

## **Align Your Money With Your Values Facilitator's Guide**

### **Introduction**

This curriculum is designed to help people who are deeply concerned about the role money plays in funding the climate crisis to move their money. Big banks, credit cards, insurance, and assets (retirement, endowments, etc.) are heavily invested in fossil fuels, and these investments are driving the problem. Many people want to align their money with their values but don't know quite how to do it or feel overwhelmed by the scope of the problem. We hope this curriculum will give you the step-by-step process, structure, and resources you need to get the job done!

We designed the curriculum for a group because we have learned how helpful it is to have people support each other along the way. While each session is designed to take an hour, you can stay on one session for as long as your group needs. In other words, this is not just about learning what to do – it means taking the time to do it – together. We hope you will use it with your family, friends, congregation and community.

Those of us putting this curriculum together did some original research but also borrowed quite often from the work of others. We are grateful for their work and hope we have given appropriate credit or shared links directly to those original sources. Also, to be clear, we are not financial experts or financial planners, but rather people like you who wanted to make this change and, most importantly, help others do the same. For some of us this effort is deeply spiritual, for others it is a matter of ethics, or personal concerns for the future; perhaps all of these. Regardless of your motivation, we hope you will find this a meaningful and satisfying experience as we take steps to help future generations and the earth.

## Session One - Introduction to the Curriculum and the Problem

### Curriculum Objectives:


- Have shared understanding of the work we will undertake together and build community
- Create an environment conducive to learning, including shared guidelines for our sessions
- Understand the connection between big finance business practices, fossil fuels, and climate disruption
- Ground the work in our personal values, faith, beliefs, ethics
- Convey a sense of purpose and activate our collective agency to take concrete steps for change

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	Participants: name, location and answer one of the questions: <ul style="list-style-type: none"><li>• Why are you taking this course?</li><li>• How is climate disruption affecting you?</li></ul> (this can be verbal or in writing in the chat)	Example: "I am here because I am fighting for my daughter's future and I want to do everything I can to create a system where she, others, and the planet can thrive."
Grounding & Centering (5 minutes)	<p>Find a reading, light a candle, pray, share a song, hold silence. Any of these (or a combination) can help people ground together in preparation for doing this work. Choose something that best meets the needs of your group (by faith tradition or other spiritual path). Take a look at the resource guide or ask the question:</p> <p>"What does your tradition teach you/what are your beliefs about money?</p> <p>OR</p> <p>Sometimes it is important to remind ourselves of what grounds us by getting out into nature. If you have a space to do so, invite your group to walk around outside for 3-4 minutes in silence. Pick up something from nature (flower, leaf, stone) and bring it back with you. Or, invite your group to bring something and share with the group why this item is meaningful to you.</p>	<a href="#">☰ Spiritual Grounding for Align Your Money...</a>

Session objectives & group guidelines (10 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Share curriculum objectives from above.</li> <li>2. Participants: Read aloud from either Jemez Principles or Third Act Working Principles -- with different participants reading each principle.</li> </ol>	<a href="#">Jemez Principles</a> <a href="#">Third Act Working Principles</a>
Introduction to the Problem (10 minutes)	<p>We are in a moral, spiritual, and existential crisis! We are placing money and profit above all other considerations including the natural world, resources we depend upon (water, land, air), as well as wildlife, people's homes, health, and even lives.</p> <p>Gus Speth, author and US advisor on climate change wrote: "I used to think that top environmental problems were biodiversity loss, ecosystem collapse and climate change. I thought that thirty years of good science could address these problems. I was wrong. The top environmental problems are selfishness, greed and apathy, and to deal with these we need a cultural and spiritual transformation. And we scientists don't know how to do that."</p> <p>Introduce the activity: Take 5 minutes in the group to read together op-ed by Bill McKibben and Kat Taylor</p>	<a href="#">Op-Ed by Bill McKibben &amp; Kat Taylor</a> <a href="#">Also reprinted in this google doc</a>
Small group discussion (15 minutes)	In groups of two or three share your thoughts on this article.	<p>Topics for discussion:</p> <ol style="list-style-type: none"> <li>1. How is your money NOT currently aligned with your values?</li> <li>2. Can moving your deposits from a big bank really make much of a difference in stopping the money pipeline to climate disruption?</li> </ol>


