either consciously or subconsciously 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 student leaders experience’s. In our program there will be discussions centered on equitable access to wealth 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, acceleration for youth leaders, and social entrepreneurship.



## **Identity and Mindsets:**

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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-Collectivism/ Group Membership
- II. Intercultural Competence
- III. Power & Privilege
- IV. Social Entrepreneurship
- V. Implicit Bias, Racism, and Stereotypes
- VI. Equity Services & Support
- VII. Environmental Social Justice
- VIII. Empowerment of Voices
- IX. Data Through an Equity Lens
- X. Interrupting Institutional Bias
- XI. Adaptive Leadership



### **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 and its influence on sustainability and personal well being. Leaders will apply comprehension skills regularly to practice financial literacy, financial action, critical thinking activities, and mental health activities. They will take regular action to contribute to their personal financial well-being, apprehending that personal financial security provides the peace of mind required to contribute more fully to their own community interests.

Example of use within the unit: Students will analyze the importance of frames and identity work and will formulate a clear picture on their ascribed identity to cultivate confidence and initiative 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. Leaders will 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. Student leaders will be able to 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

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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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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, 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.

Strategies to Accommodate Students Based on Individual Needs			
<b><u>Time/General</u></b> <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>	<b><u>Processing</u></b> <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>	<b><u>Comprehension</u></b> <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>	<b><u>Recall</u></b> <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>
<b><u>Assistive Technology</u></b> <ul style="list-style-type: none"><li>• Computer/whiteboard</li><li>• Video lesson</li><li>• Spell-checker</li><li>• Text speech software</li></ul>	<b><u>Tests/Quizzes/Grading</u></b> <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>	<b><u>Behavior/Attention</u></b> <ul style="list-style-type: none"><li>• Consistent daily structured routine</li><li>• Simple and clear classroom rules</li><li>• Frequent feedback</li></ul>	<b><u>Organization</u></b> <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>



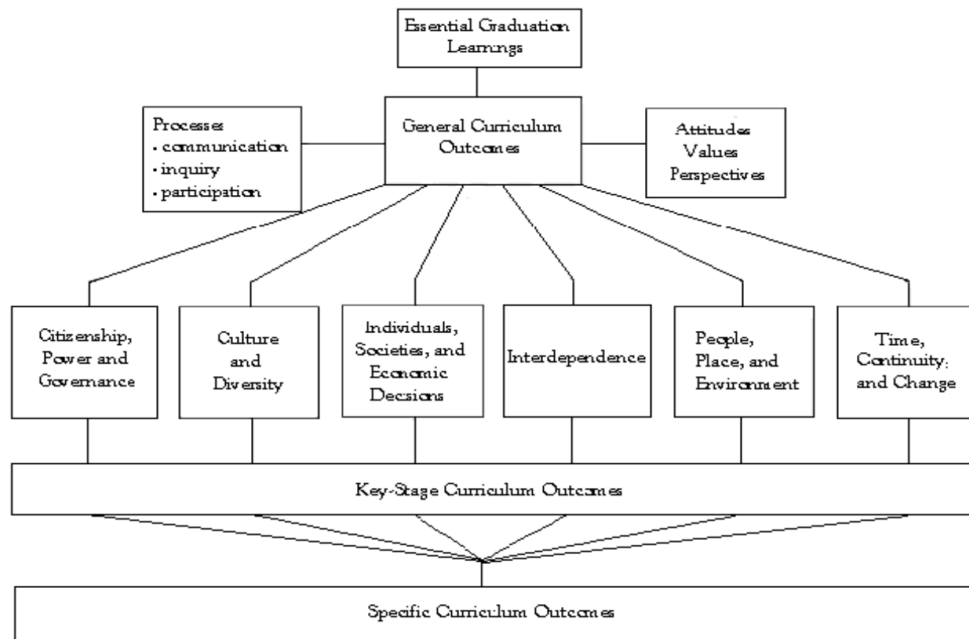
#### **Strategies to Accommodate Students Based on Content-Specific Needs**

- Web quests
- Use of graphic organizers, e.g. Triple-Venn Diagram for Economic Cycles
- Banking Simulations
- Stock Market Role Play
- Calculations of tax deductions, exemptions and credits
- Extra time for assigned tasks
- Adjust length of assignment
- Timeline with due dates for reports and projects
- Communication system between home and school
- Small group instruction

The overall purpose of this curriculum guide is to advance wealth education while recognizing and validating effective practices of social and wealth empowerment. The curriculum draws attention to the continuous deterioration of eumelenainted<sup>4</sup> student leaders and Afrocentric curriculum. The wealth curricula will focus on entrepreneurship, 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 wealth 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.

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<sup>4</sup> Eumelenated 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.



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

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





## **Enriched Engagement:**

\* Student leaders feedback is highly encouraged for material and requirement to be adapted based upon the individual needs of the students.

Online learning communities

Evaluate vocabulary

Current Events

Business Pitchdecks, Proposals & Presentations

Independent learning activities & readings

Mini-Research projects

Independent written and video online tutorials

Projects completed individually or with partners

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 information

## **Project objectives:**

- 1. Student leaders will learn about the historical, social and financial context of DC, the U.S., and international events**
- 2. Participants will be encouraged to discover their own connections to D.C. by examining how their history intersects.**



- 3. Youth participants will explore the concept of identity by examining their own experiences and the heritage and places to which they belong.**
- 4. Youth will develop their own sense of agency as they are inspired by the history of art as activism, protest movements, and change-makers.**
- 5. Youth will identify problems in their community and solutions by developing a business plan encouraging social entrepreneurship.**
- 6. Youth will utilize digital content and video creators to develop business presentations and pitch deck.**
- 7. Youth will submit weekly current events on what has happened currently or historically and how it connects to the present.**



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## **ESSENTIAL GRADUATION LEARNINGS & INTERDISCIPLINARY CONNECTIONS**

### **English Language Arts:**

- I. Write about the importance of the 'Afrakan' Business Investment Corporation 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. Create weekly local current events of 250-350 words.
- V. Write wealth 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. Develop Business plan, proposal and presentation



## **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.



## **WEALTH 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.
- G. Insuring and Protecting
  - Explain why it is important to develop plans for protecting current and future personal assets against loss.
  - Determine criteria for deciding the amount of insurance protection needed.
  - Analyze the need for and value of different types of insurance and the impact of deductibles.



