



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

March 27th, 2024

Presented by: [Diana Isern](#)

Email: diana@genwealtheducation.com

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 at Brooklyn Preparatory High School | Personal Finance and Investments Curriculum Design | Financial Literacy Consulting | Teacher Professional Development | Writer | Speaker



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📷 IG [@genwealthedu](https://www.instagram.com/genwealthedu) / Money Move\$ Class IG: [@genz_financial_literacy](https://www.instagram.com/genz_financial_literacy)

AGENDA & OBJECTIVES

1. WHY WOMEN AND WEALTH?

- Take a look at current statistics of women and wealth and the **possibilities** of narrowing the wealth gap.

2. WHY SOCIAL MEDIA?

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

3. CLASSROOM CONNECTION

- Share classroom **strategies and EdTech** to use with social media

4. WHICH SOCIAL MEDIA ACCOUNTS COULD I USE?

- Explore the **diversity of voices and perspectives** on social media accounts related to finance.

5. ¿PREGUNTAS?



WHY WOMEN AND WEALTH?

What are the facts around the gender wealth gap?

[“68 Financial Statistics About Women You Should Know”](#)
by Cassidy Horton of *Clever Girl Finance*

68 Financial Statistics About Women You Should Know

by [Cassidy Horton](#)

Updated on March 23, 2024



About Clever Girl Finance

Clever Girl Finance is one of the largest personal finance media/education platforms for women in the U.S. and we have consistently been voted one of the best finance websites for women by the [Plutus Awards](#) celebrating excellence in financial media. We empower women to pursue and achieve their dreams of financial wellness in order to live life on their own terms.

WHY WOMEN AND WEALTH?

In reference to the pay gap:

- Parents pay **boys twice as much allowance** as girls. (USA Today)
- Overall, women earn **\$0.82 for every \$1** earned by men.
- White women earn \$0.78; Black women earn \$0.63; Native women earn \$0.60; Hispanic and Latinx women earn \$0.55 for every \$1 earned by White men.

In reference to building wealth:

- Women have to work **42 more days annually** to make as much money as men do. (Pew Research)
- The net estimated lifetime earnings for a woman with a HS degree is **\$870,000 compared to \$1.53 million** made by a man with a HS degree. (SSA)
- The net estimated lifetime earnings for a woman with a bachelor's is **\$1.32 million compared to \$2.19 million** made by a man with a high school degree. (Social Security Administration)

WHY WOMEN AND WEALTH?

In reference to investing:

- **Less than 70% of women are saving for retirement**, compared to 81% of men. (Transamerica Center for Retirement Studies)
- **22% of women have invested money in the stock market** compared to 40% of men. (Credit Karma)
- There's an investing gap and for women who earn \$100,000, this gap could cost as much as **\$1 million over a 30-year period**. (Ellevest)
- Among families with a HS degree, White families have an average net worth of \$94,500 and Hispanic or Latinx families have a net worth of **\$17,730**, while Black families have an average net worth of **\$10,910**. (Demos)
- A woman's **mortgage rate is 0.4% higher** on average than a man's. (Annuity.org)

WHY WOMEN AND WEALTH?

In reference to debt:

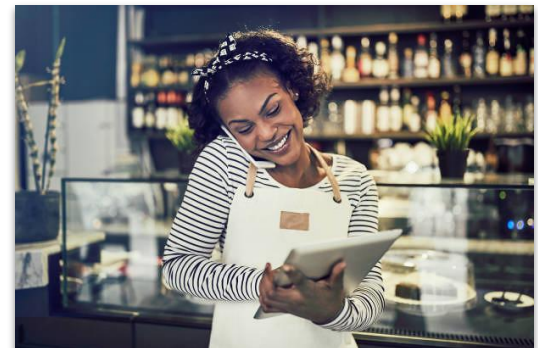
- Women have more student loan debt, but men have more debt overall. It takes women longer to pay off their debt due to lower salaries and the pay gap.
 - Women hold **nearly $\frac{2}{3}$ of all student loan debt** in the US, even though they only make up 56% of all enrolled students. (AAUW)
 - **Black women graduate with the most debt** — at \$37,558 — compared to \$31,346 for White women and \$29,862 for White men. (AAUW)
 - Women carry **\$85,169 in total debt** on average, while **men carry \$103,702** on average. (Experian)

WHY WOMEN AND WEALTH?

What are the possibilities for the future of women and wealth?

There are more female entrepreneurs than ever before:

- Between 2014 and 2019 there was a **21% increase in women-owned businesses**, while all businesses increased by only 9%. (American Express)
- **Total employment by women-owned businesses rose 8%**, while it only rose 1.8% for all businesses. (American Express)
- **Women of color account for 50% of all women-owned businesses** as of 2019. (American Express)
- It's estimated that 6.4 million **women of color-owned businesses employ nearly 2.4 million people** and generate \$422.5 billion in revenue. (American Express)



WHY WOMEN AND WEALTH?

What are the possibilities for the future of women and wealth?

- Women **spend less on impulse** purchases. (cnbc.com)
- Women are **better investors than men**, keep money in longer and pick longer-term strategies (Fidelity Investments)
- Women with higher levels of financial literacy tend to **save more, spend more wisely, and invest more** than their peers. (Clever Girl Finance)
- **Putting away money for their financial goals** is the #1 thing that makes women feel more confident and in charge of their futures. (Ellevest)
- Women **know more than they think they know** and just need to build their confidence. (Time.com)

WHY WOMEN AND WEALTH?

What are the possibilities for the future of women and wealth?

The Washington Post
Democracy Dies in Darkness

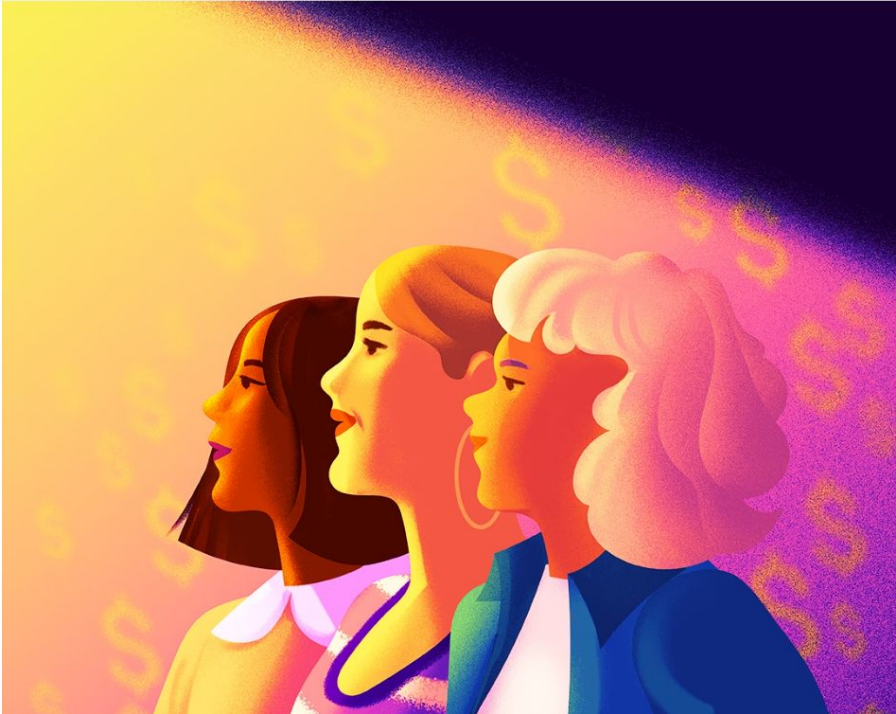
THE BIG SHIFT

The wealth transfer from baby boomers mostly benefits women

Financial advisers pivot to a new, growing customer base

 [By Brittany Shammass](#)

January 16, 2024 at 5:00 a.m. EST



[“The wealth transfer from baby boomers mostly benefits women”](#)

WHY SOCIAL MEDIA?

