



Women's History Month: Utilizing Podcasts to Center Women's Voices Around Wealth

March 6th, 2024

Presented by: Diana Isern

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- Insert your local professional development opportunities (if applicable)

ABOUT MOI



Let's create innovative and inclusive learning spaces that inspire our youth to launch their financial legacies!

Financial Literacy Educator & Advocate |
Consultant | Curriculum Designer



Diana Isern 

Assistant Principal | Financial Literacy Curriculum Design | Consulting |
Professional Development | Writer | Speaker



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 Class IG: [@genz_financial_literacy](https://www.instagram.com/genz_financial_literacy)

AGENDA & OBJECTIVES



1. WHY WOMEN AND WEALTH?

- Identify the historical and ongoing **underrepresentation of women** in financial spaces and wealth building.

2. WHY PODCASTS?

- Analyze how podcasts can **empower our students and teachers** by providing a platform for women to share experiences, strategies, and knowledge about the financial world.

3. CLASSROOM CONNECTION

- Share classroom **strategies** to use with podcasts as a media.

4. WHICH PODCASTS COULD I USE?

- Explore the **diversity of voices and perspectives** available within the finance podcast space.

5. ¿PREGUNTAS?



WHY WOMEN AND WEALTH?

What is wealth?

- Wealth metrics include cash, investments, retirement accounts, real estate and business assets minus debts and loans. Analyzing wealth provides an **overview of financial health**.

Why is measuring wealth actually important?

- Wealth **provides financial stability** and the ability to withstand unexpected shocks like dealing with illness, unemployment, losing incomes or being laid off.
- Building wealth **enables families to invest in their futures** through education, homeownership, business ownership, and retirement savings.



WHY WOMEN AND WEALTH?

 **Educator Prompt:** How wide is the gender wealth gap?

- On the next slide, open the [Asset Founders Network: Women and Wealth](#) study.
- Skim the study for 2 minutes:
 - What is one statistic that stands out to you?
 - What could share with your students about the gender wealth gap?



Open Ended Question

Ready? Enter your answer here.

How to Edit

Click [Edit This Slide](#) in the plugin to make changes.

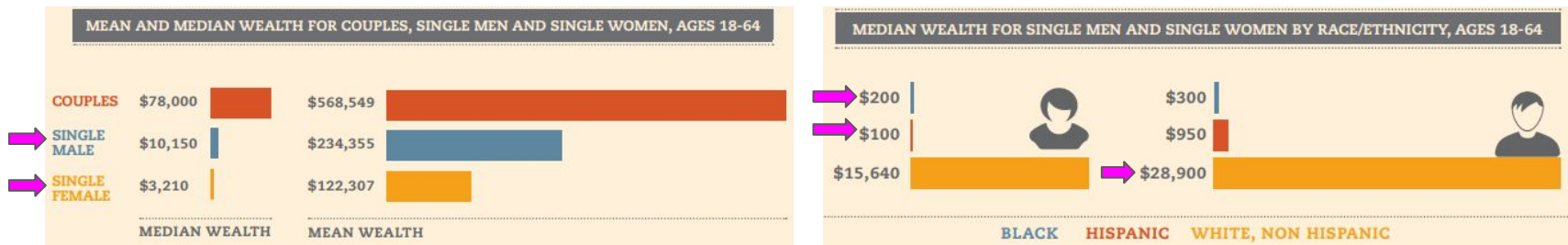
Don't have the Nearpod add-on? Open the "Add-ons" menu in Google Slides to install.



WHY WOMEN AND WEALTH?

How wide is the gender wealth gap?

- The gender wealth gap is even larger than the wage gap. For singles, every dollar a White non-Hispanic man owns, **women own just 32 cents in wealth**. Across all demographics, women possess less wealth than men ([AFN Study](#)).
- Gender wealth gaps are more acute for Black and Latina women. Single **Black and Hispanic women have a median wealth of less than a penny** for every dollar of wealth owned by single White non-Hispanic men.



WHY WOMEN AND WEALTH?



What systemic issues are contributing to the gender wealth gap?

- **The pay gap.** Women are paid less. They are promoted less and denied raises more.
- **Less time in the workforce.** No paid leave for 95% of low-wage workers for childcare, to take care of sick family, injuries, who are predominantly women and people of color. Traditional gender roles and wage gaps mean women tend to stay at home if need be.
- **Investing gap.** Women keep most money in the bank, while men invest theirs. Women miss out of the opportunity to compound their money.
- **Male-dominated financial industry.** Majority of financial advisors are men. 80% of financial advisers stated in a Investment News survey that sexual harassment is a problem within the financial advice industry.
- **Debt gap.** Women have more student loan debt. They pay higher rates on credit cards, small business and personal loans, and mortgages.
- **Pink tax.** Women pay more for things like clothing and personal items.
- **Women spend more time and money on families.** They spend more time on free labor tasks amounting to an estimated 1.5 trillion if they were paid minimum wage.



