



136. Building Financial Resilience Through Hip Hop Pedagogy

Andrea Ferrero: [00:00:00] What does the future look like, what does the past look like, where are you at, and how can we take action in our individual lives, but also collectively keep moving forward?

Annalies Corbin: [00:00:11] Welcome to Learning Unboxed, a conversation about teaching, learning, and the future of work. This is Annalies Corbin, Chief Goddess of the PAST Foundation and your host. We hear frequently that the global education system is broken. In fact, we spend billions of dollars trying to fix something that's actually not broken at all, but rather irrelevant. It's obsolete. A hundred years ago, it functioned fine. So, let's talk about how we reimagine, rethink, and redesign our educational system.

Annalies Corbin: [00:00:44] Welcome to today's episode of Learning Unboxed. I am, as always, very excited about the conversation that we are going to have today, because joining us is Andrea Ferrero, and she is the Co-Founder and Executive Director of an entity organization program, we're going to get into the weeds of all of that, of something called Pockets Change, a nonprofit that provides curriculum workshops and professional development to build financial resilience through hip-hop pedagogy, and I am so excited to find out what that means.

Annalies Corbin: [00:01:15] She became an educator almost two decades ago to be part of changing the world. And I want to just start by saying welcome and thank you for choosing to be an educator. It is a worthy endeavor, and right now, it's a super, super heavy lift for all involved. And so, we appreciate that you wanted to be part of that great effort profession. So, thank you. Welcome to the program.

Andrea Ferrero: [00:01:38] Thank you. Thank you very much. I'm so excited to get into all the conversation about hip-hop, and finance, and classroom goodness, and yeah, teaching right now is a whole new world.

Annalies Corbin: [00:01:49] It is a whole new world, so let's just dive right in. Okay. Connect the whole idea of financial literacies in hip hop. Let's start with that before we even get into the weeds, but help us, because that's super cool.

Andrea Ferrero: [00:02:01] Yeah. I mean, it all started, so as an organization, we started way back in 2009. It's a collaboration between myself, and I'm a kind of traditional classroom teacher with a nontraditional approach, and one of my close friends who's a certified financial planner, Pamela Capalad, and then her husband, who's our director of Pedagogy, who's an emcee, and a teaching artist, an amazing performer and creative. And we kind of brought all of those things together over a dinner table, and we're talking about, how do we bring finance education into the communities where it was needed most, which is a lot from our own personal experiences growing up in education systems?

Andrea Ferrero: [00:02:35] And I love the way that you talk about how the system's not broken, it's working the way that it was designed, and there's a lot of that happening within finance education. And the hip-hop and finance really came together with this idea of, we don't want to fit into a formula, right? And just learning money by looking at a budget sheet does no one any good. It doesn't really build habit.

Annalies Corbin: [00:02:54] And it's boring. And kids can't figure out what it has to do with them anyway, right? So, we're asking them to really kind of delve into something that they're like, "Oh, no, not yet, I'm not adult enough to-". And we all know, the younger we get a handle on this, the better we're going to be at it as adults. So, to interrupt you, I apologize, but it's so exciting, yeah.

Andrea Ferrero: [00:03:14] Definitely. Like jump all in. I think that's the beautiful thing about it is like money, we think of it like—is this like formula that we're going to teach, but it's really not. Money is so much more than the numbers, and that's where the hip-hop piece comes in. It's understanding our identity. It's connecting in community. It's advocating for ourselves and for others, and really having those conversations early and often. So, like what you were just saying, it can feel kind of like arbitrary and in the future, but really, we start developing our relationship with money around the same time we build early literacy skills.

Andrea Ferrero: [00:03:42] And those habits are kind of like, they start to cement around six or seven years old, and then those habits and that relationship with money carries on with us for the rest of our life. And it's just such an important time for us to start having those conversations so that we can break down the taboo around money and really not have it feel like this dichotomy of either being good at something or being bad at something, it's just a skill we can all learn and talk about.