- ★ **Accessibility:** Social media platforms are easily accessible to students, making financial education more available and convenient.
- ★ **Engaging format:** Students often find social media platforms engaging and interactive, which can make learning about finances fun.
- ★ **Real-World Examples:** Social media influencers provide real-world examples of financial decision-making, enabling students to apply it in real-life situations.
- ★ **Relatability:** Social media influencers and content creators are relatable to students, making financial concepts easier to retain.
- ★ **Peer Learning:** Social media allows students to share experiences, and learn from one another's successes and mistakes, making financial topics personal.

WHY SOCIAL MEDIA?

- ★ While social media is an excellent resource for financial education, we must ensure that the information relayed is **reliable** and **trustworthy**. Teaching students how to identify credible sources and evaluate the advice they receive is crucial for this topic.



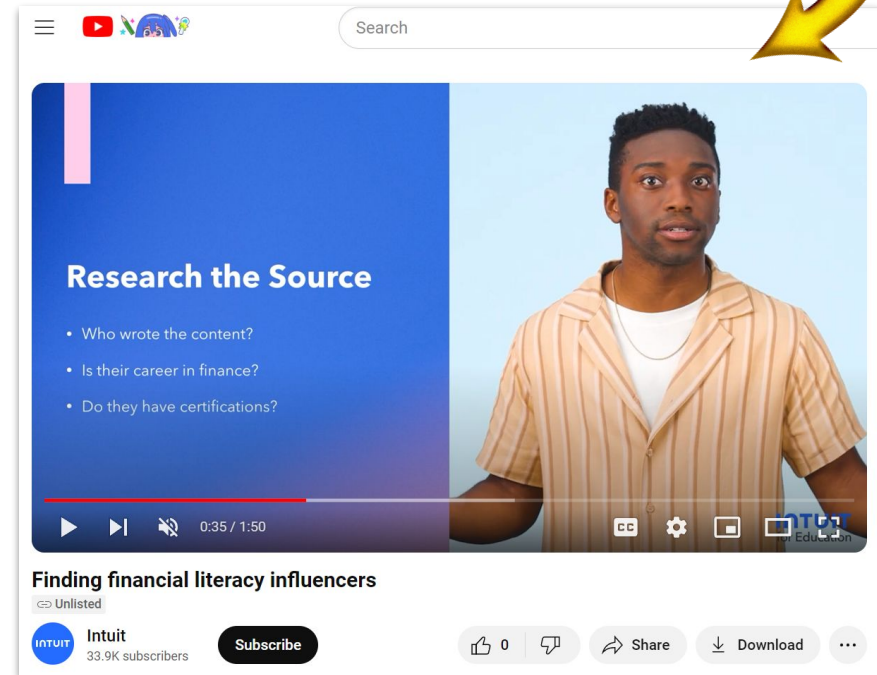
Investopedia INVESTING SIMULATOR BANKING PERSONAL FINANCE

FINANCIAL LITERACY > FINANCIAL LITERACY RESOURCE CENTER

Personal Finance Influencers You Should Know

By REBECCA LAKE Updated April 29, 2023
Reviewed by PAMELA RODRIGUEZ
Fact checked by TIMOTHY LI

Investopedia: 'Personal Finance Influencers You Should Know': <https://rb.gy/vrhri4>



Search

Research the Source

- Who wrote the content?
- Is their career in finance?
- Do they have certifications?

0:35 / 1:50

Finding financial literacy influencers
Unlisted

Intuit
33.9K subscribers

Subscribe

0 0 Share Download

Intuit: 'Finding Financial Literacy Influencers' Video: <https://rb.gy/9i7rns>

Entry Task

10 minutes

DOES SOCIAL MEDIA IMPACT MY SPENDING?

How long does the average user
spend on social media each day?



Get **PAID**

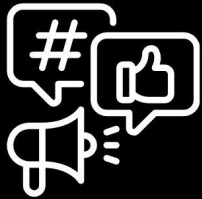
CLASSROOM CONNECTION

Entry Task 10 minutes

DOES SOCIAL MEDIA IMPACT MY SPENDING?

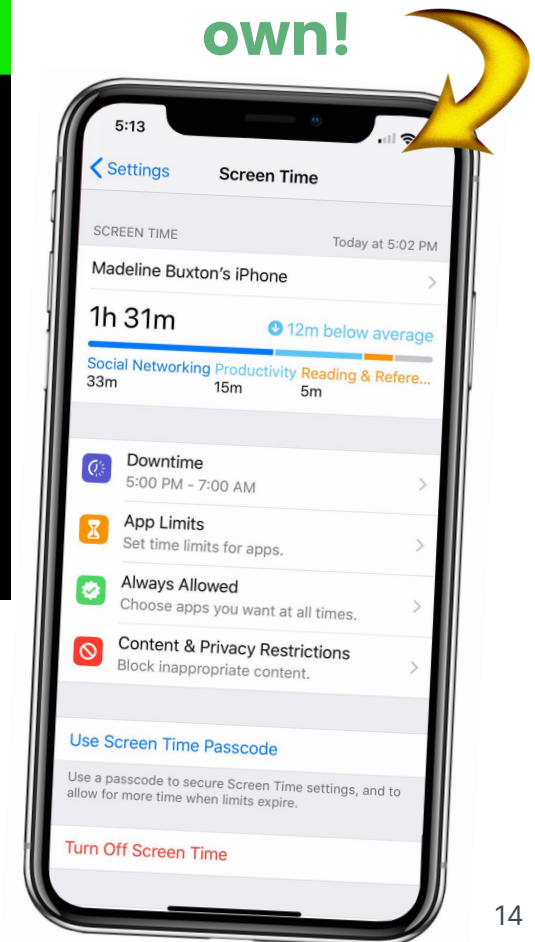
2 hours and 24 minutes a day.

That's **864** hours a year or **36** days a year...