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- 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

**THIS IS A 100% VIRTUAL PROGRAM THAT NEEDS 100% COMMITMENT TO GET THE MOST OUT OF IT. IF THERE ARE ANY PROBLEMS PLEASE CALL AT (202)553-8141.**

**PLEASE KEEP IN MIND THAT IF ASSIGNMENTS ARE NOT COMPLETED ON TIME YOU FORFEIT YOUR PAY FOR THE DAY/WEEK.**

**STUDENT LEADERS WILL GET THREE CHANCES TO SUBMIT AN ASSIGNMENT LATE BEFORE THEIR PAY IS DEDUCTED.**

**STUDENT LEADERS MUST REPORT IN IF THEY WILL BE LATE WITH AN ASSIGNMENT.**



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Student Learning Objectives	Essential Questions	Skills & Indicators	Assigned Activities	Resources
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<p>June 27th, 2022</p> <p>Explore the general concept of empowerment</p> <ul style="list-style-type: none"><li>-define, work ethic, power, and authority</li><li>-explain how each influences their lives</li><li>-identify groups that are empowered and disempowered in our society</li><li>-predict economic commodities and skills that will empower individuals and groups</li></ul> <p>SEL: Self Awareness, Subjective Wisdom,</p>	<p>What is work ethic?</p> <p>Why is work ethic vital in life?</p> <p>What does 'black' mean?</p> <p>What are the histories of the identities ascribed?</p> <p>What is my mental attitude on self?</p>	<p>Bringing identity with finances</p> <p>Identity and core values</p> <p>Understand that 'black' comes from the Hindi word Blegh which means to burn and become pale.</p> <p>Do an analysis of the ascribed groups 'Black'.</p> <p>1/2 of 'black' children live in poverty.</p> <p>1/3 of 'blacks' are poor, compared with just over 10% of whites.</p>	<p>Do an analysis based off the course to answer if you ascribe to being 'Black' or of eumelanin?</p> <p>Student leaders will have to identify a current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 1st, 2022</b></p> <p>Student leaders will gather in groups of 5 to form financial groups for the Stock Market Simulation Game.</p> <p>Student leaders will have to invest at least \$20,000 in a set of 4 different business <b>Due by July 1st, 2022</b></p>	<p><a href="https://docs.google.com/forms/d/1fJp6uhaZX7aXlWu7juG1po5qeugko4GKQlk7PejWusU/edit">https://docs.google.com/forms/d/1fJp6uhaZX7aXlWu7juG1po5qeugko4GKQlk7PejWusU/edit</a></p> <p><a href="http://moorishdi rectory.com/wp-content/uploads/2014/10/Zodiac-Constitution-by-CM-Bey.pdf">http://moorishdi rectory.com/wp-content/uploads/2014/10/Zodiac-Constitution-by-CM-Bey.pdf</a></p> <p><a href="https://www.thirteen.org/wnet/jimcrow/jimcrowguide.pdf">https://www.thirteen.org/wnet/jimcrow/jimcrowguide.pdf</a></p> <p><a href="https://youtu.be/BzIyOtusDxE">https://youtu.be/BzIyOtusDxE</a></p> <p><a href="https://archive.org/details/g">https://archive.org/details/g</a></p>
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<p>June 28th, 2022</p> <p>Introduction to the Moors Association</p> <ul style="list-style-type: none"> <li>• identify major economic commodities that have been valued over time</li> <li>• examine the importance of property and land as economic commodities in DC's history</li> <li>• examine the various economic commodities in contemporary society</li> <li>• take actions which provide or enable personal economic empowerment in the future</li> </ul> <p>SEL: Social Awareness, Relationship Skills</p>	<p>What is an enemy? How do you identify an enemy? Does an enemy always let you know they are an enemy?</p> <p>Why is work ethic important?</p> <p>What is empowerment? What is economics? What is economic empowerment?</p>	<p>Acquire the ability to identify and recognize the enemy</p>	<p>Student leaders are tasked to begin thinking about problems in their communities that they may have a solution. Student leaders must email (<a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a>) to report on a problem they have observed in their community. The report must be between 150-250 words to be accepted. <b>Due by June 28th, 2022</b></p> <p>Student leaders will have to identify a current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 1st, 2022</b></p>	<p><a href="https://docs.google.com/forms/d/1bLkd_wNWwpVNTep22pudFFaBnsIe_4wPIXOy0t07jrQ/edit">https://docs.google.com/forms/d/1bLkd_wNWwpVNTep22pudFFaBnsIe_4wPIXOy0t07jrQ/edit</a></p> <p><a href="https://www.youtube.com/watch?v=EJkIvMbSWZ4">https://www.youtube.com/watch?v=EJkIvMbSWZ4</a></p> <p><a href="https://youtu.be/7EafiVfd0_k">https://youtu.be/7EafiVfd0_k</a></p> <p><a href="https://www.thirteen.org/wnet/jimcrow/jimcrowguide.pdf">https://www.thirteen.org/wnet/jimcrow/jimcrowguide.pdf</a></p>
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<p>June 29th, 2022</p> <p>Investigate the various ways economic systems empower or disempower people</p> <ul style="list-style-type: none"><li>• analyze the role that money plays in meeting basic needs</li><li>• explain how capital is empowering</li><li>• investigate and report on the challenges of the poverty cycle</li></ul> <p>SEL: Responsible Decision Making Explain of wealth and wealth building</p>	<p>What is a persistent challenge for low and moderate income (LMI) individuals who continue to become less wealthy?</p> <p>How do you begin to build wealth?</p> <p>How does it relate to how I self-identify?</p> <p>What are the basic needs that people need met?</p> <p>How does it relate to how I think?</p>	<p>Student leaders will better understand the importance in wealth and how it delivers material, psychological and social benefits for communities and the entire nation.</p>	<p>Students must create a table identifying ways to develop economic empowerment presently and in the future. <b>Submission through the google doc. Due by June 29th, 2022'</b></p> <p>Student leaders will have to identify a current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 1st, 2022</b></p> <p>Student leaders will gather in groups of 5 to form financial groups for the Stock Market Simulation Game. Student leaders must watch the SMG videos</p> <p>Student leaders will have to invest at least \$20,000 in a set of 4 different business <b>Due by July 1st, 2022</b></p>	<p><a href="https://docs.google.com/forms/u/4/d/15tWiOP2Ht2feaJw8HoGQKVwb7GYQAdP4RU3_zm5Dq3g/edit?usp=forms_home&amp;ts=true">https://docs.google.com/forms/u/4/d/15tWiOP2Ht2feaJw8HoGQKVwb7GYQAdP4RU3_zm5Dq3g/edit?usp=forms_home&amp;ts=true</a></p> <p><a href="https://www.youtube.com/watch?v=fXhSIbeMz0s">https://www.youtube.com/watch?v=fXhSIbeMz0s</a></p> <p><a href="https://www.youtube.com/watch?v=buoG6fRPUiU">https://www.youtube.com/watch?v=buoG6fRPUiU</a></p> <p><a href="https://www.youtube.com/playlist?list=PLJUvV25FAJfk2mjHRd3y4rpVuY">https://www.youtube.com/playlist?list=PLJUvV25FAJfk2mjHRd3y4rpVuY</a></p>
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<p>June 30th, 2022</p> <p>Explain the purpose and value of budgeting</p> <p>Student leaders must review this book throughout the course of the summer program and will be assessed using the google forms.</p> <p><a href="https://moneyandyouth.com/wp-content/uploads/2018/11/Money-Youth-2018-EN.pdf">https://moneyandyouth.com/wp-content/uploads/2018/11/Money-Youth-2018-EN.pdf</a></p>	<p>Why is a budget necessary?</p> <p>Why is it important to have a balanced budget?</p> <p>How does evaluation play a role in the budgeting process?</p>	<ul style="list-style-type: none"> <li>• Budget: A Financial Plan</li> <li>• Fixed vs. Variable Expenses</li> <li>• Create a personal budget for the life you want</li> </ul>	<p>Student leaders will have to identify a current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 1st, 2022</b></p> <p>Student leaders will gather in groups of 5 to form financial groups for the Stock Market Simulation Game. Student leaders must watch the SMG videos</p> <p>Student leaders will have to invest at least \$20,000 in a set of 4 different business <b>Due by July 1st, 2022</b></p> <p>Student leaders must make a budget list- <a href="https://docs.google.com/forms/d/19_w-YoriOyn0nuprSN7w3adzO0FRz-JltkKJQv4SvJo/edit">https://docs.google.com/forms/d/19_w-YoriOyn0nuprSN7w3adzO0FRz-JltkKJQv4SvJo/edit</a></p>	<p>TD Bank Budgeting : <a href="https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf">https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf</a></p> <p>Chase Bank Financial Education : <a href="https://www.chase.com/CapitalOneBankFinancialLiteracyResources">https://www.chase.com/CapitalOneBankFinancialLiteracyResources</a></p> <p><a href="https://www.capitalone.com/bank/moneymanagement/peace-ofmind/teaching-kidsabout-money/">https://www.capitalone.com/bank/moneymanagement/peace-ofmind/teaching-kidsabout-money/</a></p> <p>PNC Bank Finances 101: <a href="https://">https://</a></p>
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July 1st, 2022  Analyze the empowerment aspect of entrepreneurship	What is community? Why is community important? How does community shape self? What is entrepreneurship? What is social entrepreneurship? How is entrepreneurship empowering?	Analyze and reconstruct the foundation for the relationship between community and self  Analyze the relationship between self and wealth	<p>Student leaders will have to identify a current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 1st, 2022</b></p> <p>Student leaders will gather in groups of 5 to form financial groups for the Stock Market Simulation Game. Student leaders must watch the SMG videos</p> <p>Student leaders will have to invest at least \$20,000 in a set of 4 different business <b>Due by July 1st, 2022</b></p> <p>Student leaders must submit a problem proposal within their local community with a possible solution attached. This must be <b>s u b m i t t e d 06/28/2022 via email nkozia@moorsearch.org</b></p>	<p><a href="https://forms.gle/eHTZKzwUxCsnpN1L8">https://forms.gle/eHTZKzwUxCsnpN1L8</a> - <b>submit by Friday</b></p> <p><a href="https://www.financialbeginnings.org/fb-document-files/CUR-Framings-Factors-of-Influence-Cards-2018-08-22-FINAL.pdf">https://www.financialbeginnings.org/fb-document-files/CUR-Framings-Factors-of-Influence-Cards-2018-08-22-FINAL.pdf</a></p>
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<p>July 5th, 2022</p> <p>To provide student leaders with a working knowledge of the concepts, opportunities and challenges of social entrepreneurship.</p> <p>Understand how to construct financial reports and analysis</p>	<p>What is developmental power?</p> <p>What was the problem in your local community?</p> <p>What are 4 possible solutions for the problem in your local community?</p> <p>What solution is the most feasible out of the four?</p> <p>How do you expand upon this solution?</p>	<p>Practice Affirmation Activities: It takes courage to grow up and become who you really are.</p> <p>In order to predict the future and manifest our dreams it will take a lot of determination , dedication, self-discipline and effort.</p> <p>If you do not make the time to work on creating the life you want, you're eventually going to be forced to spend a lot of time dealing with a life you do not want.</p>	<p>Student leaders will have to identify a 2nd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 8th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 8th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a solution proposal within their local community with a possible solution attached. This must be submitted 07/08/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p><a href="https://www.fdic.gov/news/financial-institution-letters/2020/fil20019a.pdf">https://www.fdic.gov/news/financial-institution-letters/2020/fil20019a.pdf</a></p> <p><a href="https://www.jstor.org/stable/42981847?seq=7#metadata_infotab_contents">https://www.jstor.org/stable/42981847?seq=7#metadata_infotab_contents</a></p> <p><a href="https://globalpolycysolution.s.org/wp-content/uploads/2016/04/Color-of-Entrepreneurship-report-final.pdf">https://globalpolycysolution.s.org/wp-content/uploads/2016/04/Color-of-Entrepreneurship-report-final.pdf</a></p> <p><a href="https://www.youtube.com/playlist?list=PLJUvV25FAJf">https://www.youtube.com/playlist?list=PLJUvV25FAJf</a></p>
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<p>July 6th, 2022</p> <p>To demonstrate the role of social entrepreneurship in creating innovative responses to critical social needs (e.g., hunger, poverty, inner city education, global warming, etc).</p>	<p>Describe entrepreneurship</p> <p>How does social entrepreneurship counter hunger, poverty and other social issues?</p> <p>What does a solution in your community look like?</p> <p>What are 3 other solutions within your community you can construct?</p> <p>What do you need to resolve this problem?</p>	<p>Write 350-500 words describing why social entrepreneurship is essential to community building and how it relates to a problem and possible solution within your community.</p> <p>Watch videos: <a href="https://www.youtube.com/watch?v=_oLjxcAYN0&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=2">https://www.youtube.com/watch?v=_oLjxcAYN0&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=2</a> <a href="https://www.youtube.com/watch?v=QEDu5VklhME&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=3">https://www.youtube.com/watch?v=QEDu5VklhME&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=3</a></p>	<p>Student leaders will have to identify a 2nd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 8th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 8th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a solution proposal within their local community with a possible solution attached. This must be submitted <b>07/08/2022 via email</b> <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a></p>	<p>Be sure to fill out this form by the end of the day for participation points:</p> <p><a href="https://forms.gle/1zvjZw4pcPauqE4k8">https://forms.gle/1zvjZw4pcPauqE4k8</a></p>