Annalies Corbin: [00:04:03] Right. Yeah, absolutely. And I love that, because I have this conversation often with kids, I'll hear a kid say, "I'm just not good at math". I'm like, whoa, whoa, whoa, whoa, whoa, you don't know that. Well, they're like, "Well, yes, I do. I don't get very good grades in math." And I'm like, so what? Let's rethink this whole thing. Let's reframe this whole thing and really sort of ask yourselves the question, because I bet you actually are really, really great at math.

Annalies Corbin: [00:04:26] You might not be very good at taking math test. Let's step back from this just a little bit and think about it a little bit differently. So, I love that approach. So, before we go into any more of the weeds, I guess if you will, about this, help our listeners, because they do come to the program from all over the world, so share with us just a little bit about Pockets Change itself. So, it's a nonprofit. So, where does it operate? Is the programming accessible all over the world to people? Do I get it online? Is it in person? Just give me that sort of ecosystem, and then we'll get into the weeds.

Andrea Ferrero: [00:04:55] Yeah. So, the ecosystem is we really want to have intergenerational conversations happening with K-12 students and college students, their families, and educators. So, we do that full circle, right? So, that's through our direct service workshops, where we partner with communities mostly in California and New York, but we are a national US organization, and right now, we come to you through Zoom rooms. So, that looks a lot different in the last few years. And then, our professional development, we've done globally. That's also accessible in asynchronous virtual setting for teachers to access our curriculum.

Andrea Ferrero: [00:05:28] And we have our curriculum downloaded. We have a free toolkit on our website, pocketschange.com, that's open for for students, parents, and teachers. We find this really popular in middle school and high school, because we have asking for a friend web comics that look at unpacking money myths and financial questions. We have downloadable lessons that you can bring into your classroom the next day. So, we really try and make it modular, and that goes to that idea of really breaking down the barriers, and starting the conversations early and often.

Annalies Corbin: [00:05:55] Mm-hmm. Absolutely. Okay. Well, I love that. And so, let's talk a little bit about the application then of this, right? So, you've been doing this since 2009, and I would imagine that there have been some intriguing things that you've learned along the way, right? It took me many, many years just to really figure out that the educational system that I was sort of railing against, if you will, I kept beating my head against, also waving away, for me to really internalize and say, no, no, it's actually doing exactly what it was designed to do, conversation has to shift around, well, what's next, not how do we fix this thing, because we shouldn't even be trying anymore, we've got so much time in. So, talk to me a little bit about the application of Pockets Change in terms of some of those sort of best case examples, because I know you've got stories along the way.

Andrea Ferrero: [00:06:43] Yeah. I guess that that's case, but also start with what happens when you realize that it's like crash and burn moment and you like have the learning of that. So, when we started in 2009, we started by developing this beautiful, shiny curriculum, because we thought, this needs to be in classrooms. And what we found is the communities that we grew up in, my co-founder, Pamela Capalad, her family emigrated from the Philippines, I grew up on the Navajo and Hopi Reservation, Dyalekt is from the Virgin Islands, from St. Croix, and we found that these conversations in the curriculum wasn't happening in the schools that we went to.

Andrea Ferrero: [00:07:14] And in fact, even recent stats show that it's about 7.8% Of Black and Brown communities, schools are getting financial education in the high school years, and then even fewer when you go downstream. So, it's such an important conversation to have, more like we'll just integrate it into like how you adopt curriculum, to create this beautiful curriculum, right?

Annalies Corbin: [00:07:32] I'm chuckling. I'm chuckling. I'm like, yeah, I bet you thought that.

Andrea Ferrero: [00:07:37] Yeah, right? Like you know how the system works, now, we can change it from within, and you created this 54-lesson curriculum. We took it to this amazing differentiated learning conference. Differentiated learning was really the buzzword at that time of 2008, 2009, and we had about five thousand teachers that came by our booth and like, "This is amazing. It's wonderful." No, but we don't want to talk about money.

