



Fostering Financial Literacy for Youth

Workshop Series, Spring 2023

The Fostering Financial Literacy for Youth workshop series is designed to equip afterschool program staff with the knowledge, tools and resources to teach their youth to become financially savvy and in control of their financial futures.

The workshops in the 4-part series include:

Budgeting & Savings, Feb 21, 2023

Presented by: Future and Options

Hip Hop & Finance – Getting Credit, March 21, 2023

Presented by: Dyalekt, Pockets Change and Michael, Altro

Debt Management and College Loans, May 11, 2023

Presented by: Latiqua Washington, CFEE

Understanding College Costs & Financial Aid, May 23, 2023

Presented by: John Tamrat and Sara O'Hearn, Moneythink

Use of Materials

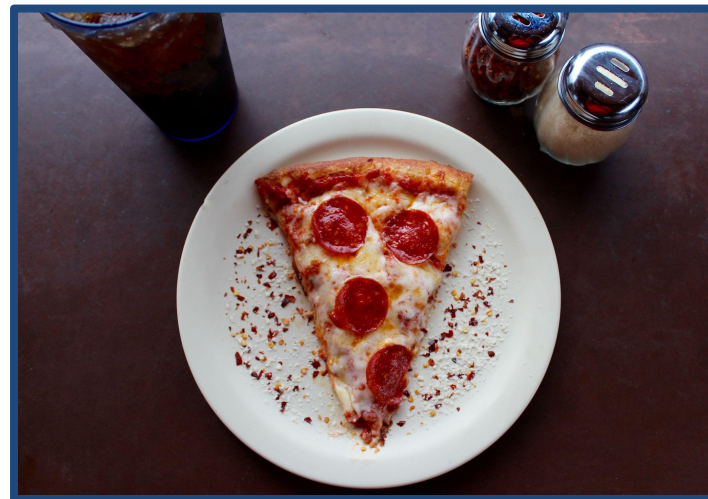
These materials are a part of the Fostering Financial Literacy for Youth Series provided by the Partnership for After School Education. They serve as reference materials and can support your work with youth around financial literacy.

Fostering Financial Literacy for Youth is funded by Voya.

share your unpopular food opinions!



+



?

POCKETS|CHANGE

Building financial resilience through Hip Hop pedagogy

&

ALTRO



Discovery through
Hip Hop Pedagogy
& Design Thinking



Building
Financial Resilience
Beyond Financial Literacy



Developing
Understanding to Navigate
Financial Systems



Creating Community for
Intergenerational Action
& Advocacy

Community Agreements

What does it take to create and hold space? These are the ways we create community and a brave space.

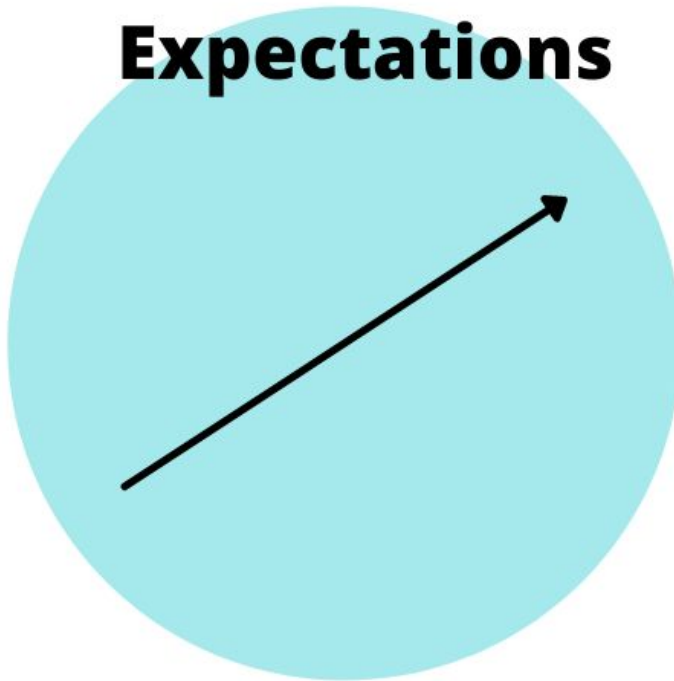
- ★ Treat everyone with empathy
- ★ Assume the best of others
- ★ One mic, listen to learn
- ★ Step up, step back
- ★ No scapegoats, it's all of us or none of us
- ★ Their story is my story too
- ★ Give yourself a break

What else?