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<p>July 7th, 2022</p> <p>To engage in a collaborative learning process to develop a better understanding of the context and domain of social entrepreneurship.</p>	<p>What is collaborative learning?</p> <p>How does collaborative learning relate to social entrepreneurship?</p> <p>Comprehend the connection between community, public sector, collaboration for resources, employment focusing on power relations between established organizations, network and micro level collaboration focusing on collaborative governance of complex networks</p>	<p>Review this article: <a href="https://www.researchgate.net/publication/350382955_Social_entrepreneurship_as_a_collaborative_practice_Literature_review_and_research_agenda">https://www.researchgate.net/publication/350382955_Social_entrepreneurship_as_a_collaborative_practice_Literature_review_and_research_agenda</a></p> <p>Write a brief summary of the findings.</p>	<p>Student leaders will have to identify a 2nd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 8th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 8th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a solution proposal within their local community with a possible solution attached. This must be submitted 07/08/2022 via email <a href="mailto:nkozia@moorsarch.org">nkozia@moorsarch.org</a></p>	<p>Submit this questionnaire to obtain participation for today: <a href="https://forms.gle/cWeQp88q9JH3Gusm9">https://forms.gle/cWeQp88q9JH3Gusm9</a></p> <p>Be sure to read everything in its entirety.</p>
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<p>July 8th, 2022</p> <p>To help prepare you personally and professionally for meaningful employment by reflecting on the issues of social entrepreneurship.</p>	<p>Identify 7 potential issues with social entrepreneurship and discuss them within your investment group.</p>	<p>Submit the 7 potential issues as a group via email by the end of the day. Be sure to complete all required tasks for this date.</p> <p>Watch videos:<a href="https://www.youtube.com/watch?v=K7ozOhIO1_k&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=4">https://www.youtube.com/watch?v=K7ozOhIO1_k&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=4</a></p> <p><a href="https://www.youtube.com/watch?v=zwXPrwGCavU&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=5">https://www.youtube.com/watch?v=zwXPrwGCavU&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCjn&amp;index=5</a></p>	<p>Student leaders will have to identify a 2nd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 8th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 8th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a solution proposal within their local community with a possible solution attached. This must be submitted 07/08/2022 via email <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a></p>	<p><a href="https://docs.google.com/forms/d/1TsuLgNE1pG2Vm6IN00_PMGxx1oHPG2oTzd7F-6AC4s/edit">https://docs.google.com/forms/d/1TsuLgNE1pG2Vm6IN00_PMGxx1oHPG2oTzd7F-6AC4s/edit</a></p>
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<p>July 11th, 2022</p> <p>Gain an analysis of DC history</p> <p>Comprehend the programs of political leaders such as Marion Barry</p> <p>Develop a cohesive investment plan</p>	<p>Be sure to meet required investment groups for the stock market game.</p> <p>Read the article: <a href="https://www.moorsearch.org/post/chocolate-district-city-historical-6-site-synopsis">https://www.moorsearch.org/post/chocolate-district-city-historical-6-site-synopsis</a></p> <p>Watch videos: <a href="https://www.youtube.com/watch?v=zwXPrwGCavU&amp;list=PLJUvV25FAJfAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=5">https://www.youtube.com/watch?v=zwXPrwGCavU&amp;list=PLJUvV25FAJfAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=5</a></p> <p><a href="https://www.youtube.com/watch?v=-8v6aVNtqsg&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=6">https://www.youtube.com/watch?v=-8v6aVNtqsg&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=6</a></p>	<p>Write a report on the article: <a href="https://www.moorsearch.org/post/chocolate-district-city-historical-6-site-synopsis">https://www.moorsearch.org/post/chocolate-district-city-historical-6-site-synopsis</a></p> <p>Submit answers here: <a href="https://forms.gle/wqCQGQve8igSsqERA">https://forms.gle/wqCQGQve8igSsqERA</a></p>	<p>Student leaders will have to identify a 3rd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Submit via email to <a href="mailto:nkozia@moorsearch.org">nkozia@moors</a> <b>Due by July 15th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 15th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business draft business pitch deck of their business solution for the local community. Must be at least 10 slides. This must be submitted <b>07/15//2022</b> via email <a href="mailto:nkozia@moorssearch.org">nkozia@moors</a> <a href="mailto:nkozia@moorssearch.org">earch.org</a></p>	<p>Be sure to submit the form <a href="https://forms.gle/wqCQGQve8igSsqERA">https://forms.gle/wqCQGQve8igSsqERA</a></p> <p>To gain credit or the day.</p>
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<p>July 12th, 2022</p> <p>Gain a better relationship with building a portfolio</p> <p>Understand a trading portfolio</p>	<p>Watch videos:</p> <p><a href="https://www.youtube.com/watch?v=gndNqj39L0k&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=8">https://www.youtube.com/watch?v=gndNqj39L0k&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=8</a></p> <p><a href="https://www.youtube.com/watch?v=bwrT3QWmr-w&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=9">https://www.youtube.com/watch?v=bwrT3QWmr-w&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=9</a></p> <p><a href="https://www.youtube.com/watch?v=m_LpMSlzQ-4&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=10">https://www.youtube.com/watch?v=m_LpMSlzQ-4&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=10</a></p> <p><a href="https://www.youtube.com/watch?v=XBMEdwvCJ7U&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=11">https://www.youtube.com/watch?v=XBMEdwvCJ7U&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjn&amp;index=11</a></p>	<p>Meet as a team and share investment goals and plans as a group. Be sure to record meeting and notes to submit.</p> <p>If this is not done, the team will be penalized.</p>	<p>Student leaders will have to identify a 3rd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Submit via email to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> Due by <b>July 15th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business Due by <b>July 15th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business draft business pitch deck of their business solution for the local community. Must be at least 10 slides. This must be submitted <b>07/15//2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p><a href="https://drive.google.com/open?id=1a8YC DQlbUU Dbht5gfl UIdFwjBxC-barTuuP6l XJaMDU &amp;authuser=4&amp;usp=forms_home&amp;ths=true">https://drive.google.com/open?id=1a8YC DQlbUU Dbht5gfl UIdFwjBxC-barTuuP6l XJaMDU &amp;authuser=4&amp;usp=forms_home&amp;ths=true</a></p>
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<p>July 13th, 2022</p> <p>Gain skills for conducting research and assessing risk</p>	<p>Watch videos:</p> <p><a href="https://www.youtube.com/watch?v=hxy9Bhhyznc&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=12">https://www.youtube.com/watch?v=hxy9Bhhyznc&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=12</a></p> <p><a href="https://www.youtube.com/watch?v=5pr6th6O-00&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=13">https://www.youtube.com/watch?v=5pr6th6O-00&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=13</a></p> <p><a href="https://www.youtube.com/watch?v=10i4gmlM3-s&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=14">https://www.youtube.com/watch?v=10i4gmlM3-s&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=14</a></p> <p><a href="https://www.youtube.com/watch?v=FYSktD4kEvs&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=15">https://www.youtube.com/watch?v=FYSktD4kEvs&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=15</a></p>	<p>Submit stock quote on 5 companies? Reflect on if you are still investing on the company or not.</p> <p>What did your team invest in? What is the most important part of analyzing a stock quote? Explain your reason why.</p>	<p>Student leaders will have to identify a 3rd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Submit via email to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> <b>Due by July 15th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 15th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business draft business pitch deck of their business solution for the local community. Must be at least 10 slides. This must be submitted 07/15//2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p><a href="https://drive.google.com/open?id=1YXlWFh-JCU227AjpYucJuG90gDd_dm0MNZsyiwJC5s&amp;authuser=4&amp;usp=for ms_home&amp;ths=true">https://drive.google.com/open?id=1YXlWFh-JCU227AjpYucJuG90gDd_dm0MNZsyiwJC5s&amp;authuser=4&amp;usp=for ms_home&amp;ths=true</a></p> <p>Submit this form for credit and to answer the questions for today: <a href="https://forms.gle/DTS3UdZULUpgzZSG6">https://forms.gle/DTS3UdZULUpgzZSG6</a></p>
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<p>July 14th, 2022</p> <p>Reflect on previous lessons discussions diversification and market analysis</p>	<p>Watch video: <a href="https://www.youtube.com/watch?v=q_z23RtOg6w&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=16">https://www.youtube.com/watch?v=q_z23RtOg6w&amp;list=PLJUvV25FAJfk2mjHRd3y4rpVuYd6SCcjin&amp;index=16</a></p> <p>What is diversification and market analysis as it pertains to investing?</p>	<p>Be sure to know what diversification and market analysis. Prepare to submit the required materials due by July 15th, 2022.</p>	<p>Student leaders will have to identify a 3rd current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Submit via email to <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a> <b>Due by July 15th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 15th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business draft business pitch deck of their business solution for the local community. Must be at least 10 slides. This must be submitted <b>07/15//2022</b> via email <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a></p>	<p><a href="https://docs.google.com/forms/u/4/d/1axjSLciPtz5TEdF71mKez1k-Z3MQKP_e9jaB5cYo7aoM/edit?usp=forms_home&amp;ths=true">https://docs.google.com/forms/u/4/d/1axjSLciPtz5TEdF71mKez1k-Z3MQKP_e9jaB5cYo7aoM/edit?usp=forms_home&amp;ths=true</a></p>
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<p>July 15th, 2022</p> <p>Analyze local politics</p> <p>Practice critical thinking as it pertains to issues within the city</p> <p>Gain insight on investing in the stock market</p> <p>Students must finish their draft of the business pitch deck</p>	<p>Select a stock in your portfolio that is most likely to be influenced by the news and explain how current events may increase or decrease its value.</p> <p>Share your business pitch with a team member or family member and record their responses and be sure to include it with the pitch.</p>	<p>Discuss quarterly earnings predictions for well-known companies.</p> <p>Portfolio management: Research mutual funds with your team and enter at least one mutual fund trade in your SMG portfolio.</p>	<p>Student leaders will have to identify a 3rd current event in the D.C. community and write a 300-400 word report on it and how it relates to your local community. Submit via email to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> <b>Due by July 15th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different businesses <b>Due by July 15th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a draft business pitch deck of their business solution for the local community. Must be at least 10 slides. This must be submitted <b>07/15//2022</b> via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p><a href="https://drive.google.com/open?id=1aJ2l13g2VnVwJB1hKFyTRihFYQ7mcPw3j5wFczdVzi8&amp;authuser=4&amp;usp=forms_home&amp;ths=true">https://drive.google.com/open?id=1aJ2l13g2VnVwJB1hKFyTRihFYQ7mcPw3j5wFczdVzi8&amp;authuser=4&amp;usp=forms_home&amp;ths=true</a></p>
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July 18th, 2022  Portfolio Evaluation	<p>Discuss how bonds can help you meet your long-term goals. What role does asset allocation play in helping you preserve your wealth?</p> <p>Portfolio management: Research bonds with your team and enter at least one bond trade in your SMG portfolio</p>	<p>Look up the annual report for one of the companies you hold. Record the revenue, net income, and any other important information you think will help you determine to buy, sell, or hold the investment</p>	<p>Student leaders will have to identify a 4th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Send to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> Due by <b>July 22nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business Due by <b>July 22nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit the final business pitch deck for the local community. Must be at least 10 slides. This must be <b>submitted 07/22/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p>Submit the form for credit for today: <a href="https://forms.gle/cizZviNz16hh4vhV8">https://forms.gle/cizZviNz16hh4vhV8</a></p>
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July 19th, 2022  Program Reflections	Focus meeting the deadlines for this week	Be sure to meet as a group and record notes.  Team should check the SMG accounts	<p>Student leaders will have to identify a 4th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Send to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> Due by <b>July 22nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 22nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit the final business pitch deck for the local community. Must be at least 10 slides. This must be <b>submitted 07/22/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	Submit the form: <a href="https://forms.gle/dQqiz9a8nGgHgHMaA">https://forms.gle/dQqiz9a8nGgHgHMaA</a>
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July 20th, 2022  Prepare for business presentations	Review business pitch decks to prepare for the assignment <b>Due by July 22nd, 2022</b>	Work on all assignments <b>Due by July 22nd, 2022</b>	<p>Student leaders will have to identify a 4th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Send to <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a> <b>Due by July 22nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 22nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit the final business pitch deck for the local community. Must be at least 10 slides. This must be <b>submitted 07/22/2022 via email</b> <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a></p>	Submit concerns and questions to <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a>
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# MOOR