Andrea Ferrero: [00:07:57] I wouldn't want my students to ask me how much I make. I wouldn't want parents to think I was trying to say that they're doing it wrong. And that was really our first moment of like hitting the wall and seeing how many emotional taboos were playing out in classrooms, and we're stopping the conversation from ever starting right. And so, what we did is we went back, we pivoted our model, and to toss in the business term there, and we had said, what if we come in and we do the workshops ourselves?

Andrea Ferrero: [00:08:22] And what we found is that it was really popular in afterschool settings. We started working with foster care organizations that were nested within community colleges and schools. We started working with existing community nonprofits, and partnering with them, where they already have relationships with public school settings, and really kind of growing it from that. And that was where we found a lot of like stickiness and amazing.

Andrea Ferrero: [00:08:43] And then, those magic moments were happening where we did have a little girl who was six years old come into a workshop and say like, "I'm bad at money", and you could unpack that over the course of 90 minutes through these interactive activities, and to see her beaming at the end of the day, and come up, and say, "I'm just really good at spending money and I'm going to make it, too", those kind of moments that you live for that drive the passion and the why. And then, we were able to share those stories in

some of those more traditional settings with like principals to start to get them to think out of the box and like think about like, how could I integrate this into my school?

Andrea Ferrero: [00:09:15] And now, over a decade later, we've had a lot of success even coming in and like working with LAUSD in their more traditional professional development setting, and working with 800 teachers, and then having them integrate it into their own classrooms in their own unique way. And that's really been leaning into us talking about the stories that we've lived seeing where there's difficulty around the emotions with money, and how we have to be learners and leaders at the same time when we're talking about this topic. And that's kind of been like the full circle, but of course, still evolving as well.

Annalies Corbin: [00:09:45] Yeah, as it should be, right? Any great organization is going to evolve over time. One of the other things that I love that you mentioned early on in our conversation here was about the fact that you were looking for a way to make the conversations around money and finance culturally relevant. I cannot tell you how much I love that, right? As an anthropologist, that's near and dear, super, super important. And I also think it's one of the massive, and I'm going to use this—I'm going to get in trouble for this, but I won't say it anyway, it's one of the massive failings, I think, that we see oftentimes of a lot of standardized curriculums and programs that are coming from, like you said, those big shiny, we're going to make this thing, right?

Annalies Corbin: [00:10:25] And not suggesting that even your original iteration fell into this category, but one of the things that I think so often happens when we create programs, even with the best intentions, is that we forget about, they have to apply and speak to the individual that you're trying to reach. And that is really difficult to do. So, I love the fact that your team, there's a great diversity of backgrounds and experiences, and that you're understanding that if we can't somehow connect with our audience, whether it's teachers, the kids, the parents, the families, we're never, ever going to change this conversation.

Andrea Ferrero: [00:10:58] Yeah. And I think so much of when we talk about finance in general, I love that you say that from like the anthropology side, because our Director of Pedagogy, Dyalekt, often says like, "Money should be looked at more as a social studies topic than math", right?

Annalies Corbin: [00:10:58] Absolutely. I would agree.

Andrea Ferrero: [00:11:14] Yeah. I think there's so much generational tendencies that are built into it, emotions that are built into it, the things that we carry forward in the stories and our communities. And then, when we also talk about financial systems and the oppressive systems that have been in place for so long, and how those play out in our decision making, all of that comes into like the sphere of how we teach and talk about money, and the big part of unpacking that is being willing to step into the uncomfortable conversations and be real about all of those things being at play. And I think there's also something really amazing, and I feel like middle school, this beautiful age where they're already starting to question, I'm like there's a super-

Annalies Corbin: [00:11:50] It's a sweet spot. Middle school is the sweet spot, and it's in the middle for a reason, right? But we all know from years and years of doing this collectively, you included, that it is a moment. It's a pivot point, that it can be one that we can take great advantage of and it's one where we can lose great amounts of gains if we're not mindful or careful. So, middle school, I would argue, is one of the most critical moments in our sort of traditional growing up experience for all hosts of reasons, not to mention all the crazy hormones and all the stuff that's happening to these little bodies, but their little minds and their little understandings of the world are taking some intriguing turns in that moment.