Expectations vs Reality

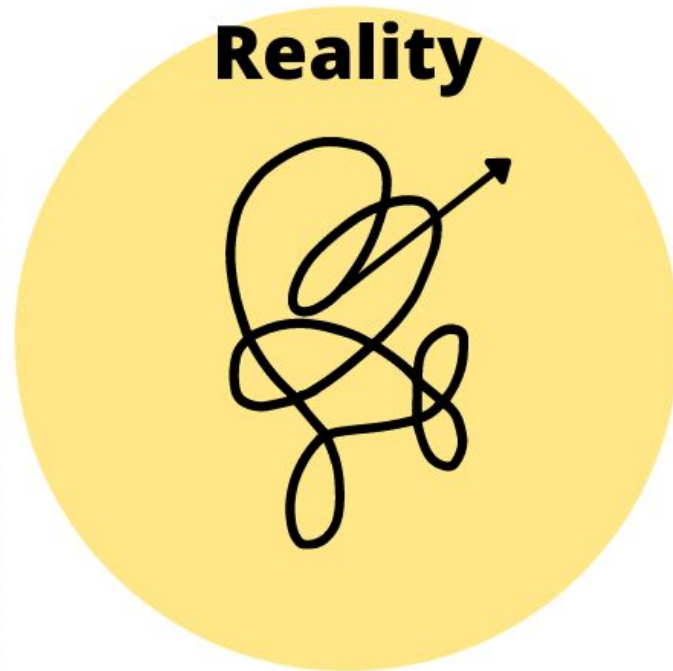
Today:

Expectations



Life:

Reality





FIND A MONEY BUDDY!

Why Should We Talk About Money?





**You're not wrong,
you're not stupid,
you're not alone**

ba-sket-ball

What's Your Money Personality?



Getting where we want to go with money starts with understanding how we think about and treat money.
Take the quiz to find out more!

[TAKE QUIZ](#)

Powered by  interact

Which Phrase Do You Relate To More?

- A. I think more about the money I have now, it's not real until it's in my hands.
- B. I'm usually spending money in my head before I even get it.

pocketschange.com/personality

POCKETS|CHANGE

Which Phrase Do You Relate To More?

A. I tend to plan ahead.

B. I tend deal with things as they come.

pocketschange.com/personality

POCKETS|CHANGE

What's Your Money Personality?

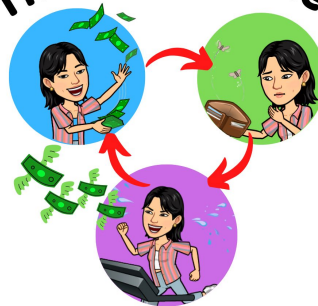
AA

The Complicator



Proactive

The Paper Chaser



BA

Net

More money, more problems!

More money, NO problems!

Cash

Worth

Flow

The Contemplator



AB

I'll take care of it tomorrow...

The Money Monk



Reactive

Money changes people, man...

BB

DOES THIS SOUND LIKE YOU?

GREAT AT LONGTERM
PLANNING

HAS A LONGER THRESHOLD FOR
THINKING AND TALKING ABOUT
MONEY



UNAFRAID TO DISPUTE CHARGES,
ASKS FOR DISCOUNTS,
FINDS A GOOD DEAL

LIVES IN THE FUTURE
INSTEAD OF THE
PRESENT



DOUBLE AND TRIPLE CHECKS TO MAKE
SURE THINGS WERE DONE CORRECTLY

YOUR MONEY PERSONALITY MIGHT BE A...

@brunchandbudget

COMPLICATOR

**MORE MONEY.
MORE PROBLEMS!**

@brunchandbudget

AA

DOES THIS SOUND LIKE YOU?



YOUR MONEY PERSONALITY MIGHT BE A...

@brunchandbudget

CONTEMPLATOR

**I'LL TAKE CARE OF IT
TOMORROW...**

@brunchandbudget

AB

DOES THIS SOUND LIKE YOU?

LOVES COMING UP WITH
CREATIVE WAYS TO MAKE MONEY,
GET MONEY BACK

CAN FIND OPPORTUNITIES
TO MAKE MONEY EASILY



KNOWS HOW TO GET WHAT YOU
WANT WHEN YOU WANT IT

TRIES TO MAKE MORE
MONEY INSTEAD OF
CUTTING BACK OR
SAVING



HAS TROUBLE SAVING MONEY
BECAUSE THEY ALWAYS HAVE A PLAN
FOR EVERY DOLLAR THEY MAKE

YOUR MONEY PERSONALITY MIGHT BE A...