[THE TIME WE SPEND ON SOCIAL MEDIA](#) (DATAREPORTAL)

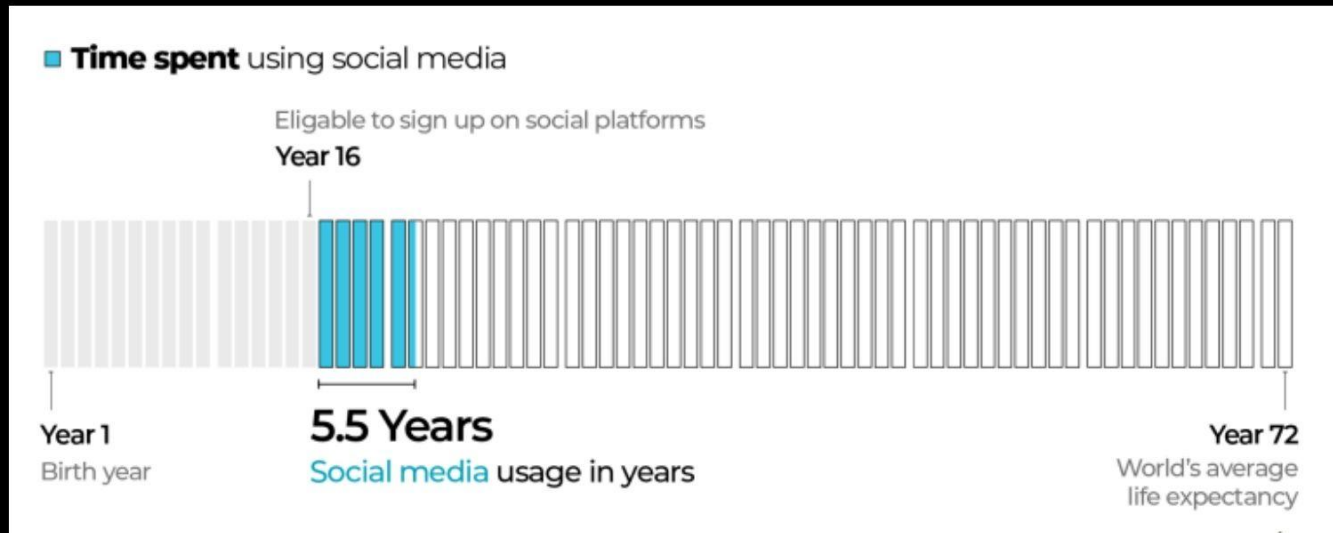
Students can
check their
own!



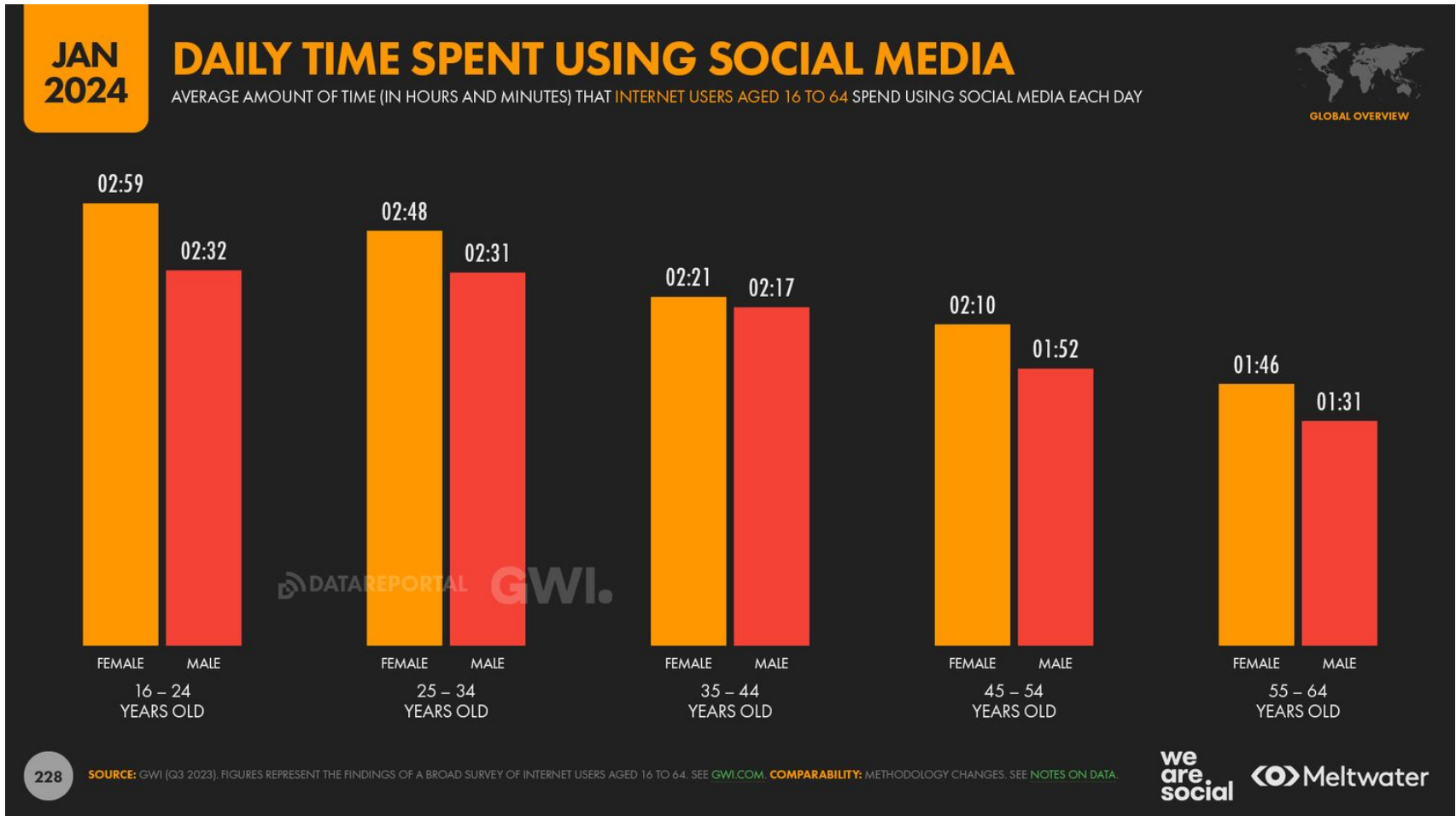
CLASSROOM CONNECTION

Entry Task 10 minutes

5.5 years of your life of scrolling through apps...



CLASSROOM CONNECTION



CLASSROOM CONNECTION


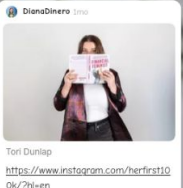






Directions: Choose a **finfluencer**. Spend 10 minutes scrolling Youtube, Tiktok, IG, their websites, facebook and read what they write. Post at least 2 facts and tips that stood out to you for each **finfluencer** under their names. Choose 2 additional **finfluencers** and repeat the process...Social media that gets your \$ mindset right!

Padlet

DianaDinero • 6m

WHM Finfluencers Mini Project

Directions: Choose a fin-fluencer. Spend 10 minutes scrolling Youtube, Tiktok, IG, their websites, facebook and read what they write. Post at least 2 facts and tips for each fin-fluencer, respond to classmates, and ask questions under their names. Choose two additional fin-fluencers and repeat the process...Social media that gets your \$ mind right!