Collaborate Board

state and amount of the predicted increase in GDP.

Instructions

Teacher



New York-91 Billion in lost
GDP :(



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WHY WOMEN AND WEALTH?

How do we all benefit from closing wealth gaps?

- ★ Closing wealth gaps is not a zero-sum game. Addressing the gender wealth gap is not only good for women, but it also is essential for **improving the economic well-being of children, families, and the nation.**
- ★ Moreover, reducing the women's wealth gap is linked with other desirable outcomes such as **improved educational attainment**, access to **quality child care** and **health care, financial independence**, and improved **workforce and business development** to support economic growth ([AFN Women and Wealth Study](#))



WHY WOMEN AND WEALTH?

How can educators affect change within the education system?

- ★ Teach Financial Literacy and Education:
 - **Early Education:** Schools can provide lessons on budgeting, earning, and investing.
 - **Representation:** Promote women's representation in leadership roles across industries.

- ★ Teach Investment and Wealth Building:
 - **Investing Education:** Educate women about stocks, real estate, and retirement.
 - **Asset Accumulation:** Encourage women to accumulate assets beyond savings.
 - **Understand Investment Behaviors:** Women often rely more on financial advisors and social media for investment tips. Understanding these patterns can inform strategies to bridge the wealth gap ([US Bank](#)).



WHY PODCASTS?

- ★ **Accessibility and convenience:** Students can listen to podcasts while commuting, doing chores, or exercising, making them a **convenient** way to learn while multitasking.
- ★ **Access to a wide range of topics:** Podcasts cover a wide **variety of subjects**; Students can learn something new every day on a topic that interests them.
- ★ **Storytelling form:** Many podcasts offer **captivating stories**, interviews, and discussions, providing the human side of finance.
- ★ **Diverse voices:** Unlike traditional media, podcasts offer a platform for a wider **range of perspectives**.
- ★ **Improve listening skills:** Active listening to podcasts helps students develop **concentration and focus**.



Poll

- A.** Yes, I have used podcasts in the classroom.
- B.** Not yet, but I listen to podcasts and know there's good content out there.
- C.** Not yet, I'm not sure where to start.

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CLASSROOM CONNECTION

Educator Notes:

- Students like a **video component** if that's available. So I try to find video recordings of the podcast, which are now more common.
- I use **closed captioning** if it is a video. **Transcripts** if they are available.
- I find **10-20 minutes** is a sweet spot for using podcasts.
- We give out **popcorn** and call it "Popcorn and Podcasts." Although, braces.
- In the past I have chosen certain students to be the **podcast leaders** who raise their hands to pause the podcast when they find something interesting that they think the whole class should write down. (Next pages)
- While students are listening, they use podcast **note trackers** (Next pages)
- In the past, certain students **preferred to color** while listening. I have some money affirmation coloring pages (Next pages)

CLASSROOM CONNECTION

- Podcast note taker →
- Active Listening Protocol ↓


Activity
20 mins

WHAT CAN WE LEARN FROM OTHERS' MONEY MINSETS?


Play [Earn Your Leisure w/Tiffany Aliche](#)
(3:40-12:45) and (26:30-35:00)

Raise your hand to stop the podcast when:


- You hear something related to her values.
- You hear a money lesson.
- She talks about budgeting or investing.
- She says something that is a fact!