@brunchandbudget

PAPER CHASER

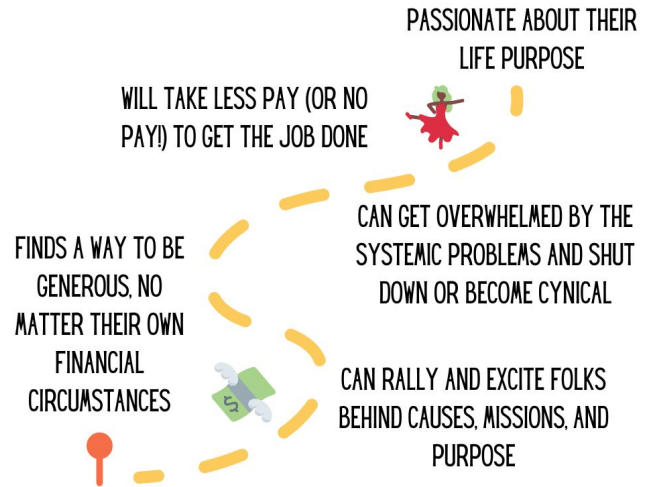
MORE MONEY. NO
PROBLEMS!

@brunchandbudget

AB

POCKETS|CHANGE

DOES THIS SOUND LIKE YOU?



YOUR MONEY PERSONALITY MIGHT BE A...

@brunchandbudget

MONEY MONK

**MONEY CHANGES
PEOPLE, MAN...**

@brunchandbudget

BB

POCKETS|CHANGE

Money Personalities & Shame

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

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

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

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

“

I want to be prepared.
I'm trying to save for
my future, making sure
that I have enough.
Even though I have no
idea what enough
would be.”

**Meztli, High school student
L.A. College Prep Academy**





“

I'm a spender, but I like saving money, it's my one goal. It feels good to save money, it puts me at ease.

I save until I feel like there's enough, but in reality you can't really have enough.”

**Tony, High school student
L.A. College Prep Academy**

Has your money personality ever helped you or stopped you from getting what you want? Share a story with your money buddy

<https://www.instagram.com/brunchandbudget/>

Debt means:

I don't have enough

I can't do it on my own

I failed and am in recovery

I have to take risks a normal person wouldn't

I am IN debt

****OR****

Debt means:

I was able to get out of a sticky situation

I leveraged a tool when times were tough

I am paying back past choices I've made

Buying myself some time in the form of interest

I HAVE debt

**A big part of looking at your debt is
having to re-acknowledge your past
every time.**

**It's why we want to get rid of it as
fast as possible.**

**And it's how we get caught in a debt
cycle.**

SHARE IN CHAT

Share the number you want your credit score to be and say why. Your reason can be practical and/or emotional. No wrong answers.

Random scoring system to determine your “credit worthiness”

RANGE: 350-850

BAD: below 600

FAIR: 600-650

GOOD - 650-700

GREAT - 700-760

FULL ACCESS - above 760

GOOD CREDIT = access and interest rates

Julia Holleman's

BATTLE FOR THE END OF THE LINE

A unique interpolation of the "Beastie Boys" improv game that teaches how to use context, rhythm, freestyle rap and crowd control to effectively & predictably communicate ideas.

2 battlers, 1 audience *Flip the Script*: you can split the audience in two, and have them line up vertically in front of each battler. After each battle is finished, the battlers go to the end of the line and the next up steps up. Each line will only finish the rhymes from their team.

Step 1 NAME!

Find a one-syllable name (ex. Jane, Bob) by asking the audience for one.

Hard Mode: two syllable names

Step 2 BATTLE!

The first battler always starts with:

"I met 'em at a party and their name was (one-syllable name)".

The audience (or their team) says the name. This first line establishes the flow, or rhythm that the battlers will keep. The audience is encouraged to pay attention to the flow and say their line in time.

Hard Mode: have them battle to a beat.

The second battler must come up with a line that ends in a rhyme with the one-syllable name. If the battler provides enough context clues in the Set Up (the first part of the rhyme), the audience should all be able to correctly guess the Punchline (the rhyming word). The second line does not have to interact with the first, but it often helps to build a shared story.