Tiffany Aliche @thebudgetnista	Tori Dunlap @herfirst100k	Vivian Tu @yourrichbff	@delyannethemoneycoach	Dasha Kennedy @TheBrokeBlackGirl	Queenie Tan @investwithqueenie	Taylor Price @pricesstay	Bola Sokunbi @clevergirlfinance
 <p>thebudgetnista.com The Budgetnista - Tiffany Aliche, America's Favorite Financial Educator</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>Tori Dunlap https://www.instagram.com/herfirst100k/</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>tiktok.com Vivian Your Rich BFF (@yourrichbff) Official TikTok</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>tiktok.com delyannethemoneycoach TikTok Search</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>tiktok.com Dasha Financial Activist @thebrokeblackgirl TikTok</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>tiktok.com Queenie Tan (@investwithqueenie) Official TikTok</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>tiktok.com Taylor Price * Finance Tips (@pricesstay) Official TikTok</p> <p>☆ Rate 0</p> <p>Add comment</p>	 <p>clevergirlfinance.com Bola Sokunbi</p> <p>☆ Rate 0</p> <p>Add comment</p>

CLASSROOM CONNECTION

Student Responses

Tori Dunlap
@herfirst100k

Anonymous 1mo

Jada

She is big on helping woman mostly with financials and how to make money with tips she give about life and her life that made her a multimillionaire . For example she helped this woman secure a promotion from 70k to 150K just by the tips she gives on instagram.

☆ Rate 0

🗨️ Add comment

Tori Dunlap
@herfirst100k

Anonymous 1mo

stop keeping money into checking accounts move it to high yields saving account so it could start working for you and start earning you more money and interest. Moses

☆ Rate 0

🗨️ Add comment

Tori Dunlap
@herfirst100k

Anonymous 1mo

Adelyn

"Start budgeting, you can't diagnose your financial situation without digging into how you're currently spending your money."

"Stop keeping your money in a checking account, move it to a savings account."

"Invest the money you put into your IRA."

☆ Rate 0

🗨️ Add comment

Tori Dunlap
@herfirst100k

Anonymous 1mo

Elizabeth

She says,

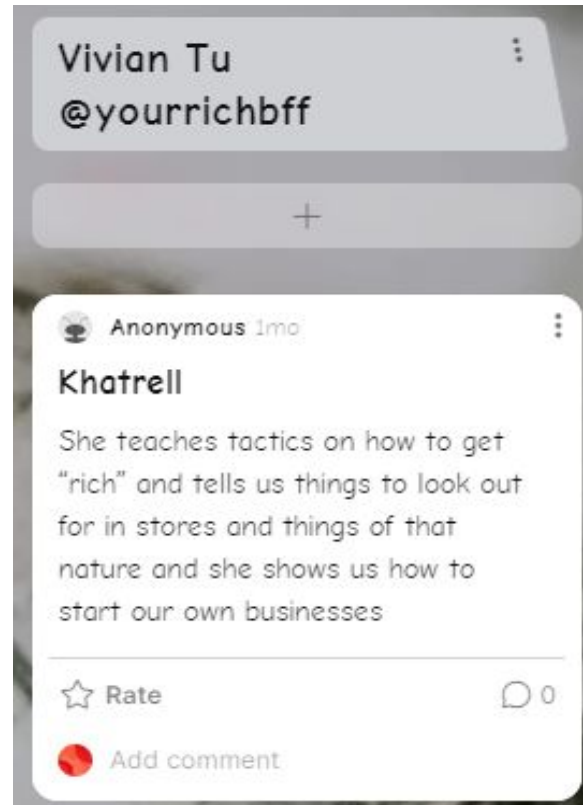
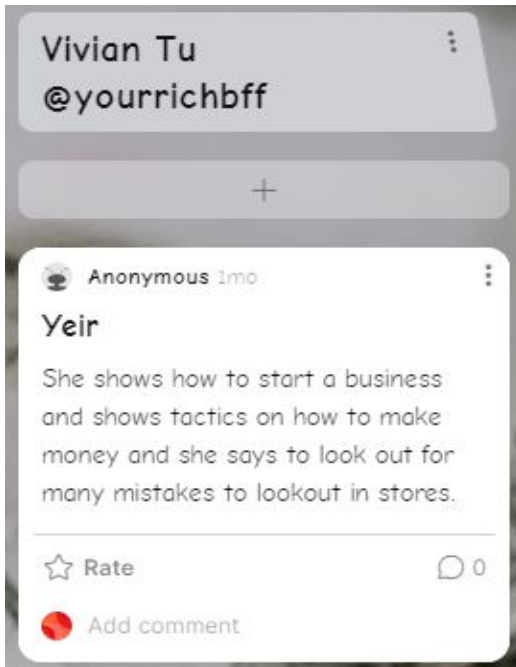
- you should always have an emergency fund just in case
- building wealth takes time you can never get rich fast or over night
- index funds are groups of stocks which are diversified
- money is not inherently good or bad, what we can do with it can be moral or immoral.

☆ Rate 0

🗨️ Add comment

CLASSROOM CONNECTION

Student Responses



CLASSROOM CONNECTION

Student Responses

Tiffany Aliche
@thebudgetnista

Anonymous 1mo

Shaneika J.

Tiffany Aliche is an educated black woman who is a motivational speaker and author, she's known for helping people take control of their money. She teaches people how to budget, save money, and all in all build wealth.

☆ Rate 0

Add comment

Danielle 1mo

Saving AND investing for retirement is important because you want it to grow. Evaluate the rate you borrow money and if you could afford it.

☆ Rate 0

Add comment

@delyannethemoneycoach

Anonymous 1mo

Nai.L

Rating: 7/10
I would watch her she's pretty easy to understand and straightforward

☆ Rate 0

Add comment

Anonymous 1mo

Nai.L

Advice:

- don't try to predict the stock market
- don't settle for late retirement
- don't work your life away
- save and invest money wisely

☆ Rate 0

Add comment

Queenie Tan
@investwithqueenie

Anonymous 1mo

simplifies down things for her viewers -Alfred

☆ Rate 0

Add comment

Anonymous 1mo

gives us her life experiences that have helped her in order to benefit us -Alfred

☆ Rate 0

Add comment

Queenie Tan
@investwithqueenie

Anonymous 1mo

Adelyn

"Find something you enjoy doing and just keep it doing for the rest of your life."