PODCAST NOTE TAKER

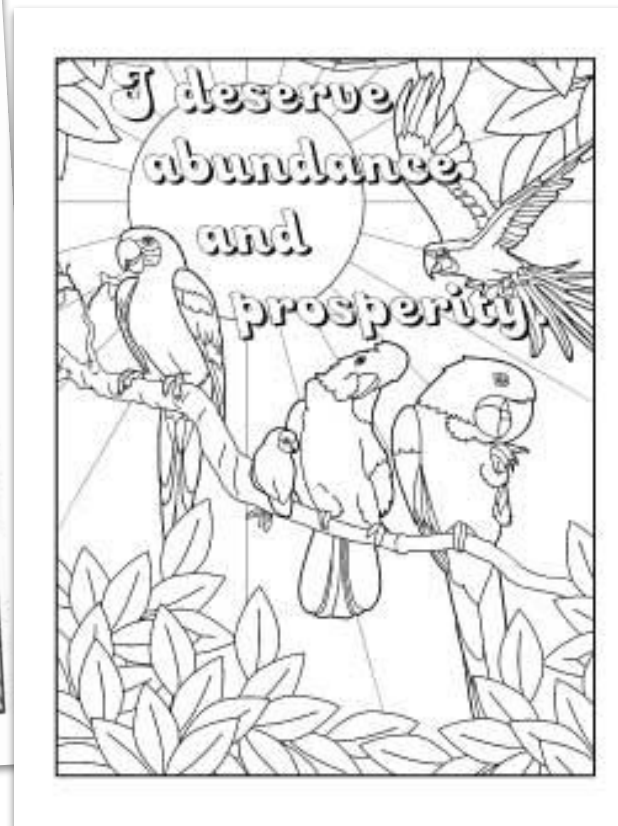
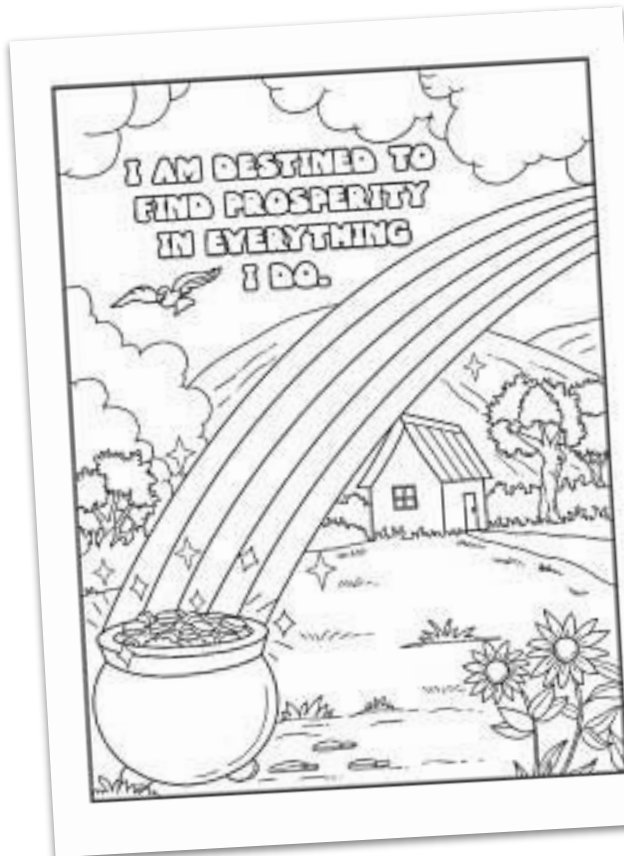


DATE:
NAME OF PODCAST:
TOPIC:
NOTES: AS YOU LISTEN, WHAT STANDS OUT? WHAT TIPS ARE NEW?
WHAT TERMS ARE YOU UNFAMILIAR WITH? WHAT IS INSPIRING YOU?

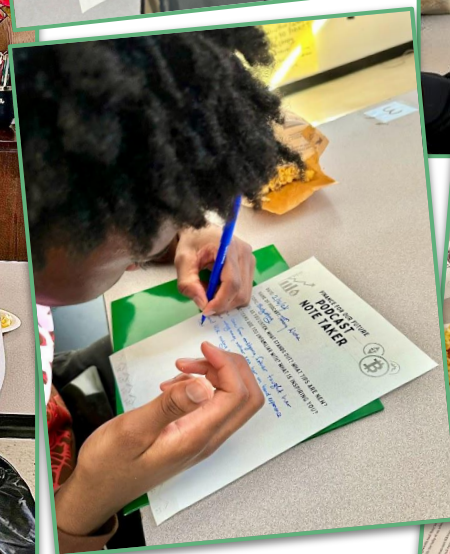
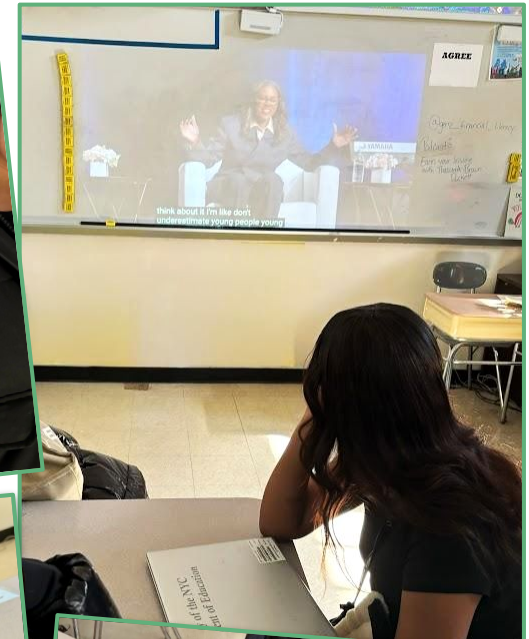
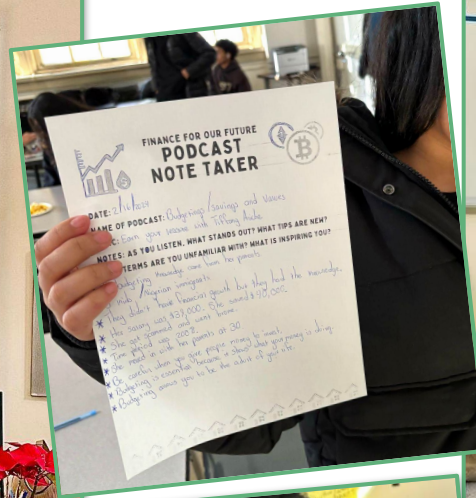