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July 21st, 2022  Prepare for business presentations	Review business pitch decks to prepare for the assignment <b>Due by July 22nd, 2022</b>	Review business pitch decks to prepare for the assignment <b>Due by July 22nd, 2022</b>	<p>Student leaders will have to identify a 4th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Send to <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a> <b>Due by July 22nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 22nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit the final business pitch deck for the local community. Must be at least 10 slides. This must be <b>submitted 07/22/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<a href="https://docs.google.com/forms/u/4/d/19dq_T5QYqJsv2GvU9cAFtvJ2R4tnVTdaKvNLxvFy0b8/edit?usp=forms_home&amp;ths=true">https://docs.google.com/forms/u/4/d/19dq_T5QYqJsv2GvU9cAFtvJ2R4tnVTdaKvNLxvFy0b8/edit?usp=forms_home&amp;ths=true</a>
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July 22nd, 2022  Submit all assignments <b>Due by July 22nd, 2022</b>	4th Current Event, Investment Report, and Business Pitch Deck must be <b>Due by July 22nd, 2022</b>	Submit all assignments <b>Due by July 22nd, 2022</b>	<p>Student leaders will have to identify a 4th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. Send to <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a> <b>Due by July 22nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 different business <b>Due by July 22nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit the final business pitch deck for the local community. Must be at least 10 slides. This must be <b>submitted 07/22/2022 via email</b> <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a></p>	Submit all assignments <b>Due by July 22nd, 2022</b> at <a href="mailto:nkozia@moorsearch.org">nkozia@moorsearch.org</a>
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# MOOR