A winner is determined when the audience (or team) either fails to say the Punchline in time, or if they disagree on the Punchline.

Ex. Battler 1: "I met her at a party and her name was..." Audience: "JANE!"

Battler 2: "Then I fell on my face, I was feeling the..." Audience: "PAIN!"

Battler 1: "So I stepped outside into the pouring..." Audience: "RAIN!"

Battler 2: "And then I just got..." Audience: "Insane? On a plane? A brain?!"

BATTLER 1 WINS

Step 3 DEBRIEF!

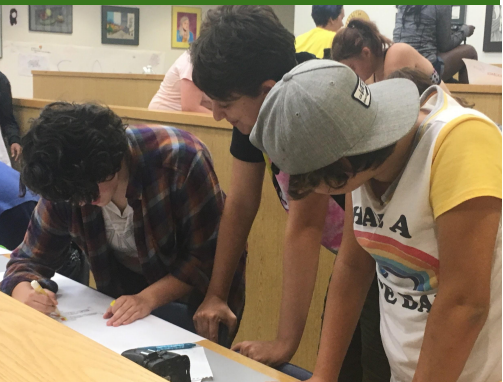
Which punchlines were easier to guess? Why? How does understanding context clues help you win?

For the Punchlines you missed, how could the Set Up have been phrased differently?

How did it feel when it was your turn to battle? What was the easiest part? What was the hardest?

Did your opponent use the word you were planning on using? How did you react?

How important was it to maintain the flow?



The history of credit scores

- ★ Surprise! Systemic Racism!
- ★ First modern credit reporting system in 1800's - Mercantile Agency started trying to systematize borrower's credit worthiness
- ★ Noted as earliest form of redlining - subjective based on wealthy white creditors - notes like "prudence in large transactions with all Jews should be used" and "a low Negro shop " were common
- ★ Dun & Bradstreet formed during civil war era to attempt to turn this info into financial "facts" and form a financial "identity"

The history of credit scores cont.

- ★ Modern consumer credit score started being necessary in mid 1900's when being a worker and consumer separated with industrial revolution
- ★ Modern credit system built on 3 “pillars”:
 - Private sector mass surveillance
 - Bureaucratic information sharing
 - Rating system that made info actionable
- ★ First major consumer credit reporting system, Retail Credit Company (RCC) included info about borrower's race, disability, social, political, and sex lives!
- ★ Fair Credit Reporting Act formed in 1970 to remove this type of info

The history of credit scores cont.

- ★ RCC rebranded to Equifax in 1975, soon joined by Experian and Transunion
- ★ Their reporting system had no way to compare and interpret the reports, so they started working with a tech company to create an algorithm - Fair, Isaac & Company (FICO)
- ★ By 1989, every American had a “codified financial identity”
- closest attempt to give access to credit to more people, not just those in power

Credit scores



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

**They were born in the
same year!**

**The credit system was designed
to penalize or ignore
marginalized communities,
period.**

POC and credit today

- ★ Black and Latino are more likely to have subprime credit scores in 2020 (under 620):
 - 18 percent of white borrowers
 - 45 percent of Black borrowers
 - 32 percent of Latino borrowers
- ★ Black and Latino tend to have lower credit scores than white Americans in 2021 - Median credit score by race
 - 725 for white borrowers
 - 661 for Latino borrowers
 - 612 for Black borrowers
- ★ Note: credit scores by race and ethnicity did not include Asian Americans, Pacific Islanders and other racial and ethnic communities due to the small number of zip codes in which a majority of residents identified as those groups.

Credit invisibility

- ★ Black and Latino are more likely to be “credit invisible” meaning they didn’t have enough info to generate a score:
 - 18% of Black Americans credit invisible
 - 15% of Latinos credit invisible
 - 13% of white Americans credit invisible
 - 10% of Asian-Americans credit invisible
- ★ **Credit invisibility** leaves a person unable to access necessities - besides homeownership, credit is used when a person applies for health insurance, car insurance, employment, utilities, etc.

Who checks your credit?

Potential creditors (credit card, auto loan, mortgage lenders, etc), landlords, and employers check your credit, but lots of other places do too:

- ★ **Auto and home insurance** rates are affected by your credit score - bad credit = paying up to 91% more premiums
- ★ **Health and life insurance** companies check your credit score to determine an “insurance score”
- ★ **Cell phone** companies check your credit - low credit score means bigger deposit up front or no contracts
- ★ **Banks** check your credit to determine if you can open an account
- ★ **Utility companies** check credit and can require a deposit for those with low credit

Gut Check

When you're nervous, stressed, or upset about looking at your credit score/report, where do you feel it in your body?