CLASSROOM CONNECTION

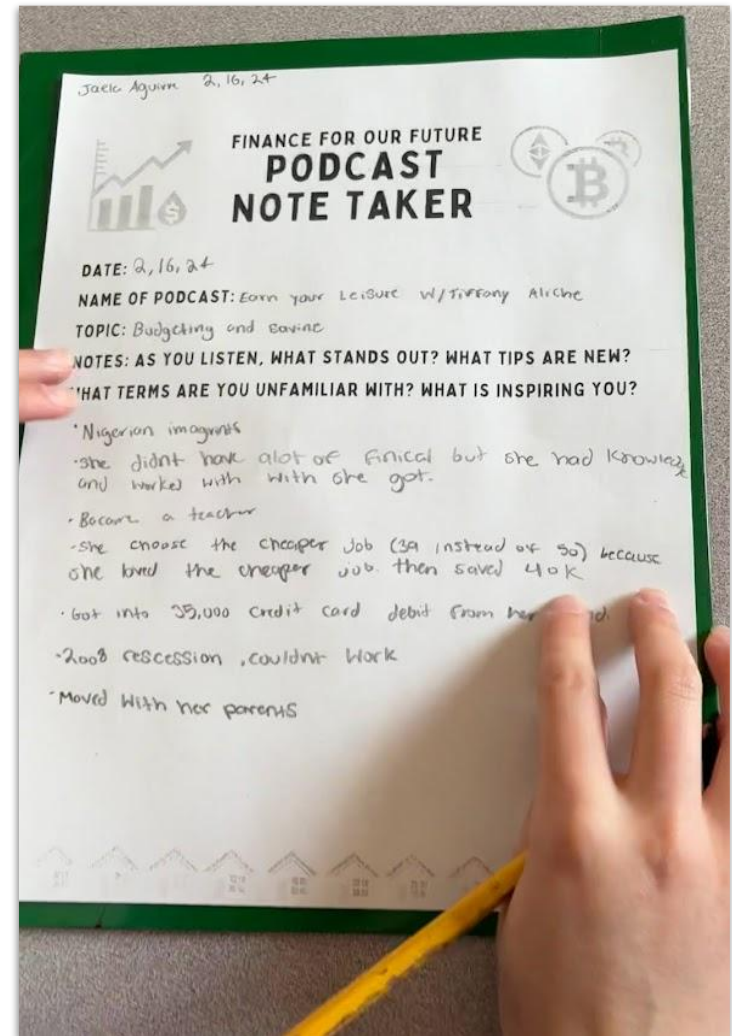
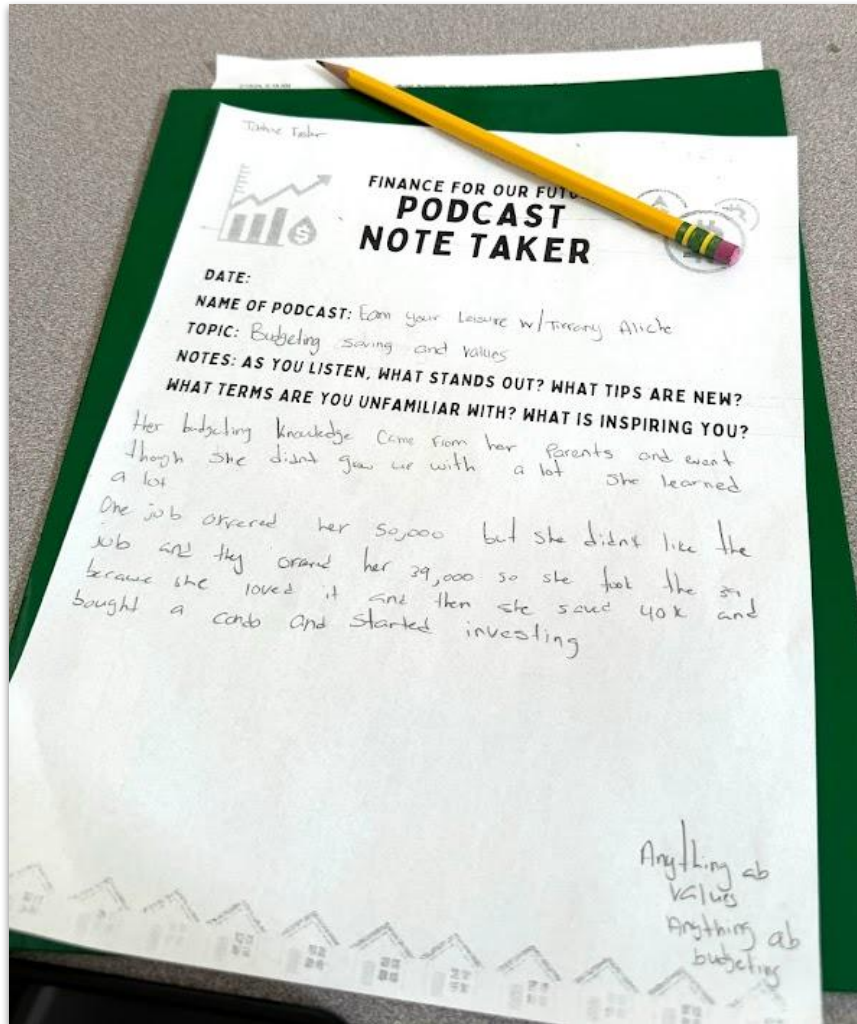
- Money Affirmation Coloring Pages from:
[The Artisan Life](#) (free!)