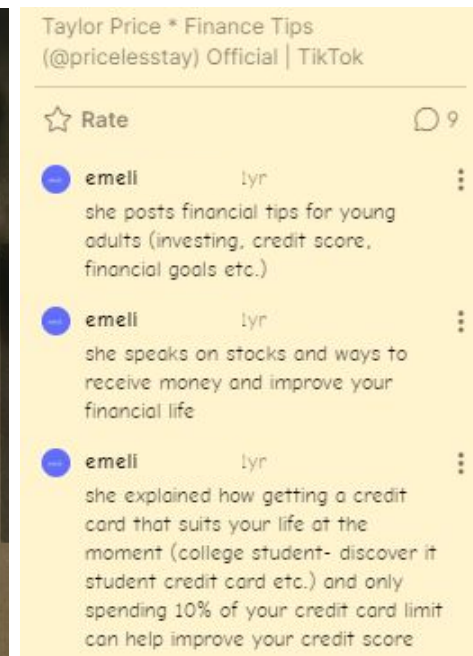
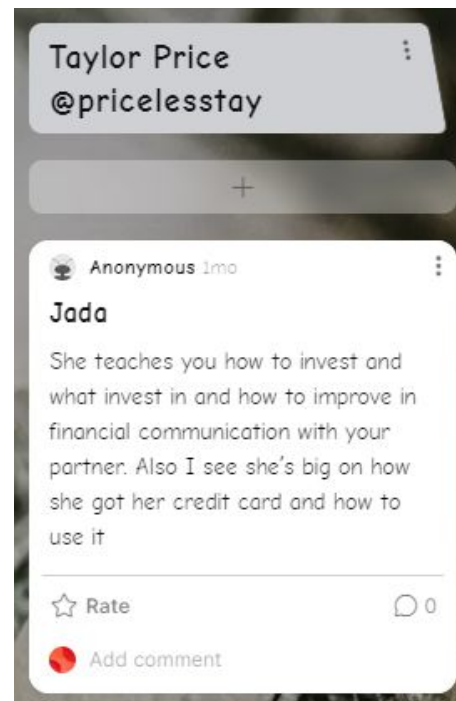
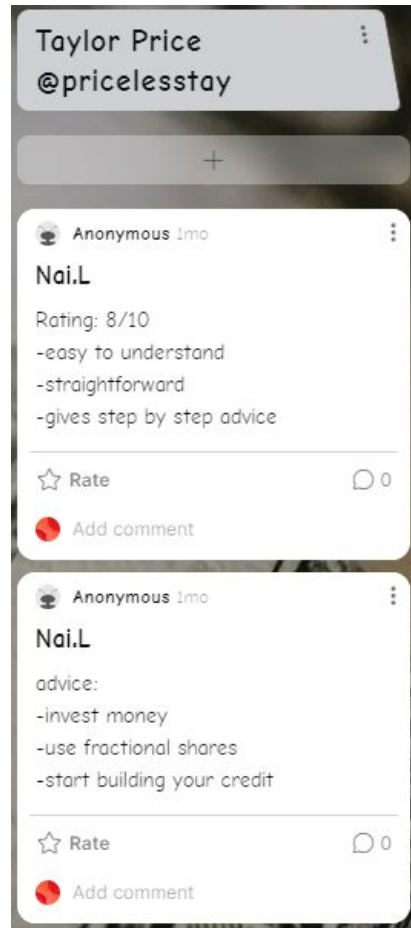
"Invest in more than one country so it's more diversified."

☆ Rate 0

Add comment

CLASSROOM CONNECTION

Student Responses




CLASSROOM CONNECTION

Student Responses

Dasha Kennedy
@TheBrokeBlackGirl


+

 Anonymous 1mo

Miikah


"You can spend the next 12 months starting and stopping your goals because they feel too overwhelming, only to find out the end of the year that you haven't completed anything."

☆ Rate 0

 Add comment

Dasha Kennedy
@TheBrokeBlackGirl


+

 ISAIAH 1mo

Isaiah

"A high salary doesn't guarantee a high wealth. Yes, make sure you get paid what you deserve but also be prepared to know what to do with it to improve your life."

☆ Rate 0

 Add comment

Dasha Kennedy
@TheBrokeBlackGirl

+

 Anonymous 1mo

Ashley

Start with vision of your future that you have for yourself, money is meant to be used, personal finance isn't always bad, and you can always grow from your financial mistakes.

☆ Rate 0

 Add comment

CLASSROOM CONNECTION

Student Responses

 **ADRIAN I** 1yr


Adrian B

1. She is a woman that gives people advice on getting the main idea around money and how you can become more efficient with your money.
2. One of her videos also gave me advice on sustaining money and continue building that money to have a high wealth.
3. She has videos on working your money and how to keep growing your money


☆ Rate 0

● Add comment


★★★★★ (1) 4

 **Anonymous** 1yr


I like how she posts on instagram real life problems about prices increasing but in a funny way, she also gives tips on how to budget your money and what to do and not do - Shaniya A

 **Anonymous** 1yr

I like how she is very informational and she talks about things that are currently happening at this moment. She is very in touch with her followers and social media platforms. Bryan, Eden, Jalvyn

 **Anonymous** 1yr

She is a educator, and she is also featured featured on Netflix. Bryan, Eden, Jalvyn

 **Anonymous** 1yr

She also helps people that would like to do get involved in money. Bryan, Eden, Jalvyn

 **Anonymous** 1yr

Taniy

She has a book on budgeting for one week, which will help people break down budgeting in portions

Tiffany says to think of a budget as a guardian whose only there to aid you in success and focusing on one thing at a time

Finally she expresses that maintaining your budget is about mindset and being consistent, which is why she as a financial expert is helping people save and earn money with her new Netflix show "Get Smart with Money"