Andrea Ferrero: [00:12:33] Yeah. And I think one of the things that we've really learned kind of going back to what you're saying about cultural responsiveness, too, is it's also this moment in traditional education where

this responsibility shift is happening. And suddenly, we expect our students to be able to take more independence, and kind of like their own studying skills, and their own reading abilities to carry across subjects, and to confront maybe the stories that they have from their family, or the traditions, or the skills, and then bring that into an education, and we're expecting them just to kind of do this social shifting in and out of these spheres without a lot of mentoring and coaching.

Andrea Ferrero: [00:13:05] And one of the things that I think is so amazing about finance as a topic in bringing together hip hop and finance, you have that self-identity piece and advocacy piece is that allows us to make sure the learner is centered and is part of that learning process. There's always space in that like gathering to say, what are you most curious about? How can we shape this? Like, yes, spending values and budgeting, there's some traditional, oh, like there's some things that we know are going to be kind of like the things we want to make sure to cover, but how do we create space so that that learning is kind of curated to the curiosity that's in the room?

Andrea Ferrero: [00:13:37] And that's where you get like those real-time learning moments, and it's also the space, too, where you have that peer-to-peer conversation. We had two high schoolers in a workshop up in the Bay Area. This was a couple of years ago. And they had been looking at budgeting, and we start that by looking at spending values. So, it's like, how do you find your spending story before you ever get to like charting it on paper or using that? And they were talking about cell phones, and comparing cell phone companies, and one of the students talked about getting this charge on his bill, and how he didn't call them, he didn't try and take it off, because it must be right.

Andrea Ferrero: [00:14:08] And that's such a common feeling, even for adults. And not to advocate for yourself, because you're like, they're not going to do anything and it must have been my fault anyways. And it goes back to our money personalities and kind of our relationship with money, and what was so neat is before our facilitators, even over there, their peer was sitting next to them as like, "Oh, well, what I would consider doing", and it wasn't even like you should, it's what I would consider, right? And there's like the relationship of happening, and a couple of days later, that student came back and they were having a conversation about how they gotten charge off the bill.

Annalies Corbin: [00:14:37] That's awesome.

Andrea Ferrero: [00:14:38] That's the ultimate goal, right?

Annalies Corbin: [00:14:40] Yeah.

Andrea Ferrero: [00:14:40] They like feel confident advocating as an individual, but they're also building community, because at the end of the day, as a teacher, we're not always going to be present. We're not always going to be there. We want to like be able to create this community where the conversations live on and they show up in all these different ways to move things forward. And I think that's what leads to like the system change overall, is we stop kind of putting it on ourselves and we start taking action together.

Annalies Corbin: [00:15:04] Yeah, absolutely. I love that so much. Talk with me a little bit more, though, about the hip-hop cultural piece, right? Because I do think that that's a really, really intriguing piece, and I think, and I'm going to be super biased here, I think there are an awful lot of folks out there in the world who don't understand the full scope, the breadth and depth of hip-hop as a culture, right? And so, I think they would stumble a little bit trying to understand, well, how does that relate? How do these two things relate, and why? Why are you using that as a pedagogical tool to actually move the initiative forward? So, help put this into some context for folks who may not understand.

Andrea Ferrero: [00:15:43] Yeah, definitely. And I think what's beautiful about what you're saying there with like hip-hop culture and hip-hop education being this broader and very deep pedagogy and this deep practice is it connects to a lot of the practices that have been widely like kind of upheld within education spaces. So, the idea of like learning personalities or the multiple intelligences, that idea of like uniquely engaging with learners, it's not like slotting them into a box, but thinking about our tendencies and how our tendencies impact the way that we express and the way that we digest information is a big part of hip-hop education and hip-hop culture of being able to think about yourself as a learner and how you show up, but also how you connect in that cypher, that like community group. And one of the things that I love is our Director of Pedagogy, Dyalket, often talks.