<p>Course outline (10 minutes)</p>	<p>We can go through this course as quickly or slowly as we like – taking one or several weeks per session as best fits the needs of the group.</p> <p><b>Session 1: Introduction (today)</b>  <b>Sessions 2-3: Banks</b>  <b>Sessions 4-5: Credit Cards</b>  <b>Sessions 6-7: Insurance</b>  <b>Sessions 8, 9, 10: Investments</b>  <b>Session 11: Work Session</b>  <b>Session 12: Closing and Next Steps</b></p> <p>Most topics have two sessions:</p> <ul style="list-style-type: none"> <li>• The first session explores the problem and provides research resources.</li> <li>• From there participants will do some homework.</li> <li>• The second session identifies the alternatives and provides steps to “align your money with your values.”</li> </ul> <p>Investments are a bit more involved, so we have three sessions.</p>	
<p>Homework (5 minutes)</p>	<p>Facilitator: Assign reading on how to find a better bank – “read all about it.”</p>	<p><a href="#">Green America: Better Banking</a></p> <p><a href="#">Global Alliance for Banking on Values</a></p> <p>Wired: <a href="#">Your Money is Funding Fossil Fuels Without You Knowing It</a></p>

## Session Two - Banks Part 1

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a few sentences about <b>why you chose your current bank or credit union</b>.</p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	Examples: It has been our bank since we first bought our home; it is near my home; I prefer a credit union to a bank.
Inspirational reading or video (3 minutes)	<p>Many traditions teach the value of ethical finance. As we begin to explore our financial decisions, let us ground in ethical teaching in the Buddhist tradition that teaches attachment causes suffering (Read about the Second Noble Truth in the attached resources)</p> <p>How is our personal or cultural attachment to money causing suffering?</p>	 Spiritual Grounding for Align Your ...
Session objectives (2 minutes)	<ol style="list-style-type: none"> <li>1. Overview about how big banks use bank deposits to make loans and underwrite fossil fuel projects.</li> <li>2. Learn about impact banking and the differences between big banks, regional and local banks, and credit unions.</li> <li>3. Introduce tools for researching banks and credit unions.</li> </ol>	
Small group discussion (10 minutes)	Participants: In groups of two or three, share your thoughts from the last session about the link between personal finances and climate disruption.	Topic for discussion: How do your personal finances feed into the money pipeline that funds fossil fuel projects?
Presentation by facilitator or guest (15 minutes)	<ol style="list-style-type: none"> <li>1. <a href="#">Graphic: How do banks work?</a></li> <li>2. Talk about or reiterate the process from doing harm to no harm to doing good/impact banking</li> </ol>	Slide deck: Align Your Money With Your Values – Better Banking In <a href="#">Curriculum Folder</a>

	<p>Examples</p> <ul style="list-style-type: none"> <li>a. Megabanks or Wall Street banks</li> <li>b. Regional or local community banks</li> <li>c. Community development banks and credit unions</li> </ul> <p>3. Impact banking - Hope Federal Credit Union, Climate First Bank (FL), Clean Energy Credit Union (CO), Walden Mutual (NH); all Community Development Financial Institutions (CDFIs)</p>	
Interactive Session (20 minutes)	<ul style="list-style-type: none"> <li>1. Facilitator: Introduce several different search tools.</li> <li>2. Facilitator: Look up banks and credit unions on the different search tools.</li> <li>3. Participants: Try out the search tools with facilitator. Give examples of a megabank, a local community bank, and a local credit union.</li> </ul>	<p><a href="#">Mighty Deposits</a></p> <p>Green America's <a href="#">Get A Better Bank</a></p> <p><a href="#">Better Banking Options</a></p> <p><a href="#">Bank Green</a></p> <p><a href="#">Bank for Good</a></p>
Homework (5 minutes)	Participants: Do research on your current bank or credit union and/or identify 2-3 banks or credit unions in your area that could be good alternatives to a big bank.	