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<p>July 25th, 2022</p> <p>Reflect on the importance on social entrepreneurship and investment</p>	<p>Focus on submitting the business proposal on time <b>Due by July 29nd, 2022</b></p>	<p>Submit all assignments: 5th Current Event, Financial Report, and Business Proposal <b>Due by July 29nd, 2022</b></p>	<p>Student leaders will have to identify a 5th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 29nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 29nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must develop a cohesive business plan proposal that is 4-9 pages. This must be <b>s u b m i t t e d 07/29/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit Form: <a href="https://forms.gle/3SYc9Pjo6Qqq2Nrp6">https://forms.gle/3SYc9Pjo6Qqq2Nrp6</a></p>
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<p>July 26th, 2022</p> <p>Reflect on the importance on social entrepreneurship and investment</p>	<p>Focus on submitting the business proposal on time <b>Due by July 29nd, 2022</b></p>	<p>Submit all assignments: 5th Current Event, Financial Report, and Business Proposal <b>Due by July 29nd, 2022</b></p>	<p>Student leaders will have to identify a 5th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 29nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 29nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must develop a cohesive business plan proposal that is 4-9 pages. This must be <b>s u b m i t t e d 07/29/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit Form: <a href="https://forms.gle/3SYc9Pjo6Qqq2Nrp6">https://forms.gle/3SYc9Pjo6Qqq2Nrp6</a></p>
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<p>July 27th, 2022</p> <p>Reflect on the importance on social entrepreneurship and investment</p>	<p>Focus on submitting the business proposal on time <b>Due by July 29nd, 2022</b></p>	<p>Submit all assignments: 5th Current Event, Financial Report, and Business Proposal <b>Due by July 29nd, 2022</b></p>	<p>Student leaders will have to identify a 5th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 29nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 29nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must develop a cohesive business plan proposal that is 4-9 pages. This must be <b>s u b m i t t e d 07/29/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit Form: <a href="https://forms.gle/3SYc9Pjo6Qqq2Nrp6e">https://forms.gle/3SYc9Pjo6Qqq2Nrp6e</a></p>
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<p>July 28th, 2022</p> <p>Reflect on the importance on social entrepreneurship and investment</p>	<p>Focus on submitting the business proposal on time <b>Due by July 29nd, 2022</b></p>	<p>Submit all assignments: 5th Current Event, Financial Report, and Business Proposal <b>Due by July 29nd, 2022</b></p>	<p>Student leaders will have to identify a 5th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 29nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 29nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must develop a cohesive business plan proposal that is 4-9 pages. This must be <b>s u b m i t t e d 07/29/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit form for today: <a href="https://forms.gle/jDpPSKXyRaMEVi hZ8">https://forms.gle/jDpPSKXyRaMEVi hZ8</a></p>
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<p>July 29th, 2022</p> <p>Reflect on the importance on social entrepreneurship and investment</p>	<p>Focus on submitting the business proposal on time <b>Due by July 29nd, 2022</b></p>	<p>Submit all assignments: 5th Current Event, Financial Report, and Business Proposal <b>Due by July 29nd, 2022</b></p>	<p>Student leaders will have to identify a 5th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by July 29nd, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by July 29nd, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must develop a cohesive business plan proposal that is 4-9 pages. This must be <b>s u b m i t t e d 07/29/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit form for today: <a href="https://forms.gle/jDpPSKXyRaMEVi hZ8">https://forms.gle/jDpPSKXyRaMEVi hZ8</a></p>
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<p>August 1st, 2022</p> <p>Gain superb critical thinking skills</p> <p>Grasp video skills</p> <p>Identify various investment resources and tools</p> <p>Obtain ways to accelerate economic growth</p> <p>Promote Social Changes</p> <p>Comprehend the meaning of Innovation as it pertains solving problems that existing technology has not solved.</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Finish the 6th current event, last financial report, and business presentation</p> <p><b>Due by August 5th, 2022</b></p>	<p>Student leaders will have to identify a 6th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by August 5th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by August 5th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business presentation in the form of a video whether published on YouTube or independently. This must be <b>submitted 08/05/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p>Submit this form for participation:</p> <p><a href="https://forms.gle/XcwjwjM915Mr3yEQA">https://forms.gle/XcwjwjM915Mr3yEQA</a></p>
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# MOOR