Andrea Ferrero: [00:16:29] About like if you ever watch like dancers like getting together in a circle, even if it's a dance battle and they're competing against one another, nobody's tripping somebody else, right? There's like this community that's being held, the space that's being built, and that's really where it goes from like the individual to the community, and there's tremendous power in that. And then, the other side of it is the advocacy piece. A lot of what has been built within hip-hop is this space to challenge and confront the historical while also looking forward to the future and building towards the future. And there's a lot of entrepreneurial skills that go into that.

Andrea Ferrero: [00:17:03] There's a lot of self-expression and self-advocacy that goes into that. All of that comes back into the finance pieces so that it's—and we often tell our teachers, too, it's not that we expect you to start rapping with your students, we don't want you just to embrace a gimmick, like the aesthetics are important, and they often show up as engagement tools in our workshops, but it's more about being able to step into the space where you're having real conversations, and you're getting to know your learner in this kind of like non-hierarchical setting, and you're creating the space for them to take part in that.

Andrea Ferrero: [00:17:34] And what's really fascinating and incredible, and we had a group of teachers in Kentucky, it was a state educators group. It was 250 educators. And they all took part in this battle for the end of the line, which was like a traditional rap battle. We have this lesson on our website to download. And it's basically a context game, like you're filling in the blanks, right? And what was so incredible is it took all the teachers in the room out of that space of like, "I'm showing up for PD", into, "I'm having fun as a learner".

Annalies Corbin: [00:18:04] Yeah, exactly. Exactly.

Andrea Ferrero: [00:18:06] Right?

Annalies Corbin: [00:18:06] Yeah.

Andrea Ferrero: [00:18:06] And that's so, so important. And so, that kind of feeds across our pedagogy all the way across. With hip-hop, you do have the elements. So, we often say to the teacher as an emcee, which is like, they are coordinating the space, you are creating, like if there is a vacuum in the power, then like what—just orienting like, how are you setting the stage for your students to have these amazing experiences? And that often like translates right away. And what we found is that even teachers that are like, "I'm not creative", I was talking to a math teacher a week or two ago, he's like, "I'm not a creative person. I can't dance. I don't like to creatively write. I'm never going to sing", and all of these things.

Andrea Ferrero: [00:18:48] I'm like, that's wonderful, but like when you talk about math, I see your creative brain light up, and you're talking about how you don't care about your students leaving with a formula, you care about them leaving with a deep desire to be ongoing learners and to be able to find ways to apply this in their

real life, where they feel empowered, and passionate, and excited. And all of that comes back to this like creative expressive skills that are at the heart of hip hop pedagogy.

Annalies Corbin: [00:19:16] I just love the whole ethos that you've created around this and I love that you keep using the phrase, making space, because making space for folks to experience, to learn, to be comfortable, to be uncomfortable, all those, I don't think that folks traditionally wrestle or think enough about the space they create by the actions and the way that they choose to engage in others. And so, I truly, actually just want to shout out that I appreciate so much that that's so forefront.

Annalies Corbin: [00:19:47] And it's just supernatural because you just popped it in there over and over again, so clearly, it's part of the culture of the organization and the work that you're doing. Speaking of, though, I want to dig in just a little bit more on one of the cultural pieces, one of the things that you said that I think is really, really important, right? Because finance, and the whole idea of money, and those who have and those who have not, it is a historical sort of endeavor, right?

Annalies Corbin: [00:20:14] And no matter where you are in the world, if you really sort of spend any time sort of digging and understanding some of the historical contexts for where you are, as it relates to money, finance access, all of those different things. So, there's a lot of historical baggage that comes with it and it is deeply rooted for good, for bad, someplace in the middle, take your pick, that's not what this conversation is about, but it is deeply, deeply rooted.

Annalies Corbin: [00:20:37] And so, I'm fascinated by the fact that the program takes it on head on. Maybe not directly, but you're functioning from a perspective of we know that there are cultural roots tied to the reason a child today may have this persona or perception of what it means to have money, to control money, to use money. So, talk with me just a little bit about the way that the organization and the program really tries to break those barriers.