### Session Three - Banks Part 2

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a few sentences about <b>what is one thing that might prevent you from moving your money to a different bank?</b> Or, <b>what is one thing that will help you decide to move your money?</b></p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	<p>Example: New bank does not offer all the services and ATM machines as the old bank; new bank is not conveniently located</p>
Grounding (5 minutes)	<p>Invite someone from the group to bring a song that is inspirational to them in this climate finance challenge. Or listen to one of these songs from the GreenFaith Songbook and share what it brings up for you about what is most valuable to you.</p> <p>If you are willing, practice singing along and learn a song together that might resonate in the movement.</p>	<p>Listen to this song  <a href="https://vimeo.com/599858867">https://vimeo.com/599858867</a></p> <p>Or choose one from this resource:   GreenFaith Compilation Songbook            Banking on the future is especially appropriate!</p>
Session objectives (5 minutes)	<ol style="list-style-type: none"> <li>1. Learn enough to be comfortable using the search tools introduced in the last session and how to troubleshoot problems using the search tools.</li> <li>2. Address challenges to moving deposits; provide steps to moving deposits and discuss the process.               <ol style="list-style-type: none"> <li>a. Steps to moving your money</li> <li>b. Address challenges to moving your money</li> </ol> </li> <li>3. Create list of local community banks and credit unions.</li> </ol>	
Interactive session (35 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Answer questions from the participants' homework.</li> <li>2. Facilitator: Review the search tools.</li> </ol>	<p><a href="#">Mighty Deposits</a></p> <p>Green America <a href="#">Get A Better Bank</a></p> <p><a href="#">Better Banking Options</a></p>

	<p>3. Participants: As a group, review guides from Green America on <a href="#">10 Steps to Break Up with your Megabank</a> and THIS! Is What We Did on “<a href="#">curveballs</a>”.</p> <p>4. Participants: Compile list of alternative banks and credit unions in your community.</p>	<p><a href="#">Bank Green</a></p> <p><a href="#">Bank for Good</a></p> <p><a href="#">Green America - 10 Steps to Break up with your Megabank</a></p> <p><a href="#">THIS! Is What We Did - “curveballs”</a></p>
Next steps (10 minutes)	<p>Participants:</p> <ul style="list-style-type: none"> <li>• As a cohort, continue to develop a local directory of community banks and credit unions.</li> <li>• Start the process of moving deposits to a community bank or credit union.</li> <li>• Consider being a local or national Peer Facilitator with THIS! Is What We Did</li> <li>• Consider talking to your community, club, or congregation about where they are banking.</li> </ul>	<p><a href="https://thisiswhatwedid.org">https://thisiswhatwedid.org</a></p>



## Session Four - Credit Cards Part 1

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a few sentences about <b>why you use a credit card</b>.</p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	<p>Examples: Don't need to carry cash; record of purchase; reward points; cash back</p>
Inspirational video (3 minutes)	<p>Facilitator: Show video from Third Act with Bill McKibben: Time to Take On the Banks.</p> <p>Light a candle and share what resonates with you from the video.</p>	<p><a href="#">Bill McKibben: Time to Take on the Banks</a></p>
Session objectives (2 minutes)	<ol style="list-style-type: none"> <li>1. Overview about how fees from the use of credit cards issued by big banks feed into the money pipeline to fossil fuel projects.</li> <li>2. Learn about the differences between credit card issuers and credit card networks; card sponsors and card issuers; co-branded credit cards and store cards.</li> <li>3. Learn how to identify the financial institution issuing the credit card.</li> </ol>	
Presentation by facilitator or guest (20 minutes)	<ol style="list-style-type: none"> <li>1. Learn the difference between credit card branding and credit card issuing.</li> <li>2. Learn the three ways credit card issuers make money: <ul style="list-style-type: none"> <li>- Annual fees</li> <li>- Interest</li> <li>- Transaction or interchange fees</li> </ul> </li> <li>3. Explain the difference between a bank or credit union that issues its own card and one that outsources to another bank or financial institution to issue the card.</li> </ol>	<p>Credit Card Guide by Third Act Upstate New York and Green America In <a href="#">Curriculum Folder</a> and on the <a href="#">Green America website</a></p> <p>Slide deck: Align Your Money With Your Values – Credit Cards In <a href="#">Curriculum Folder</a></p>