CLASSROOM CONNECTION



CLASSROOM CONNECTION



WHICH PODCASTS COULD I USE?

 **Educator Notes:** These are just a few, but there are so many more classroom options of amazing podcasts that center women's voices! :) Let's get started!



WHICH PODCASTS COULD I USE?



Teaching Managing Credit (Standard V)

WHICH PODCASTS COULD I USE?

Topic: Credit (National Standard V)

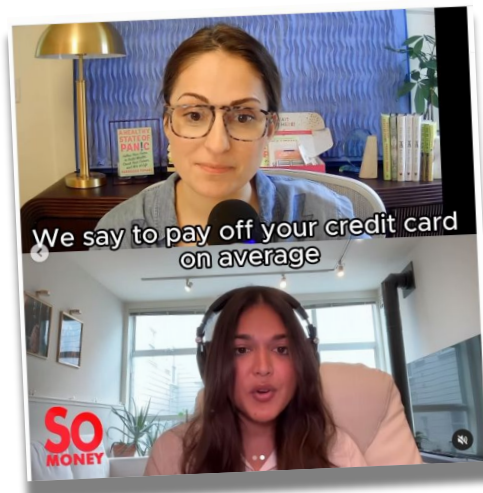
Guest: Vrinda Gupta

Themes: First generation, financial gotchas, getting denied, women not building credit, Disparities in financial education for women

Suggested Podcasts & Episodes:



- *So Money with Farnoosh*
 - [Smart Credit and Banking Moves for Women w/Vrinda Gupta](#) (5:00–15:00)
- *Financial Feminist*
 - [Credit Card Company Secrets w/Vrinda Gupta](#) (2:55–6:00)





CREDIT CARD COMPANY SECRETS



with Vrinda Gupta

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WHICH PODCASTS COULD I USE?

Topic: Credit (National Standard V)

Guest: Shonda Martin

Themes: Building credit score at a young age, dispelling myths, becoming an authorized user, clear explanations of how credit scores are determined, and how to fix your credit

Suggested Podcasts & Episodes:

- *Earn Your Leisure*
 - [Establishing Credit at a Young Age](#) (Total time 10:07)
 - [How to Master Your Credit](#) (Total time 8:47)





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WHICH PODCASTS COULD I USE?



Teaching Earning, Saving and Investing (Standards I, III & IV)

WHICH PODCASTS COULD I USE?