Andrea Ferrero: [00:21:11] Yeah. So, I mean, first off, I think it is very like explicitly recognizing that there is a racial wealth divide. And so, what you were saying with these lines of like financial education and systems that have taken advantage of communities and kind of that historical lineage of that happening, that is on a global scale, the PISA Test that come out, and they test our high schoolers, they found symmetry between the schools that are in low-income areas that have higher racial diversity and that have lower financial education opportunities.

Andrea Ferrero: [00:21:44] And that's mirrored in the US and we see it in lots of different ways. And so, first, just being like honest about calling it out, because what happens in the space of not calling it out is our kids, and even us, as adults, and we see this with our teachers, too, we take on this like personal responsibility narrative narrative that's permeated financial education and a lot of financial systems, really, because it works.

Andrea Ferrero: [00:22:09] Like we often joke, there's a big bank that put out this little like meme about like feeling like your bank account's low, what if you did this? What if you did this? And it was very like blaming language, and when we kind of take a step back and we're able to address that with students, you hear this like collective sigh for stuff, right? And then, the other thing, too, is then it flips, and we can look at that system, and we can examine the tools.

Andrea Ferrero: [00:22:37] And like for banks, for example, like banks often feel like post offices, they're these like entrenched institutions, but they're businesses and like they're selling financial products, and they're marketing to us, and they're marketing to different segments, and when you kind of like pull that curtain back and you say like, "This is what it looks like", first, there's like a moment of outrage, which is amazing, right?

Absolutely amazing. And then, the next piece is then we can have these really amazing inquiry dialogues with students, and this happens at all ages. We had a group of teens that were looking at the credit system and how the credit system was created to keep different groups out. It was built out.

Annalies Corbin: [00:23:17] Terribly biased, right? Absolutely. There's no question. Yeah.

Andrea Ferrero: [00:23:23] Even we have a little web comment that breaks it all down. And then, when you look at how that translates into the modern day, well, no wonder there's all these contrary rules. No wonder it feels like you have like this box that you can't figure out because it wasn't meant to be a flowchart of like, hey, moving along, success, right? And what's fantastic in that is then we support our students in thinking critically about what their decisions can—how they can impact their credit score, things that they can do to build and maintain it, but also, it takes that pressure, that like emotional weight off of it's not on you, like no, the system is convoluted, and it was built that way, and it's doing what it was intended to do, which is to have many of our communities pay higher fees to keep different groups separated out.

Andrea Ferrero: [00:24:09] Like there are all of these things, and what's amazing then is then we're also able to have conversations about advocacy groups and tools that are being built to then disrupt and change that. There's this amazing college student, he created an app called Perch, which does positive credit reporting, and he's been using that as a way for people to build credit and maintain credit with being able to show that their Netflix subscription is paid every month, rather than like just a mortgage payment. So then, we're able to also have these conversations about what does the future look like, what does the past look like, where are you at, and how can we take action in our individual lives, but also collectively keep moving forward? And that carries across talking about banking, talking about budgeting, and really, just like the whole gamut.

Annalies Corbin: [00:24:54] Absolutely. That's fascinating. I just think what you guys are doing is so desperately needed and just spot on. I love this program and I hope that folks will really, really dig in and find out more. So, speaking of that, so I'm a teacher in rural America and a teacher in a big urban area, I'm listening to this and I'm like, "Oh, my gosh, I want to bring that to my classroom, so what do I do? Andrea, how do I go out and say, 'Hey, I want to make Pockets Change part of my everyday practice, I want to roll this into what I'm doing'? What are the steps that I need to take?"

Andrea Ferrero: [00:25:29] Yes, we have a couple of different ways to get people started. Say, you just want to try out a lesson, you can go on to our website, and you can go to the tool kit that's at the top toolbar there, and you can get lessons right away. I always say to check it out and take your own money personality. It's a two-question quiz and you can find out about your own money personality, how's that showing up in your life, kind of create that buy-in as an educator or a parent yourself.