	<ol style="list-style-type: none"> <li>4. Explain how store cards and affinity cards are a form of credit card branding or co-branding.</li> <li>5. Introduce how to research which financial institution is issuing the credit card, and how to find out if that institution invests in fossil fuels.</li> </ol>	
Small group discussion (10 minutes)	Participants: In groups of two or three share your thoughts about this presentation.	<p>Topics for discussion:</p> <ol style="list-style-type: none"> <li>1. What did you learn about how credit cards work?</li> <li>2. What did you learn about who issues your credit card?</li> </ol>
Interactive session (15 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Go to the website of one bank and one credit union to demonstrate how to identify which financial institution is issuing the credit card.</li> <li>2. Participants: Go to the website of a local bank or credit union to see if it offers a credit card -- if so, identify which financial institution is issuing the credit card. Are they issuing the card themselves, or is another institution issuing it? If another institution, which one?</li> </ol>	<p>Sample websites:</p> <p><a href="#">Sandy Spring Bank branded card issued by Elan Financial</a></p> <p><a href="#">Alliant Credit Union issues it own</a></p> <p><a href="#">Orvis co-branded card issued by FNBO</a></p>
Homework (5 minutes)	Participants: As we continue to develop directories of alternative credit cards, please identify one or two banks or credit unions <b>in your community</b> that offer a credit card issued by a financial institution that is not a major funder of fossil fuel projects.	

## Session Five - Credit Cards Part 2

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a sentence about <b>what is one thing that might prevent you from changing your credit card?</b> Or, <b>what is one thing that will help you decide to change your credit card?</b></p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	Examples: Card not accepted in other countries; card does not provide the same level of rewards
Inspirational reading or video (5 minutes)	<p>In the Christian Scriptures Matthew 6:21 there is a line that says "Where your treasure is, there will your heart be also."</p> <p>Imagine looking at your credit card statement. Roughly, how much in interest and transaction fees are you paying each month to your credit card issuer? If your credit card issuer is a big bank, that's how much you are contributing to the fossil fuel pipeline. Is that where your heart is? What are you learning in this program about whether your money and your heart are truly aligned?</p>	Matthew 6:21
Session objectives (5 minutes)	<ol style="list-style-type: none"> <li>1. Learn which credit card issuers are not major funders of fossil fuel projects.</li> <li>2. Address challenges to changing credit cards; provide steps to changing credit cards and discuss the process.</li> <li>3. Create local directory of community banks and credit unions that offer credit cards issued by financial institutions that are not major funders of fossil fuel projects.</li> <li>4. Identify a few choices for responsible credit cards from the Credit Card guide, even if they are not in your community.</li> </ol>	
Interactive session (35 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Answer questions from the participants' homework.</li> </ol>	Credit Card Guide by Third Act Upstate New York and Green America In <a href="#">Curriculum Folder</a> and on the <a href="#">Green America website</a>