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<p>August 2nd, 2022</p> <p>Gain superb critical thinking skills</p> <p>Grasp video skills</p> <p>Identify various investment resources and tools</p> <p>Obtain ways to accelerate economic growth</p> <p>Promote Social Changes</p> <p>Comprehend the meaning of Innovation as it pertains solving problems that existing technology has not solved.</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Student leaders will have to identify a 6th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by August 5th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by August 5th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business presentation in the form of a video whether published on YouTube or independently. This must be <b>submitted 08/05/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p>Submit this form for participation:</p> <p><a href="https://forms.gle/XcwjwjM915Mr3yEQA">https://forms.gle/XcwjwjM915Mr3yEQA</a></p>
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<p>August 3rd, 2022</p> <p>Gain superb critical thinking skills</p> <p>Grasp video skills</p> <p>Identify various investment resources and tools</p> <p>Obtain ways to accelerate economic growth</p> <p>Promote Social Changes</p> <p>Comprehend the meaning of Innovation as it pertains solving problems that existing technology has not solved.</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Student leaders will have to identify a 6th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by August 5th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by August 5th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business presentation in the form of a video whether published on YouTube or independently. This must be <b>submitted 08/05/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit this form for participation:</p> <p><a href="https://forms.gle/XcwjwjM915Mr3yEQA">https://forms.gle/XcwjwjM915Mr3yEQA</a></p>
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<p>August 4th, 2022</p> <p>Gain superb critical thinking skills</p> <p>Grasp video skills</p> <p>Identify various investment resources and tools</p> <p>Obtain ways to accelerate economic growth</p> <p>Promote Social Changes</p> <p>Comprehend the meaning of Innovation as it pertains solving problems that existing technology has not solved.</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Student leaders will have to identify a 6th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by August 5th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by August 5th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business presentation in the form of a video whether published on YouTube or independently. This must be <b>submitted 08/05/2022 via email</b> <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></p>	<p>Submit this form for participation:</p> <p><a href="https://forms.gle/XcwjwjM915Mr3yEQA">https://forms.gle/XcwjwjM915Mr3yEQA</a></p>
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<p>August 5th, 2022</p> <p>Gain superb critical thinking skills</p> <p>Grasp video skills</p> <p>Identify various investment resources and tools</p> <p>Obtain ways to accelerate economic growth</p> <p>Promote Social Changes</p> <p>Comprehend the meaning of Innovation as it pertains solving problems that existing technology has not solved.</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Be sure to complete all assignments by the deadline</p>	<p>Student leaders will have to identify a 6th current event in the D.C. community and write a 300-400 word report on it and how it relates to you local community. The current event can be historical but must connect with the current times. <b>Due by August 5th, 2022</b></p> <p>Student leaders will have to invest at least \$20,000 on the SMG in a set of 4 more different business <b>Due by August 5th, 2022</b></p> <p><b>Must submit a financial report on the businesses chosen and why</b></p> <p>Student leaders must submit a business presentation in the form of a video whether published on YouTube or independently. This must be <b>submitted 08/05/2022 via email <a href="mailto:nkozia@moorssearch.org">nkozia@moorssearch.org</a></b></p>	<p>Submit this form for participation:</p> <p><a href="https://forms.gle/XcwjwjM915Mr3yEQA">https://forms.gle/XcwjwjM915Mr3yEQA</a></p>
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Risk Management Investments Stocks Bonds Mutual Funds Identity Theft Phishing	Portfolio Fixed expenses Variable expenses Discretionary expenses College Funding Scholarships Grants Loans
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Suggested Structured Learning Experiences	
<b>US Treasury Department</b> <u>Address:</u> 290 Broadway # 3, New York, NY 10007 <u>Phone:</u> (212) 436-1471	<b>Federal Reserve Bank</b> <u>Address:</u> 33 Liberty St, New York, NY 10045 <u>Phone:</u> (212) 720-6130