☆ Rate 0

● Add comment

CLASSROOM CONNECTION

Diana Dinero's WHM Padlet Template





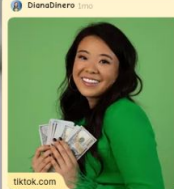


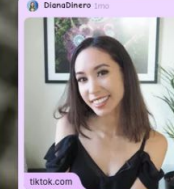


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Padlet

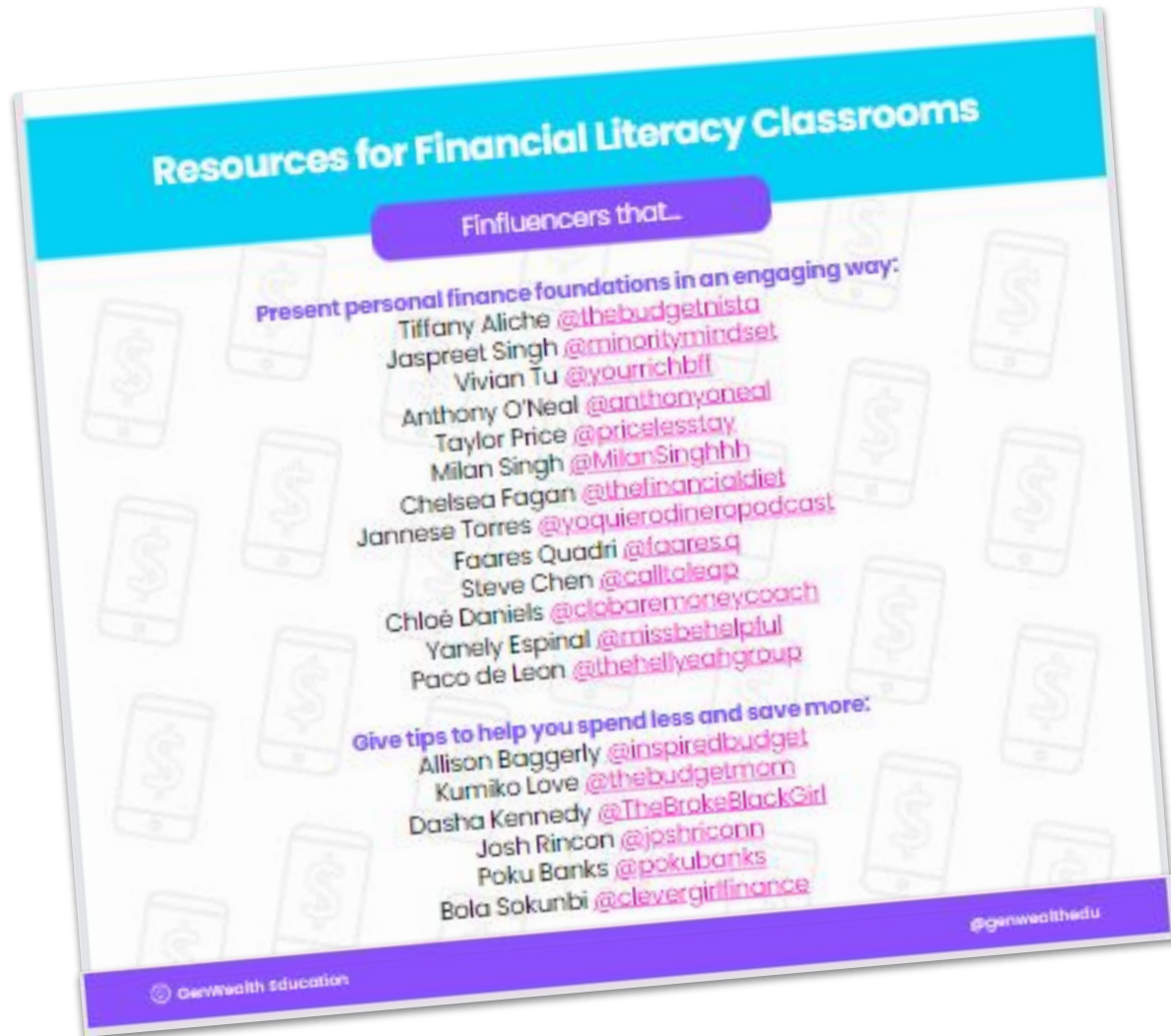
DianaDinero • 6m

WHM Finfluencers Mini Project

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WHICH SOCIAL MEDIA COULD I USE?



Educator Notes: These are just a few, but there are so many more classroom options of amazing social media accounts that center women’s voices! :)

Email me, and I can send you the full list of ‘influencers’ I created to use in our financial literacy classes!

Let’s get started!

WHICH SOCIAL MEDIA CAN I USE?

Topic: Earning and Investing (National Standards I, IV)

Finfluencer: Melissa [@millennialindebt](#)

Themes: Building wealth, earning income, networking

Example Posts:



Millennial In Debt
@millindebt

I currently have 185,000 transferable credit card points at my disposal

On average I earn about 100,000 points a year across 4 credit cards

70% of my travels are covered by points

I never carry a balance, pay interest, go into debt or overspend

Here's how [thread]



Millennial In Debt
@millindebt

When you get an offer letter from a new job, it can be overwhelming to look through.

Here are 5 things you always want to pay close attention to on your offer letter before you sign and return it.

[a thread]



Millennial In Debt
@millindebt

My investment portfolio has an average return of 15.10% since 2020.

I dollar cost average (invest consistently no matter how the market is performing -- yes even when it's 📉)

To diversify I invest in low cost index funds/ETFs

Here are the ones I invest in the most [a thread]

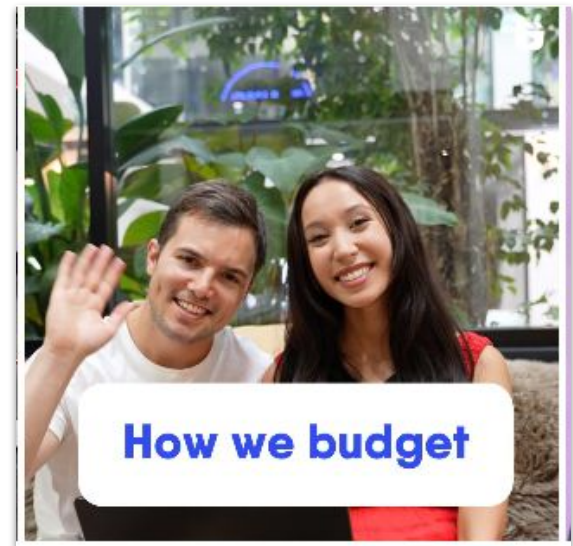
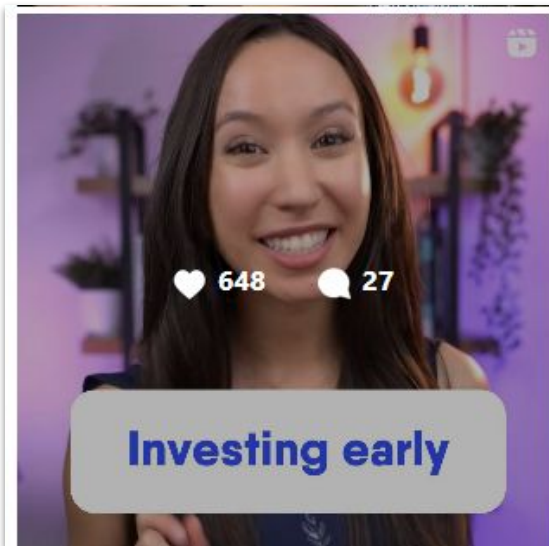
WHICH SOCIAL MEDIA CAN I USE?

Topic: Budgeting and Saving (National Standards I, II)

Finfluencer: Queenie Tan [@investwithqueenie](#)

Themes: Investing, budgeting, money mindsets

Example Posts:



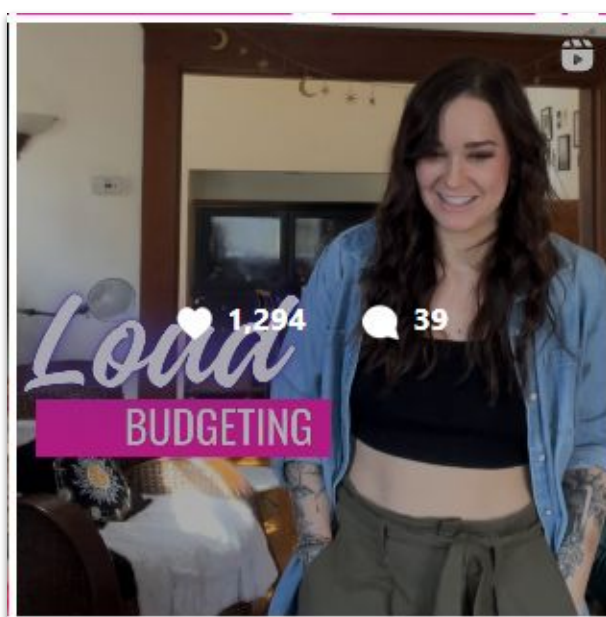
WHICH SOCIAL MEDIA CAN I USE?

Topic: Saving, Investing (National Standards II, IV)

Finfluencer: Chloé Daniels [@clobaremoneycoach](#)

Themes: Making smart \$ decisions, sharing her adversities and perseverance

Example Posts:



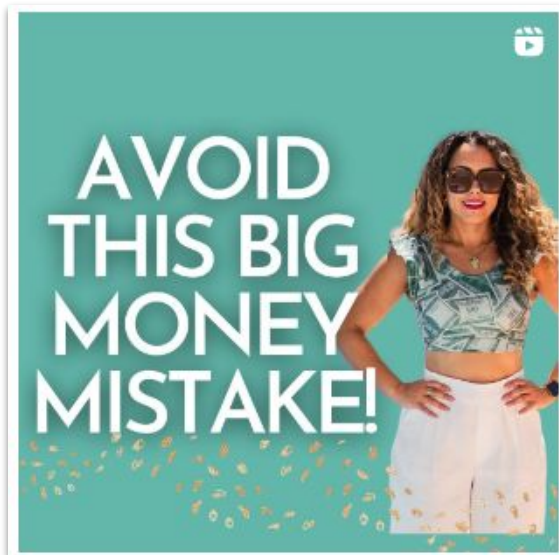
WHICH SOCIAL MEDIA CAN I USE?