Andrea Ferrero: [00:25:49] There are web omics to start conversations right away, and those web comics have been created around the questions that we hear most often in our workshops. You can also book us and bring us out for a workshop with your community, professional development, career and entrepreneurial skills, all the personal finance foundations and basics. We work with schools to fund those either through grants or through school funding that's available, and have over a decade of experience in making that work, to making that happen. Yeah.

Annalies Corbin: [00:26:15] That's wonderful. And so, one of the things that I always really sort of love to do with these conversations is think about those folks that are listening, and then are wondering about how to get started in the sense of not just, how do I get access to the program? We already talked about that piece, but what do you say to the teacher—and I think it's interesting we talked about a math teacher earlier, right?

Annalies Corbin: [00:26:38] And I love math teachers, so what I'm about to say is not disparaging of math teachers, but it's interesting, because it is such a linear progression of thought within that discipline. So, totally understanding sort of what encompasses sort of what that thing is, right? But one of the things that's always fascinating to me, and I'd be curious to sort of see if this is your experience as well, since you do so many teacher workshops, is that, oftentimes, our last folks to buy in, especially to innovative change of practice in your daily classroom or your daily experience to interact with your students or even your own curriculum, last folks in tend to be our math faculty for a variety of different reasons.

Annalies Corbin: [00:27:17] And so, as you're thinking about these sort of broad workshops that you're doing, and I'm assuming you're getting faculty from across disciplines within schools and communities, so what does it look like in terms of trying to get not just the buy-in, but more importantly, that long-term sustainable use within or transformative sort of experience in the day-to-day practice? And I assume that this is sort of where the lessons by pulling hip-hop pedagogy can sort of help the amplification or adoption of some of the changes you're talking about, whether it has to do with finance and money or something else.

Andrea Ferrero: [00:27:55] Yeah, definitely. I think that gets to the like heart of teacher practice and thinking of ourselves as learners in that process as well. One of the things that we found is to take it incrementally so that it doesn't feel overwhelming, especially for our educators that might be in different areas of STEM, especially mathematics. And maybe thinking first just like, okay, you're just going to put the web comic up at the beginning of class, and that's going to become like your Monday thing to get them started in having a dialogue before they jump into the numbers side of it, or maybe it's, how can we integrate and how can we infuse like a design thinking process?

Andrea Ferrero: [00:28:31] Because that kind of mirrors some of the like traditional thing and really design thinking at its core, is community building. It is creating like that cipher, And it aligns very nicely to hip hop pedagogy, and like really starting to hand over ownership to the students, and letting them drive that inquiry process. One of the other things that we do is we have an annual Hip-Hop Fin Fest, which is a virtual concert for students.

Annalies Corbin: [00:28:56] That's awesome. I love that.

Andrea Ferrero: [00:28:57] And it's a way for teachers to show up and not feel like they have to bring any of the aesthetics directly themselves into the room, but that they can bring us in through this free event that their students can be a part of, that the activities are there. And what happens and what's been really amazing is it's a modeling moment, right? And we've had math teachers, and I love it, we have this one math teacher, she was at the back of the cafeteria when we could be in auditoriums, before it was all Zoom room, and she was scribbling notes the whole time, and I was like, you never know if that's good or bad, right?

Andrea Ferrero: [00:29:28] And she came up at the end and she said, "When I heard that we were doing finance and hip-hop, I was like, 'Well, I just really hope they give them a budgeting sheet or something practical'". And she goes, "So, the soft skills", right? Like the intangible. And what was amazing is she said, "But what I saw my students doing is having these really deep discussions, which is what I really am trying to foster in like peer-to-peer learning, like during the class", right? And I said, well, we call those money buddies, right? And sometimes, it's like building that bridge of like shared language, shared conversation, shared practice.

Andrea Ferrero: [00:30:05] And then, I think that's what leads to, over time, really transforming the way that we have instruction happening in the classroom. And a lot of that comes back to that like, bring this full circle, I was talking about living in discomfort, because when you've been in the classroom for a certain amount of time

and you knew certain practices, like we kind of get into a routine, which can also be a rut. And so, it's like, how do we like move out of that, and really have fun with that, and be okay taking risks and experimenting in our own practices?