**Unit Overview:** This first unit explores the general concept of empowerment. The relationships among empowerment, power, and authority are examined throughout the program. The idea of making choices to be in a better position to have control over one's life is introduced as an essential step to be taken towards personal empowerment. It is important to consider that while individuals should take steps to empower themselves, certain individuals and groups have faced,



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and still face, disempowering circumstances-the concept of disempowerment are explored as well. This unit also introduces the five specific types of empowerment that are examined in subsequent units: Economic Empowerment, Political Empowerment, Cultural Empowerment, and Societal Empowerment. An understanding of the unique nature of each of these types of empowerment is crucial.

The potential for accessing a wealth of opportunities and assets should be part of every person's financial journey. Having financial wealth is the outcome of the journey. Wealth allows for economic mobility and a more just and prosperous society. Building wealth is the experience of the journey. It can be designed to give financially vulnerable people the freedom to make choices about their lives and a new sense of financial capability and opportunity. Wealth building skills will be developed through this course by analyzing how individualizing self-identify and its impact on financial decisions, thus providing the freedom and opportunity to be empowered in life. Banks are financial institutions that accept deposits and channel money into lending activities. A traditional bank issues stock and is therefore owned by its stockholders (shareholders). Banks and savings and loan institutions are for-profit entities whose interests include earning a return on their investments. Traditional banks serve customers from the general public. Credit Unions Credit unions are community-based financial cooperatives that offer a wide range of services. They are owned and controlled by members, who are also shareholders. Credit unions serve their members, who must be within the credit union's field of membership, as defined by its' charter. Payday Lenders Payday lenders provide small cash advances, usually \$500 or less. To get a cash advance, a borrower gives the payday lender a postdated personal check or authorization for automatic withdrawal from the borrower's bank account. Payday loans come with hefty fees. For a two-week payday advance, a borrower will pay at least \$15 for every \$100 borrowed. Although the loans are short-term, the loan fees are nearly equal to a 400 percent annual percentage rate (APR). While these types of loans may appear to be an easy option, expensive loan fees may push the borrower into deeper debt in the long run.

An analysis by the Federal Reserve found that during the recession of 2007-2010, wealth fell by almost 30% for all families. The disparities began to appear after the recession—'Black' and Latinx families' wealth continued to fall an additional 20% from 2010 to 2013, while white families' wealth was essentially unchanged. Given the well-documented disparate impact of the current economic crisis, action must be taken now to ensure an equitable recovery this time. In a society built on financial markets and capital, dismantling barriers that prevent broader participation has transformative potential. The growth of the stock market even during the COVID-19 crisis highlights that it is driven by factors beyond the labor markets. Transforming wage-earners, who use money for consumption and daily living, to investors, who use money as a tool for long-term benefit, is a powerful and crucial component to making this pathway accessible to Low Middle Income (LMI) people.



In 2019, Commonwealth began researching the barriers to investing for those least served by the investing ecosystem: women, people of color, and lower-income households, with a particular emphasis on women and single mothers of color with household incomes under \$80,000 per year. These groups represent a significant untapped market; a market that investment companies are not set up to serve well. This target market presents an opportunity in terms of size and reachability; research suggests that there is a clear interest in investing once specific barriers are removed. For example, research found that participants believed that investing could be possible for someone like them, they were excited to take action to begin investing and to share their excitement with others in their families and social networks. Current conditions are ideal for innovation to make the investment ecosystem more accessible to new investors, especially LMI women, 'Black', and Latinx people. As traditional investing platforms and newer fintech fight for market share, designing consumer-centered experiences that specifically address the barriers for new investors to start and to continue to invest will be key to their success. This means delivering investing tools intentionally built for these new investors that:

- 1) reflect their financial lives, needs, wants and aspirations
- 2) support agency, decision-making power
- 3) long-term wealth building.

#### **UBUNTU-GROUP ECONOMICS:**

Shared ownership is a tool to overcome the barrier of upfront costs. Models differ but have in common the premise that the ownership and return accrues to different people to both the initial investor(s) and another person/group who were unable to make the initial investment. For instance, a person or group with resources can purchase an asset and share ownership of it with non-investors. Another approach is a group of people with more limited resources pooling their funds for asset acquisition. An example of a shared ownership model is the concept of Community Investment Trusts. Community Investment Trusts (CITs) are a type of Real Estate Investment Trust (REIT). REITs are corporations that allow investors to profit from income-producing properties without owning them. Similar to other real estate investments, REITs have consistently produced returns of 10% or more. Shared ownership also shows significant promise for having a multiplier impact on communities. When the initial investment is funded by the community, the return on the investment stays in that community, rather than accruing to lenders outside of the community. Innovative approaches (such as blockchain) can overcome the many technical challenges to implementing these models. We are experimenting with how the tool of shared ownership can facilitate the promising financial pathways we have identified (such as micro-businesses and stock ownership).