Topic: Investing (National Standard IV)

Finfluencer: Delyanne Barros [@delyannethemoneycoach](https://www.instagram.com/delyannethemoneycoach)

Themes: Investing, retirement, power of compound interest

Example Posts:



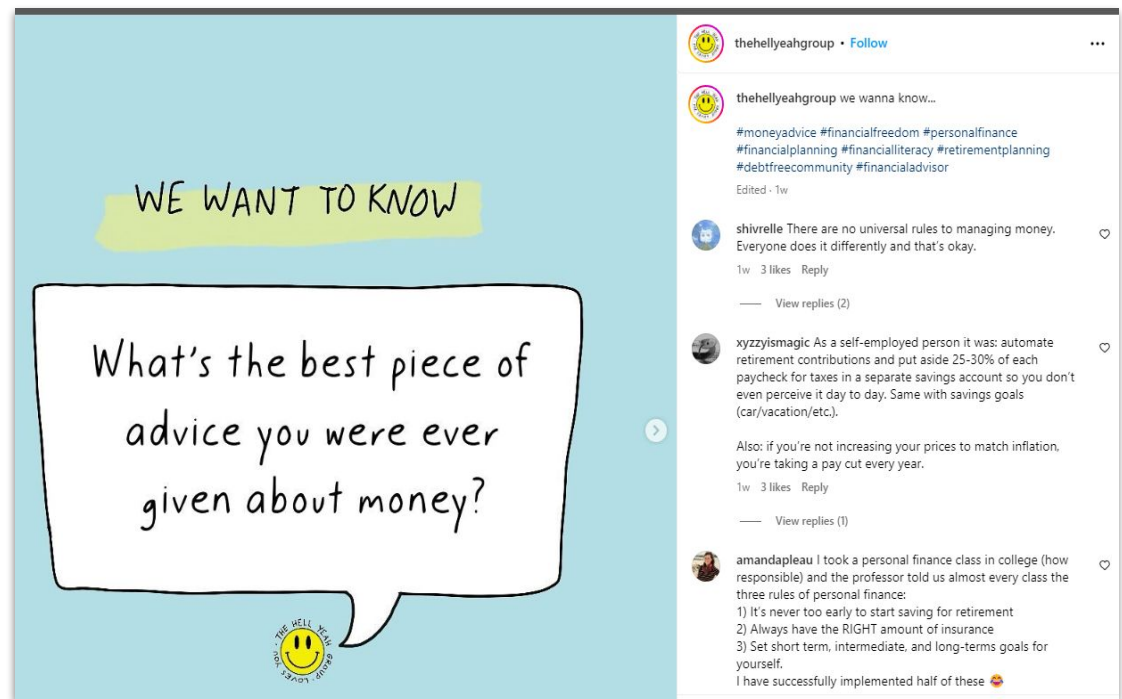
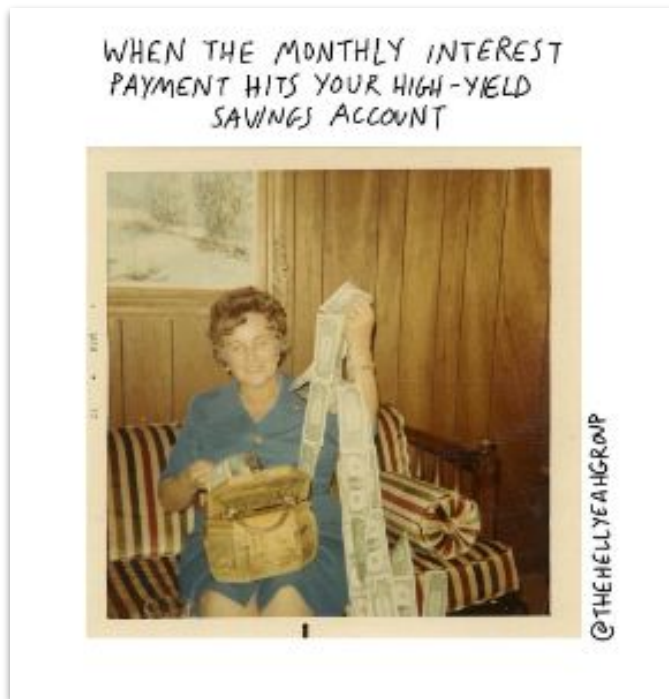
WHICH SOCIAL MEDIA CAN I USE?

Topic: Budgeting and Saving (National Standards I, II)

Finfluencer: Paco de Leon [@thehellyeahgroup](https://www.instagram.com/thehellyeahgroup)

Themes: Making finance and money mindsets fun, business, memes, visuals

Example Posts:



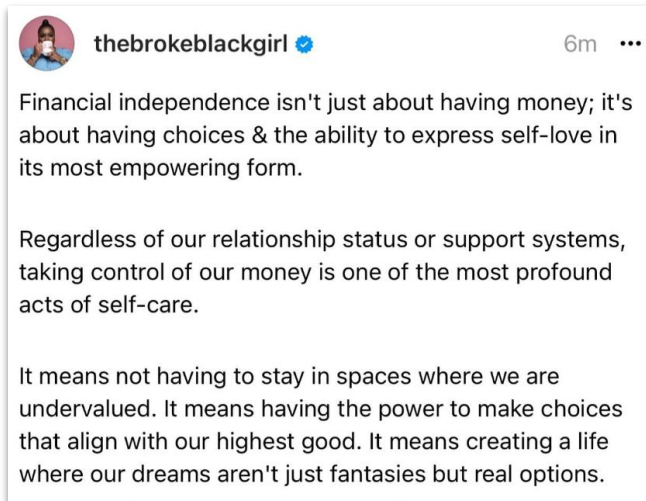
WHICH SOCIAL MEDIA CAN I USE?


Topic: Budgeting and Saving (National Standards I, II)

Finfluencer: Dasha [@brokeblackgirl](#)

Themes: Culturally relevant financial advice, money and mental health, savings

Example Posts:



 thebrokeblackgirl  6m ...

Financial independence isn't just about having money; it's about having choices & the ability to express self-love in its most empowering form.

Regardless of our relationship status or support systems, taking control of our money is one of the most profound acts of self-care.

It means not having to stay in spaces where we are undervalued. It means having the power to make choices that align with our highest good. It means creating a life where our dreams aren't just fantasies but real options.



 **Dasha | Financial Activist**
@brokeblackgirl_

It is not necessary for you to prove your worth or commitment to a relationship or friendship by compromising your financial security.

So no you don't have to

- Co-sign on loans that jeopardize your credit.
- Empty your savings for their debt.
- Delay your financial goals for theirs.
- Overlook financial red flags to keep the peace.
- Share bank accounts if it doesn't feel right.
- Give up your financial privacy.
- Accept unequal financial responsibilities.
- Lend money you can't afford to lose.



 **Dasha | Financial Activist**
@brokeblackgirl_ ...

Happy Women's Month! Let's start by debunking 10 financial myths about women & money.

Myth 1: Women are not good with money.

Reality: Women are just as capable as men in managing money.

