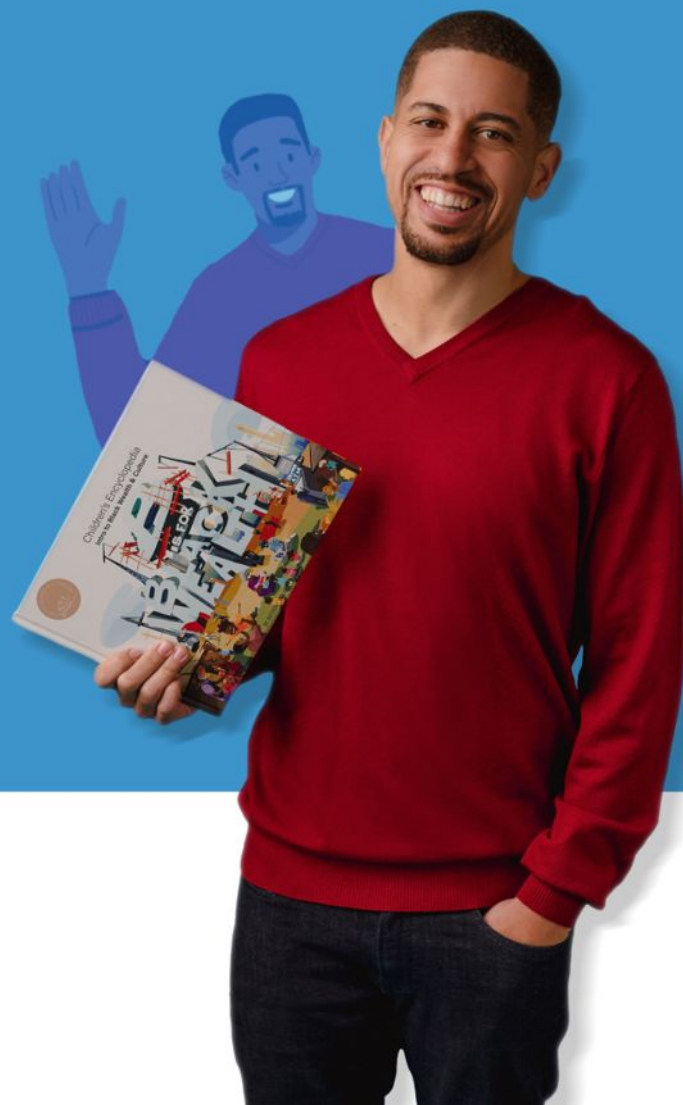




A Guide to (Inter)Generational Wealth

Project Proposal



This proposal expires August, 2025

Welcome!



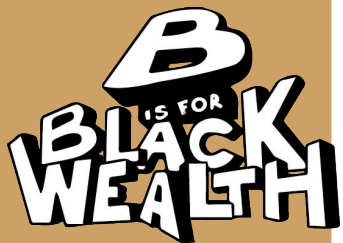
[Click here](#) if video doesn't play



What makes our course different



- We teach wealth building from a collective lens centering families and communities.
- We build wealth with the generations after us and the ones before us
- We approach wealth building through an asset based lens: We recognize that we are already wealthy and we can continue to grow our material assets
- We acknowledge systemic and political realities as the root of poverty; we don't blame our people for the situation they inherited but we encourage them to take control of their hard circumstances.
- We created the only course designed for our people to learn wealth building as a family! Adults, youth and children can engage together
- We center communal wealth building and cooperative economics



Course Outcomes

By the end of this course, participants will:

- Know their **Money Making Personality Profile**
- Understand the importance of **investing** and the steps necessary to start that process.
- **Identify** the assets that exist in their communities and how they can start taking advantage of those assets. **Create** their own stock and crypto **investing plan**
- Know the process of opening a brokerage account and making a **stock market purchase**
- Attain a budgeting tool and **organize their current finances** in real time
- Explore the power of compound interest and **predict their earning potential** in the next 30 years
- Gain the **fundamentals of blockchain technology** and explore cryptocurrencies.



Table of Contents

Learning Experience	Title	Objective
Module 1	What is Black Wealth: Building the Foundation	To identify our wealth building opportunities and create a Money Personality Profile.
Module 2	Power Framing, Asset Mapping & Freedom Dreaming	To explore the unique advantages and assets that participants and communities have that inform the wealth building opportunities available to them.
Module 3	Freeing Up Money for Investing	To identify existing sources of income in order to invest. To understand our current spending habits and turn them into opportunities to invest.
Module 4	Building Wealth through Stocks	To explore the power of compound interest. To create an effective investing plan with confidence and knowledge that includes an initial stock market purchase.
Module 5	Building Wealth through Crypto	To gain the fundamentals of blockchain technology and explore top cryptocurrencies in order to create a Crypto Investing Plan.
Module 6	Building Wealth through Budgeting	To provide a budgeting tool and create an organizing system for your money.
Module 7	5 Wealth Building Strategies for Youth.	To identify which strategies we can start implementing now or soon to build wealth for my family's and my future.
Module 8	The Power of Business & Entrepreneurship.	To help students explore a vision of viable businesses they can leverage or create to build wealth.



Samples



You now have freed up and committed \$_____ a month to invest, beginning the next time you get paid.

Applying the principle to “Pay Yourself First,” every month, you will set aside this amount to invest. Put this initial **Monthly Contribution Amount** to the side because at the end of the next module, we will make our first investment with this amount. Ideally, we recommend you set aside \$100-\$200 to make your initial investment and to continue investing monthly. If you have less, you can still work with the amount you identified here.

Congratulations! You are now on your way to becoming an investor



For this activity, you can either follow the instructions below on your own paper or you can [download this document](#) and make a copy. You will have to make a copy to make any edits on it.

How Much Can You Afford for Investing?

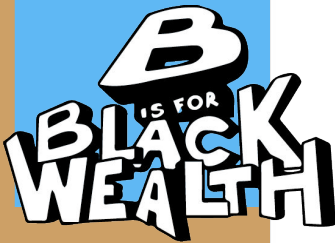
For folx who haven't looked at the numbers around their finances, this activity can serve as the beginning of a new journey and relationship with money: one in which you feel more in control. For folks who feel they have these numbers already, we encourage you to give this activity a shot. You may get more updated figures or gain a new perspective.

Bank Statement Analysis

- Pull up 2 recent month bank statements that represent a typical spending month. List here the expenses that are not part of the fixed monthly expenses you are always responsible for. Feel free to add more rows as needed. This activity is more helpful with more than 2-3 bank statements.

Expense	Amount
New shoes	\$100
Back to school supplies	\$250

- Categorize the expenses you made to identify what are you spending your cash flow on? Consider the following categories: (in the example above, "new shoes" and "back to school supplies" would add up under "Clothes, Swag, Drip.")



Meet the Course Creators



Anthony Walker



Ana Benders

Educator, entrepreneur, author of [B is For Black Wealth](#) and founder of Finance Friday. His work empowers Black people to master the major concepts associated with finances and to encourage a community to grow together on the journey of collective wealth building.

Educator, community organizer, entrepreneur and conscious investor. She has a passion to see womxn of Color build their businesses and get their bag. She holds 15 years of experience teaching and writing curricula.

InterGen Wealth Hub

Was founded from the belief that cooperative economics is one of the best approaches to wealth building and that it should begin with building wealth with and for the generations before and after us.

It was founded by melanated People for melanated People impacted by systemic oppression as a way to make life a little easier from an economic standpoint for ourselves, our families, and our communities.