Where to check your score and report:

- ★ You can check your credit score and report on your credit card app
- ★ Creditkarma.com sells your info
- ★ Check your credit report on **annualcreditreport.com** (free once per year)
- ★ Check your score on **creditwise.com** or **mint.com**

35% payment history

late payments negatively affect your credit score for 7 years

PRO TIP: set your minimum payments to autopay

30% amounts owed

keep your credit card balances at 30% of the limit (\$1k limit = \$300 bal), ideal is below 10%

PRO TIP: call to increase the limits on your cards periodically

10% new credit

opening (or trying to open) new lines of credit negatively affect your score
opening new credit also affects average length of credit history (see left)

PRO TIP: don't open more than one line of credit every 12 months.

15% credit history

your credit score increases the longer you've had credit and based on the average age of your credit lines

PRO TIP: never close your oldest card
SUPER PRO TIP: make sure the first card you open doesn't have an annual fee

10% credit mix in use

having different types of credit open increases your score (credit cards, store cards, student loans, auto, personal, mortgages, etc)

PRO TIP: if you're new to credit, consider getting a store credit card at a place you shop often

Complicators on credit- There is no 'best' way so stop looking. Keep track of your balances, but find a comfortable rate and set most of them to autopay. You'll be checking the balances anyway. When debts pile up, focus on one at a time to avoid being overwhelmed.

Contemplators on credit- Find a place to keep track of all your lines of credit. A spreadsheet is a good start, but can you try something automatic like an app to make sure you don't miss the one you think about the least? Speaking of automatic, do you have all your credit cards set to autopay the minimum?

Paper Chasers on credit- Don't chase points! Reward points are a nice addition if you were going to make the purchase anyway, but a simple thing like an annual fee can make reward points worth less than doing nothing at all. Also not everything is an investment, you don't have to justify them all.

Money Monks on credit- Look at the time horizon for when you might need good credit and make active steps like researching and opening new lines of credit and asking for credit limit increases. You may not need it now, but your future self and community will thank you.

REMEMBER:

- ★ You only need your credit score when you need your credit score - you don't have to check it obsessively
- ★ Your credit score measures your ability to play the credit game, it does not measure your self worth
- ★ The quickest way to increase your score is to pay down your credit card balances
- ★ Your credit score often has to go down to go up
- ★ The credit score system contradicts itself and is designed to be confusing - it's not you, it's the system



Dyalekt Is 18 Years Old

Time Travelekt

He is renting an apartment on his own for the first time.

His mom and his family always taught him that credit was bad so he's never taken out a credit card or any loans.

His potential landlord checks his credit and Dyalekt is confident.

Will the landlord checking his credit lower his score?

YES

NO





It Depends

- ★ Some landlords will do a **hard hit**, which will affect your credit
- ★ Some landlords will do a **soft hit**, which will not affect your credit
- ★ PRO TIP - Ask your potential landlord if a credit check will appear on your credit report as a soft hit or hard hit

Soft hit - does not affect your credit - you are not trying to borrow money (you checking it, employer, utility, cellphone, insurance)

Hard hit - does affects your credit - you are trying to borrow money (credit card, auto loan, mortgage, personal loan, student loan)

Time Travelekt



Soft vs Hard Hits

Soft hit - does not affect your credit - you are not trying to borrow money (you checking it, landlord, employer, utility, cellphone, insurance)

Hard hit - does affects your credit - you are trying to borrow money (credit card, auto loan, mortgage, personal loan, student loan)

Is the landlord's inquiry a soft hit or a hard hit?

[Share in Chat](#)

Money Buddy



Do you think 18 year old Dyalekt has...

- A. **No credit**
- B. **Needs improvement** below 650
- C. **Good score** 650-700
- D. **Great score** 700-750
- E. **Excellent score** 750+

Time Travelekt



Dyalekt Is 18 Years Old

The landlord comes back and tells Dyalekt his score is 535.

What happened?? When he was a minor, adults had used his Social Security Number to open credit lines and did not pay off the debts.

This the first time Dyalekt has ever had his credit checked.