Topic: Earning and Spending (National Standard I & II)

Guest: Thasunda Brown Duckett



Themes: Investing in retirement young, taking the company match, making decisions now that align with your vision for the future

Suggested Episode:







- *Earn Your Leisure*: [41% of Young People Between the Ages of 25-35 Aren't Contributing To Their 401\(k\)](#) (Total time 12:24)



41% of Young People Between the Ages of 25-35 Aren't Contributing To Their 401(k)

 Earn Your Leisure 
1.46M subscribers

[Subscribe](#)

 541     

WHICH PODCASTS COULD I USE?

Topic: Saving and Investing (National Standards III & IV)

Guest: Tiffany “The Budgetnista” Aliche

Themes: Budgeting, 10 fundamentals of financial wholeness, importance of savings, first generation values, getting scammed, perseverance

Suggested Podcasts & Episodes:



- *Earn Your Leisure*
 - [Pay off Debt Save Money, Build Wealth with the Budgetnista](#) (3:40-12:45) (26:30-35:00)
 - [10 Step to Financial Freedom with the Budgetnista](#) (1:00-9:13)

Another Budgetnista Reco:

- *The Financial Confessions: Overcoming “Post-Traumatic Broke Syndrome”*



WHICH PODCASTS COULD I USE?

Topic: Investing (National Standard IV)

Host: Linda P. Jones | **Podcast:** *Be Wealthy and Smart*

Website: lindapjones.com/podcasts

Themes: All types of investing, importance of compounding over time

Suggested Episodes:



- [Gen Z Thinks They Need \\$1.2 million to Retire](#) (1:00–6:00)
- [Why Home Prices Are Surging](#) (1:00–6:48)
- [Why Investors Under Age 40 Created More Wealth](#) (1:00–6:54)

Educator Notes:

- Episodes are short, under 10 mins
- You can search by topic
- She often pulls from an article and links it in the show notes. You can use the article to accompany the audio.

The image is a screenshot of the WEALTHHEIRESS website. At the top, there is a navigation menu with links for ABOUT, PODCASTS, MEDIA, RESOURCES, BOOKS, and BE WEALTHY & SMART VIP EXPERIENCE. Below the navigation, the 'PODCASTS' section is highlighted. It features a large image of Linda P. Jones and a text block that reads: 'Welcome to the Be Wealthy & Smart podcast Wealth Mentoring Library (below), empowering women and men worldwide to financial freedom. The podcast has over 10 million downloads and was named to the list of "6 Best Investing Podcasts", "6 Best Personal Finance Podcasts" and "The Best Money Talk Podcasts by Women." Start at podcast #1 or anywhere, use the search box in the top right corner and have fun binge-listening to your favorite topics!'. Below this, there is a search box with the text 'Search this website'. To the right of the search box, there are logos for 'As Seen On FOX', 'bravo', 'Woman's Day', 'Forbes', and 'BUSINESS INSIDER'. At the bottom, there is a list of podcast episodes with their titles and dates: '08: 1313: WHY JEFF BEZOS IS SELLING AMAZON STOCK', '07: 1312: WHY INVESTORS UNDER AGE 40 CREATED MORE WEALTH', '06: 1311: MY NEW FAVORITE AND SECURE CRYPTO WALLET', '05: 1310: VALENTINE'S DAY SPENDING TRENDS', '04: 1309: IS THE ECONOMY TOO STRONG TO CUT RATES?', and '03: 1308: WHY YOU SHOULD HAVE A STRATEGY TO INVEST IN AI NOW'.

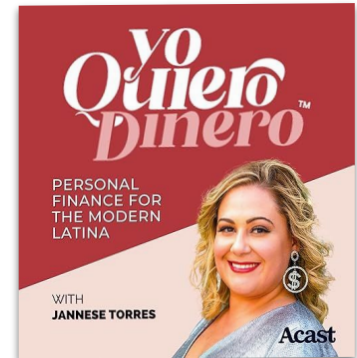
WHICH PODCASTS COULD I USE?

Topic: Earning Income & Investing (National Standard I & IV)

Host: Jannese Torres | **Podcast:** *Yo Quiero Dinero*

Website: yoquierodineropodcast.com/podcast

Themes: Business and side hustles, first generation, focus on Latine guests, money stories from diverse perspectives



Suggested Episodes:

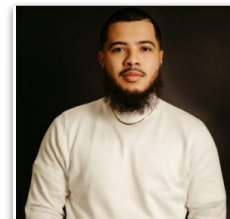
- [How To Become A First Gen Millionaire](#)
- [How Your Cultura Affects Your Dinero](#)

Educator Notes:

- Click on category and find posts
- There are topic breakdowns
- Business topics can be advanced, but great for entrepreneurship-focused Ss.

