

Discussion Questions

Note: The What It's Worth Team wants to learn from you! Please share highlights from your discussion and recommendations for action so we can share them with others.

Who is affected and how?

1. What is your personal “aha” moment when reading the book? At what point did it really set in that it's not just people living below the poverty line who experience poor financial health?
2. Which groups in our community are most affected by financial health and well-being issues? Which of these groups might you not have expected to be affected by poor financial health? How has this changed over time?
3. What are the particular issues with which these groups must grapple (e.g., income volatility, payday lending and check cashing, credit building/repair, emergency savings)?
4. How are these groups currently handling those issues? How is the community attending to these issues? What would you like to see done to address these issues instead?
5. Awareness raising is an important first step in getting people to act. What's the best way to raise awareness of the fact that so many people are struggling financially? How can we better connect the dots between financial health, education, public health and other social challenges?

What are solutions to consider?

1. What are the best solutions we have in our community today? What other ideas have we heard about that we should explore more deeply? That we wish we could implement?
2. What's in the way of scaling these solutions? What resources, partnerships or policy changes are needed?
3. What are the most critical priorities for improving the financial well-being of local residents (e.g., building credit, emergency savings, meeting basic expenses)?
4. Who are most important influencers we must reach in order to create change?
5. What are the opportunities for integrating financial capability services into existing systems, or for forming new partnerships to begin addressing some of these priorities? (Examples from the book include municipal services, schools, affordable housing developments and/or public housing authorities, health clinics, local lending circles, etc.)

What actions can we take?

1. What influencers should read this book (or particular chapters in this book)? How can we get the book into their hands?
2. How can those of us working to improve financial health in our community better work together to identify and implement solutions?
3. How can we include people who are most affected by financial health and well-being issues in our work so their voices and ideas are part of the discussion?
4. There's a big push for nonprofits who work in different sectors to align their missions and work together. How can we make this happen?
5. Which people or organizations are critical to improving financial health and well-being in our community but aren't currently operating through this lens? Which of our connections can we leverage to invite them to the table?
6. Who should play a lead, organizing role? How do we get them involved?

Sharing Your Ideas with the What It's Worth Team!

1. What ideas or steps for moving forward did we discuss today that's worth sharing with the *What It's Worth* team? With an author of a specific essay? With other discussion groups?
2. How can we leverage social media or other tools to raise awareness of the ideas in *What It's Worth*?