Annalies Corbin: [00:30:32] Yeah, absolutely. And just one last thing as we sort of wrap up, because out of fairness, we picked on math teachers a little bit, which is not really the intent here. But I want to toss this question back from the flip side, right? Because oftentimes, the work that I do with teachers and with schools, and folks do, I mean, I think your example was a great one, I have this preconceived notion, the math teacher saying, "I hope they're going to give them a finance worksheet", right?

Annalies Corbin: [00:30:58] But the flip side is true as well, right? So, when you have a topic like money, like finance that many practitioners will say, "Oh, that is a math thing", right? But you really want it to be sort of integrated in a disciplinary sort of approach. So then, how do you have that conversation with the English teacher that says, "Whoa, whoa, whoa, I don't want to come to this workshop, that's about math"?

Andrea Ferrero: [00:31:19] I absolutely love that question so much. But one of the things that I think is so important, and I was asked one time like, "What's your big tip for parents with financial education?" And I was like, read stories and have conversations about the financial themes that are showing up, and not in the way of like here's a nonprofit book about or like—but there are so many like kind of implicit and explicit things that we are seeing in like arts, and media, and literature, and it's just like this amazing space to be able to have these conversations that tie into social studies that kind of tap into that math brain in a literature setting. One of my favorite moments for that was actually with a middle school class, and one of the students had been reading graphic novels for his like free reading time, and he had been reading like a throwback to Ninja Turtles, and he came up to the teacher, and he went, "I know what each of the Ninja Turtles money personalities are."

Annalies Corbin: [00:32:15] That's awesome. That is the best. That's a win.

Andrea Ferrero: [00:32:19] Right? And he was talking about the values decision making that was happening for each of these characters and how that then was also giving him the predictive power to know how they might progress within the storyline, and that's an amazing moment right there.

Annalies Corbin: [00:32:35] That is many lightbulbs at once, right?

Andrea Ferrero: [00:32:38] Right?

Annalies Corbin: [00:32:38] That's awesome. Yeah.

Andrea Ferrero: [00:32:39] And I think that's what's powerful, is to be able to have our English teachers, and our social studies teachers, and our math teachers all coming together in spaces, because that's also where you have this interdisciplinary sharing happening, and thinking about how can we have those multiple lightbulb moments for our kids? Because then, when they leave your room and head over into your room, whether it's in person or in Zoom, they're more likely to be making these connections themselves. And it kind of creates that lattice work for them to really build skills to, we say skills to thrive rather than just to survive.

Annalies Corbin: [00:33:09] Absolutely. And that is so near and dear to my heart, because I can't stand the artificial barriers of I'm going to go to math class, and then I'm going to go to science class, and I'm going to go to social studies, right? And if we can weave these things together in meaningful ways, not only will students be able to make those meaningful connections, but more importantly, they will be better thinkers and problem solvers, because they will be able to bring to bear no matter what they're working on, whatever the issue is,

their historical tools, their language tools, their finance tools, everything all rolled into one, and that's what it means to be a human, to be fully formed, and to be a citizen of a global world.

Annalies Corbin: [00:33:46] So, I love that so much. Andrea, thank you so much for making time to talk with us. I encourage everybody, go out and find out what you can about Pockets Change. We're going to post some resources and some links with the episode, and I hope that you have many folks reach out to you and say, "Hey, how can we bring this program here, because you're doing a fabulous job and service?" So, thank you so much for being on today.

Andrea Ferrero: [00:34:08] Yeah, thanks. This has been so much fun.

Annalies Corbin: [00:34:12] Thank you for joining us for Learning Unboxed, a conversation about teaching, learning, and the future of work. I want to thank my guests and encourage you all to be part of the conversation. Meet me on social media at Annalies Corbin, and join me next time as we stand up, step back, and lean in to reimagine education.