Evidence: Today, women control \$72.1 trillion globally, doubling since 2010 (CNBC 2022)

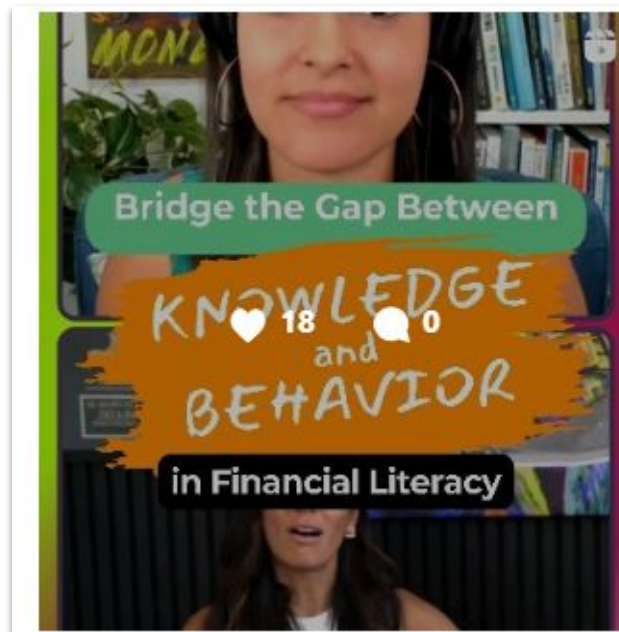
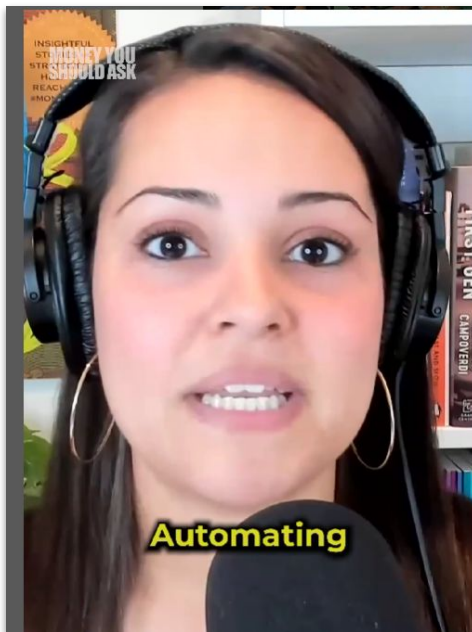
WHICH SOCIAL MEDIA CAN I USE?

Topic: Budgeting and Saving, Investing (National Standards I, II, IV)

Finfluencer: Yanelly Espinal [@missbehelpful](#)

Themes: First generation wealth building, saving, financial literacy

Example Posts:



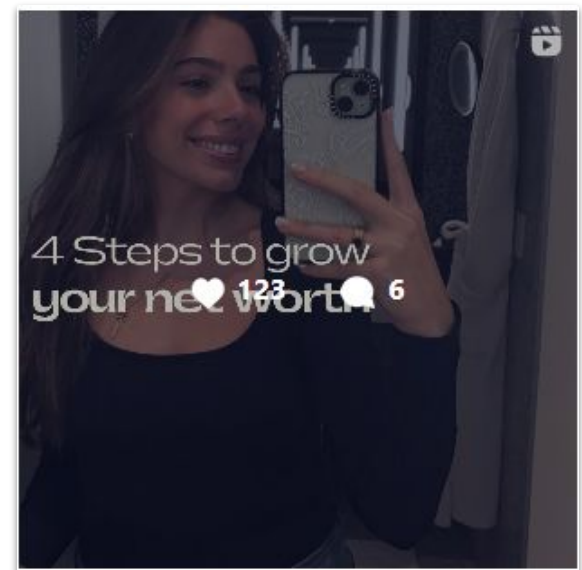
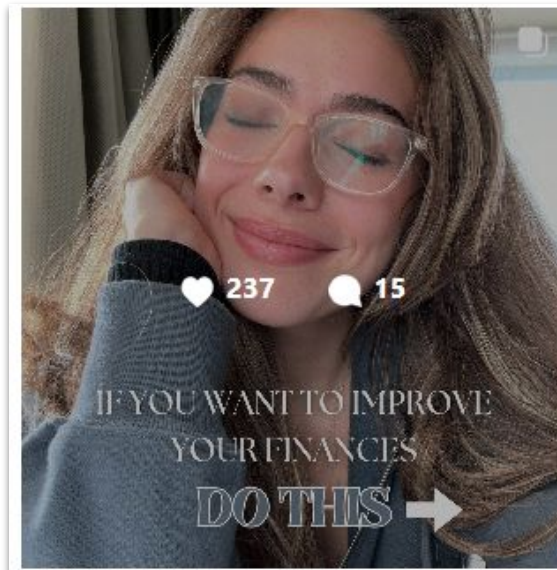
WHICH SOCIAL MEDIA CAN I USE?

Topic: Earning, Saving, Investing (National Standards I, II, IV)

Finfluencer: Taylor Price [@pricelesstay](#)

Themes: Growing net worth at a young age, building financial future, money mindset

Example Posts:



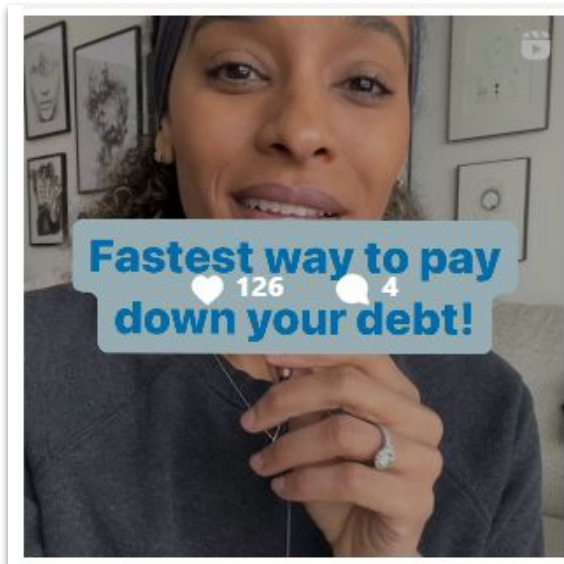
WHICH SOCIAL MEDIA CAN I USE?

Topics: Managing Debt, Saving (National Standards III, V)

Finfluencer: Carmen Perez [@makerealcents](#)

Themes: Focus on women and wealth, first time investors, paying down debt

Example Posts:



WHICH SOCIAL MEDIA CAN I USE?

Educator Prompt: Choose a social media below and scroll 2–3 minutes. Which episode would you use in your classroom to teach students about earning, saving or investing?

- Melissa [@millennialindebt](#)
- Queenie Tan [@investwithqueenie](#)
- Chloé Daniels [@clobaremoneycoach](#)
- Delyanne Barros [@delyannethemoneycoach](#)
- Paco de Leon [@thehellyeahgroup](#)
- Dasha [@brokeblackgirl](#)
- Yanelly Espinal [@missbehelpful](#)
- Taylor Price [@pricesstay](#)
- Carmen Perez [@makerealcents](#)

Let's Connect!

I hope you enjoyed all of the WHM presentations!

- WHM 1 Podcasts: <https://rb.gy/f919ht>
- WHM 2 Inspiring Texts: <https://rb.gy/gvngh2>
- WHM 3 Social Media: <https://rb.gy/kx0kg4>

Let's chat more about fin lit!

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