Teacher Recommendation!!!

- How to Mind Your Money with Yanely Espinal



BUILDING WEALTH, BUSINESS & SIDE HUSTLES, EARN MORE MONEY, INVESTING & FIRE

Episode 225: Why We Need More Latino Men Talking Dinero 🇵🇷 Christopher Belleso | Latin Wealth



BUSINESS & SIDE HUSTLES, PODCAST EPISODES, SOCIAL JUSTICE & ACTIVISM

Episode 224: Bridging The Latino Wealth Gap Through Tech | Olga Camargo & Juan C. Avila | SHENIX™



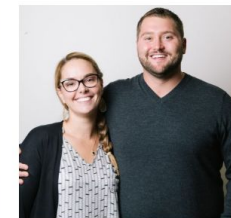
BUSINESS & SIDE HUSTLES, CAREER & WORK, MENTAL HEALTH & SELF CARE, PODCAST EPISODES, SOCIAL JUSTICE & ACTIVISM

Episode 222: Why The Future Of America's Economy Depends On Latinos | Lyanne Alfaro | Moneda Moves



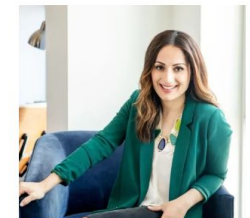
BUILDING WEALTH, DEBT PAYOFF, EARN MORE MONEY, PODCAST EPISODES

Episode 221: How To Build Wealth On A Dime | Kimberly Hamilton | Reworth Finance



BUILDING WEALTH, DEBT PAYOFF, MENTAL HEALTH & SELF CARE, PODCAST EPISODES

Episode 220: How To Recover From Money Mistakes | Haley & Justin Brown Woods | Price Of Avocado Toast



BUILDING WEALTH, CAREER & WORK, PODCAST EPISODES

Episode 219: Becoming A Broadwinning Woman | Farnoosh Torabi, Award-Winning Personal Finance Expert & Host Of So Money



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WHICH PODCASTS COULD I USE?

Topic: Saving, Investing, Credit (National Standard III, IV, V)

Host: Jamila Souffrant | **Podcast:** *Journey to Launch*

Website: journeytolaunch.com/podcast

Themes: Mindset, budgeting, investing stories from diverse guests

Suggested Episodes:

- [How To Manage Your Money With ADHD & Unlocking Neurodivergent Financial Empowerment w/Ellyce Fulmore \(13:25-19:25\)](#)

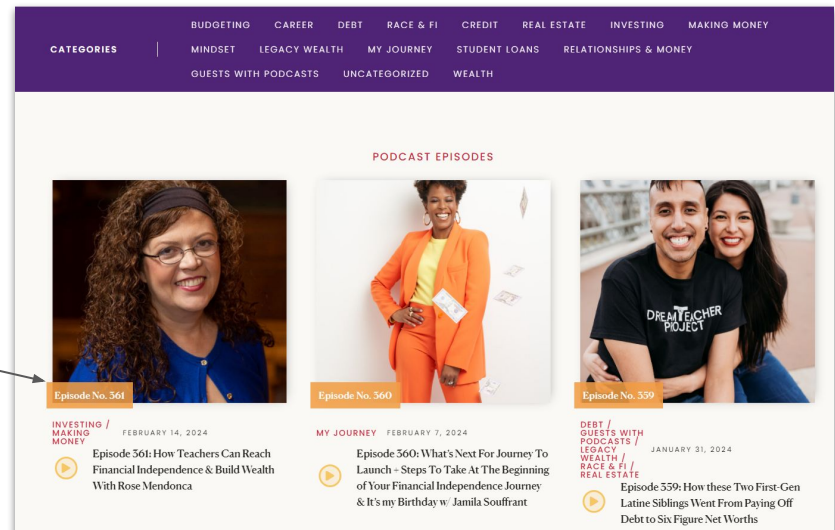


Educator Notes:

- You can search by category
- There's topic breakdowns
- She also has transcripts available for differentiation

Teacher Recommendation!!!