Microbusinesses—those with fewer than five employees—comprise 92% of businesses in the United States. Compared to all small business owners, microbusiness owners are more likely to



be young, women, and people of color. These entrepreneurs face a myriad of financial challenges, including insufficient short- and long-term savings and lack of access to capital. Moreover, for these owners, there is little separation between personal and business financial well-being. The 2019 Federal Reserve small business credit survey found that 47% of businesses would use the owner's personal savings if faced with a two-month revenue loss, and 88% of small businesses rely on the owner's personal credit score for business funding. Holistically addressing both the financial health of the microbusiness and the owner's individual financial security is an innovation opportunity for a wealth building pathway. Commonwealth has identified an opportunity to redesign our successful innovations that support household financial security (such as building emergency savings and building credit) to meet the specific needs of lower-income entrepreneurs and quickly improve the financial health of both households and the businesses. With the renewed focus of public and private initiatives to support small businesses due to the economic impact of COVID— especially those led by women and Black business owners—the time is ripe to more broadly help LMI entrepreneurs emulate the mindset and have access to the tools that others (such as innovators in the tech sector) have used to move beyond income-generating mechanisms to building wealth with their businesses.

**UNIT OVERVIEW:** The Economic Empowerment unit explores the impact of economic systems on individuals and groups. Economic status has long played a major role in determining who has, and who does not have, power and authority. Economic issues have been, are, and will continue to be significant elements in the story of Canada. In the past, competing economic interests helped define the relationship between Canada's Aboriginals and Europeans, particularly the British. While this relationship was complex and multifaceted, in the end it saw the British, who benefitted the most economically, also attain considerable power and authority. Conversely, Aboriginals saw their economic way of life erode; and with it, they lost much control over their own lives. Today, lack of adequate economic resources, or lack of control over economic circumstances, still has a negative effect on the lives of individuals and groups. Aboriginals in Canada continue to work to reassert economic control over their lives. Immigrants often still face great hurdles in achieving economic empowerment in their new country. Clearly, economic opportunities have not been, and are still not, the same for every individual and group in Canada. Individuals, including students, make daily choices that influence the degree of control that they may have over their current and future economic circumstances and resources. Learning about opportunities and trends, and making conscientious personal decisions, allow individuals to keep a wide array of options open to them. In a rapidly changing world, having choices and options is essential. Knowledge will help you overcome your fear and achieve economic security. Talk to friends and co-workers you trust. Consult with trusted professionals. Ask them for advice regarding finances. Access trusted websites for easy to-understand information regarding money management, such as reducing your debt and long-term planning. Schedule time to attend financial workshops offered by community organizations and banks. We are seeking to build a solid financial future. This module outlines some important information





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you'll need to do this. It will help you review your complete income, debt, budgeting and financial picture.

1. **Tax Justice: Creating a more progressive federal tax system,** including taxing investment gains the same as income earned from work, strengthening the estate tax, establishing a wealth tax and eliminating loopholes that allow profitable corporations to dramatically reduce or altogether eliminate their tax obligations. We also support adequately funding the Internal Revenue Service (IRS) so that it can effectively enforce our tax laws and stanch revenue lost to lax enforcement.
2. **Enhancing tax policies that alleviate poverty and address the racial wealth gap.** The Earned Income Tax Credit has bipartisan support and is a proven anti-poverty tool. So is the Child Tax Credit. These should be strengthened in ways that address the income gap and boost economic security for low- and moderate-income families. The EITC should include young low-income people and older workers without children.
3. **Upending regressive state tax systems.** Forty-five states have upside-down tax systems that capture a greater share of income from lower-income taxpayers than from the top 1 percent. This means that after state taxes, income inequality is worse. States should rely more on corporate taxes and graduated income taxes that raise more from those who earn most, instead of sales taxes and flat taxes that hit poor families harder. They should establish and/or improve tax credits for working families like EITCs and CTCs.

## Mapping Our Roles in A Social Change Ecosystem





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- Building Equity: Policies and Practices to Empower All Learners <https://bit.ly/2KfhVCT>
- Courageous Conversations About Race <https://bit.ly/2KqVLwF>
- Culturally and Linguistically Responsive Teaching and Learning <https://bit.ly/2KaPmGw>
- Culturally Responsive Teaching and the Brain <https://bit.ly/2txxYkT>
- Dreamkeepers: Successful Teachers of AfricanAmerican Children <http://bit.ly/2MowD79>
- Pushout: The Criminalization of Black Girls in School <http://bit.ly/2KmdBAW>
- When Middle-Class Parents Choose Urban Schools <http://bit.ly/2tz94lc>
- Why Are All the Black Kids Sitting Together in the Cafeteria <http://bit.ly/2txfQb2>
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## The Framework

**Weavers:** I see the through-lines of connectivity between people, places, organizations, ideas, and movements.

**Experimenters:** I innovate, pioneer, and invent. I take risks and course-correct as needed.

**Frontline Responders:** I address community crises by marshaling and organizing resources, networks, and messages.

**Visionaries:** I imagine and generate our boldest possibilities, hopes and dreams, and remind us of our direction.

**Builders:** I develop, organize, and implement ideas, practices, people, and resources in service of a collective vision.

**Caregivers:** I nurture and nourish the people around me by creating and sustaining a community of care, joy, and connection.

**Disruptors:** I take uncomfortable and risky actions to shake up the status quo, to raise awareness, and to build power.

**Healers:** I recognize and tend to the generational and current traumas caused by oppressive systems, institutions, policies, and practices.

**Storytellers:** I craft and share our community stories, cultures, experiences, histories, and possibilities through art, music, media, and movement.

**Guides:** I teach, counsel, and advise, using my gifts of well-earned discernment and wisdom.

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- Funding the Life I Want: <https://www.financialbeginnings.org/fb-document-files/CUR-Forward-Funding-FG-2018-11-20-FINAL.pdf>
- Get to set to own your financial future: <https://financialbeginnings.app.box.com/s/v40no7deyj53kn1a0lphnnpnkz3e0snkd>
- Interactive activities: <https://financialbeginnings.app.box.com/s/3sqo52ywx90bfoz1h6oxlzebwsvvzb9c>