No Credit

Bad Credit

POCKETS|CHANGE

Time Travelekt



No Credit

- ★ You have no credit score and nothing on your credit report.
- ★ You are not part of the credit system at all.

Time
Travelekt

Bad Credit

- ★ You have negative marks on your report that are negatively affecting your credit score



Second Chanc-elekt

Dyalekt Is 21 Years Old

He has student loan debt he hasn't started paying yet.

He doesn't have any credit cards and *he knows he has one debt in collections on his credit report.*

He gets a letter in the mail asking him to apply for a new credit card...



Money
Buddy



What happened??

Do you think Dyalekt should...

[Apply](#)

[Not Apply](#)

Thanks to the CARD Act of 2009, you have to be over 21, show proof of income, or get an adult to co-sign with you to get approved for a credit card.

POCKETS|CHANGE

What do You do Dyalekt?

He Gets The Card

- ★ Begins establishing credit history early (**SCORE BUILDER!**)

Length of credit history affects 15% of your score

- ★ He pays off his card in full AND on time each month (**SCORE BUILDER!**)

Late payments (over 60 days) and missed payments stay on your credit report for up to 7 years - 35%

- ★ Limit is \$500 (not bad to start) BUT his average balance every month is about \$450 (**SCORE KILLER!**)

Credit Utilization Ratio: keep your balances below 30% of the limit or it will start to negatively affect your score.



What do You do Dyalekt?



He Doesn't Get The Card

If he waits to get the card until much later:

- ★ Credit history is shorter - 15% of score
- ★ If income is better when he's older, he may increase his chances of getting approved for some cards
- ★ May have to start with a **secured card** if he is denied a regular card
- ★ If he has established a good banking relationship, he might increase his chances of getting approved
- ★ NOTE: if Dyalekt is applied but is denied, his credit will still take a 10% hit for the hard inquiry

What do You do Dyalekt?



What is a secured card?

- ★ You are your own creditor - when you open the card, you are required to put a partial or full deposit to cover the credit limit
 - I.e. if you get a secured card with a \$200 limit, they may require you to put a deposit of \$50-200
- ★ Much easier to qualify for a secured card - can have no credit or bad credit and low income and get approved
- ★ If you use your secured card regularly, can get approved for a regular credit card in 9-12 months
- ★ PRO TIP: Put a small recurring charge on your secured card and autopay it so you're "using it" without having to actually use it

The Credit Trap

Dyalekt Is 23 Years Old

Dyalekt keeps maxing out his first credit card so he wants to open a few other cards so he can keep charging.

Each time you apply for credit, it counts as a “**hard inquiry**” on your report and your credit score goes down. The inquiry stays on your report for 12-24 months.



Money
Buddy

What happened??

Do you think Dyalekt should...



Open a
new Card

Not open a
new card

POCKETS|CHANGE

Time Travelekt

Open a new card

SCORE BUILDER! More available balance - 30%

SCORE KILLER! Opening new lines - 10%

SCORE KILLER! Decreasing average credit history - 15%

But eventually, score will increase over time because
hard inquiry will fall off and credit history will
increase



Time Travelekt

Not open a new card

SCORE KILLER! High credit utilization ratio - 30%

If Dyalekt keeps maxing out his card, his credit score will remain low

SCORE NEUTRAL no hard inquiry - 10%

SCORE NEUTRAL maintain credit history - 15%

The problem is, unless to take a few hits to your credit, you won't have the ability to build it



The Credit Trap

Dyalekt Is 23 Years Old

Dyalekt never misses a payment but only makes minimum payments and his balances are quite high.

SCORE BUILDER! Makes monthly payments on time - 35%

SCORE KILLER! Credit utilization ratio is high - 30%



Time Travelekt



Dyalekt Is 26 Years Old

He has a steady job making decent income. He's gotten his credit card balances under control, hooray!

He called one of his credit card companies to increase the limit on his card. **(SCORE BUILDER, eventually)**

Initially, it's a hard hit and you might see your score go down in the short term, but will help your credit utilization ratio in the long run - 30%

He is paying an annual fee on his oldest card, and wonders if he should just close it.

Money
Buddy

What happened??

Do you think Dyalekt should...



Close

Keep

Time Travelekt



Dyalekt Closes The Card

He was getting tired of paying an annual fee on his oldest card so he closed it **(SCORE KILLER!)**

You should never close your oldest card - it establishes the length of your credit history - 15%

Every time a line of credit gets closed (yes, including paying off student loans or auto loans), your score goes down

Time Travelekt

Good News!