- Episode 361: How Teachers Can Reach Financial Independence & Build Wealth With Rose Mendonca



The screenshot shows the website's navigation menu with categories: BUDGETING, CAREER, DEBT, RACE & FI, CREDIT, REAL ESTATE, INVESTING, MAKING MONEY, MINDSET, LEGACY WEALTH, MY JOURNEY, STUDENT LOANS, RELATIONSHIPS & MONEY, GUESTS WITH PODCASTS, UNCATEGORIZED, and WEALTH. Below the menu, three episode cards are displayed:

- Episode No. 361:** Investing / Making Money, February 14, 2024. Episode 361: How Teachers Can Reach Financial Independence & Build Wealth With Rose Mendonca.
- Episode No. 360:** My Journey, February 7, 2024. Episode 360: What's Next For Journey To Launch - Steps To Take At The Beginning of Your Financial Independence Journey & It's my Birthday w/ Jamila Souffrant.
- Episode No. 339:** Debt / Guests With Podcasts / Legacy Wealth / Race & FI / Real Estate, January 31, 2024. Episode 339: How these Two First-Gen Latine Siblings Went From Paying Off Debt to Six Figure Net Worths.

WHICH PODCASTS COULD I USE?

Topic: Real Estate Investing (National Standard IV)

Host: Liz Faircloth and Andresa Guidelli | **Podcast:** *Real Estate InvestHER*

Website: therealestateinvesther.com/podcast

Themes: Being the only women in the RE room, balancing life with business, limiting beliefs, analyzing failures, advantages that women have in real estate spaces

Suggested Podcasts / Episodes:


- [How this Remote Real Estate Investor Started Her Investing Journey at 16 | Sarah Miskelly](#)
- [The 4 Secret Advantages for Women Real Estate Investors](#)









Educator Notes:

- They have minisodes ~12 mins
- Topics can be advanced, but great for students who might be interested in real estate.



WHICH PODCASTS COULD I USE?

 **Educator Prompt:** Choose any podcast below and scroll episodes for 2-3 minutes. Which episode would you use in your classroom to teach students about earning, saving or investing?

-  **So Money Podcast:** podcast.farnoosh.tv
-  **Financial Feminist Podcast:** herfirst100k.com/financial-feminist-podcast/#
-  **Be Wealthy and Smart Podcast:** lindapjones.com/podcasts
-  **Yo Quiero Dinero Podcast:** yoquierodineropodcast.com/podcast
-  **Journey To Launch Podcast:** journeytolaunch.com/podcast
-  **The Financial Confessions:** thefinancialdiet.com/podcast
-  **Brown Ambition Podcast:** brownambitionpodcast.com/episodes
-  **The Real Estate InvestHER Podcast:** therealestateinvesther.com/podcast



Open Ended Question

Are there any podcasts you listen to that you think are useful in the classroom?

Ready? Enter your answer here.

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¿PREGUNTAS?

I hope you enjoyed this presentation! Meet me next time!

- **Weds, March 13th: WHM & Inspiring Texts**
- **Weds, March 27th: WHM & Social Media**

If you would like chat more about fin lit!

✉ Email: diana@genwealtheducation.com

👤 LinkedIn: www.linkedin.com/in/dianaisern

💻 Website: www.genwealtheducation.com

📷 IG [@genwealthedu](https://www.instagram.com/genwealthedu) | Money Moves Class IG: [@genz_financial_literacy](https://www.instagram.com/genz_financial_literacy)

Invest In Girls



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TO
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Girls, let's get smart(er) about money

Our FREE online programs are tailored to high school girls so they can learn about personal finance in a supportive environment and build confidence on money matters.

Winter offerings



Master the basics of personal finance



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Questions? Email Cristina Medina at cmedina@investgirls.org



FinEd50 is a coalition of non-profit organizations, researchers, corporate partners, and professional organizations that believes that personal finance education is a crucial tool to helping people better navigate their financial lives, make informed decisions regarding their life choices, and take more control over their own futures.

FinEd50: Financial Education for American

Currently, only 24 states require personal finance education courses in the United States. Research indicates that a quality financial education leads to improved future credit scores, declines in payday lending, student loan payment increases, student borrowing shifting to lower cost options, and overall financial well-being!

Recognizing that education is the realm of state and local leadership, FinEd50 is dedicated to achieving:

State Level Action: State-level action that guarantees equitable access for every student to a robust, high-quality personal finance course;

National Standards: Courses and educational materials that address the content outlined in National Standards for Personal Financial Education and are culturally relevant and responsive to students' lived experiences;

Innovative Funding: Innovative funding mechanisms and professional development in place to support and develop a corps of high-quality teachers with access to professional development opportunities to teach personal finance; a

Measurement: A mechanism for measuring access to courses on personal finance and equitable reach of state requirements.

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Advocacy

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