Since Dyalekt has been positively establishing his credit for the last 5 years, the debt that went to collections when he was a minor barely affects his credit score.



The Risk Of Waiting

Even if you wait out the 7 years of debt in collections to roll off your report, there have been some situations where the debt is resold and the 7 year period restarts.

Credit Reports

Dyalekt checks his credit report

He's heard somewhere that Credit Karma sells his info but it's a free way to check your score with 2 of the 3 credit bureaus.

The scores are wildly different - Equifax is 80 point lower than Transunion! (Points for whoever can name the 3rd credit bureau)

What's Going On??

AnnualCreditReport.com - You can check all 3 reports here for free once per year (they only provide your reports, they do not give you a score)



Dyalekt Disputes A Charge

Disputing An Item



He reviews both reports and notices an electric bill that went to collections on his Equifax report.

But he hasn't lived in that apartment for over 2 years and had moved out long before it went to collections!

Dispute any item on your credit report online directly on the credit bureaus' sites:

- Google "[Experian/Equifax/Transunion] dispute"
- Make sure you have supporting documents you can upload (paid bill, address change, etc.)

More Time
Travelekt



Dyalekt Is 29 Years Old

He is getting ready to buy a house in the next 1-2 years!

He's been making regular payments on his student loans. He still has two credit cards open. He has an auto loan. **(SCORE BUILDER!)**

- ★ Most mortgage lenders want to see at least 3 different lines of credit before they are willing to approve you for a mortgage.

His score is in the low 700's. To get the best rates, you need around a 740. **How can he raise his score?**

Credit

Create Your Credit Time Travel Storyboard

Imagine 3 situations where you might use credit in the future, then share your story

Things to Include:

- **Give an age/timeline**
- **Describe the decision**
- **Detail the impact**
 - **Credit goes up/down/no change**
 - **Why? Which credit rule(s) apply?**



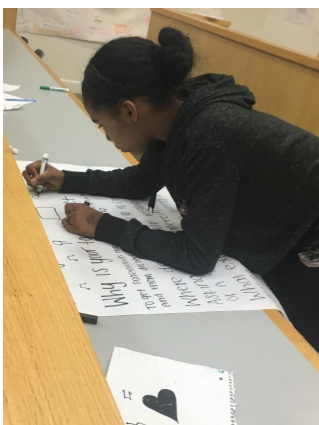


Join Hip Hop FinFest & Submit Song to Win!!!

**Contest Open through March 31
For Middle & High School Students**

Prizes & Performances

- ★ The Grand Prize Winner will receive a trip to Orlando to perform live
- ★ The Grand Prize Winner will receive tickets to Disney World or Universal Studios with a parent or guardian
- ★ Top three submissions will receive cash prizes (\$1000, \$500, \$250)
- ★ Winning songs will be featured during the Hip Hop FinFest Concert
- ★ Winning songs will be featured on the Hip Hop FinFest vol.2 album
- ★ All winning students will receive a Studio in a Backpack equipment kit to keep making music and creative projects including a camera, shooting grip/tripod, headphones & mic, memory card, and more
- ★ 12 months of mentorship and the opportunity to be a peer leader at next year's Fest
- ★ Winning students' teachers will receive two professional development sessions for their school, a year's worth of curriculum, and and swag for their classrooms



Student Song Rules & Regulations

- ★ Must be between 12-18 years old to submit.
- ★ Must be a resident of the United States, Canada, US Virgin Islands
- ★ Must use content from at least one of the financial literacy lessons provided.
- ★ Must choose a beat provided by Hip Hop FinFest.
- ★ Song must include a minimum of 16 bars and a chorus.
- ★ Song length cannot exceed 4 minutes.
- ★ Must submit video performance - NO audio-only submissions will be accepted.
- ★ Absolutely no cursing or profanity allowed.
- ★ All song submissions must be received by **Feb 28th, 2023.**

Thank
You!



1. Find Your Money Personality

<http://www.pocketschange.com/quiz>

2. Share Your Money Questions

<https://www.pocketschange.com/money-buddies>

3. Stay in Touch...

dyalekt@pocketschange.com

[@PocketsChange](#)

[@dyalekt](#)

Making Change Together

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Please complete our survey!

<https://bit.ly/PCWkshp>

Thank You!

dyalekt@pocketschange.com | @Dyalekt

Reach out if you have any questions!