	<p>2. Facilitator: Present and review list of credit card issuers that are not major funders of fossil fuel projects. (Credit Card Guide)</p> <p>3. Participants: Compile list of local community banks and credit unions that <b>issue their own</b> credit cards.</p> <p>4. Participants: Compile list of local community banks and credit unions that offer credit cards <b>issued by other financial institutions</b> that are not major funders of fossil fuel projects.</p>	
Next steps (10 minutes)	<p>Participants: Continue to develop local directory of community banks and credit unions that offer “acceptable” credit cards.</p> <p>Individuals: Start the process of changing credit card.</p> <p>Individuals: Consider being a local or national Peer Facilitator with <b>THIS! Is What We Did.</b></p>	

## Session Six - Home & Auto Insurance Part 1

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a few sentences about <b>how you chose your home and auto insurance company</b>.</p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	<p>Examples: Our insurance agent told us this was the best for us; GEICO had the best ads on television - love that lizard.</p>
Inspirational reading or video (3 minutes)	<p>Over and over again we are learning about how business practices charge interest or reinvest money to make a profit, often without counting the cost or damage to people and the planet.</p> <p>Reflect together on the brief explanation of several Muslim teachings (usury, gharar, and/or maysir) about money found in the Spiritual Grounding document in the <a href="#">Curriculum Folder</a>.</p> <p>What resonates for you in these teachings? Do you think our current financial system is ethical?</p>	<p> <b>Spiritual Grounding for Align Your ..</b></p>
Session objectives (2 minutes)	<ol style="list-style-type: none"> <li>1. Overview about how big insurance companies insure fossil fuel projects, which is a prerequisite to their getting financing from banks, investors and government for further excavation, production and transportation of fossil fuel.</li> <li>2. Overview about how big insurance companies use your premiums to underwrite and invest in fossil fuel projects.</li> <li>3. Learn how to identify the insurance companies that are using premiums to fund fossil fuel projects.</li> </ol>	
Presentation by facilitator or guest (20 minutes)	<ol style="list-style-type: none"> <li>1. Explain how fossil fuel companies are dependent on insurance companies to get financing for fossil fuel projects (drilling for oil and gas, pipelines, refineries, etc.)</li> <li>2. Explain how big insurance companies use premiums to underwrite and invest in fossil fuel projects.</li> </ol>	<p>Slide deck: Align Your Money With Your Values – Insurance In <a href="#">Curriculum Folder</a></p> <p><a href="#">Insure Our Future</a> <a href="#">Rainforest Action Network</a></p>

	3. Explain the difference between a regional mutual or cooperative insurance company and privately held or publicly traded insurance company.	
Small group discussion (10 minutes)	Participants: In groups of two or three, share your thoughts about this presentation.	<p>Topics for discussion:</p> <ol style="list-style-type: none"> <li>1. What did you learn about how fossil fuel companies are dependent upon insurance?</li> <li>2. What did you learn about how big insurance companies use your premiums to fund fossil fuel projects?</li> </ol>
Interactive session (15 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Go to the website of two insurance companies to identify whether they are a mutual, cooperative, private, or publicly traded company.</li> <li>2. Participants: Go to the website of your current insurance company to identify whether it is a mutual, cooperative, private, or publicly traded company.</li> </ol>	<p>Sample websites:</p> <p>Grange Insurance - mutual  State Farm - private  Geico - subsidiary publicly traded  *Go to websites - also wikis</p>
Homework (5 minutes)	Participants: Identify one or two mutual or cooperative insurance companies that are available in your state.	

## Session Seven - Home & Auto Insurance Part 2

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation; add a few sentences about <b>what is one thing that might prevent you from changing your insurance company?</b> Or, <b>what is one thing that will help you decide to change your insurance company?</b></p> <p>Facilitator: Read some of the chat entries and invite one person to say more.</p>	<p>Example: Not knowing if the new company has good customer service; worried that my coverage might be canceled in the future.</p>
Inspirational reading or video (5 minutes)	<p>For so many people, nature is the place they find spiritual connection. Mary Oliver and Joy Harjo are two of our most amazing contemporary poets who evoke the spiritual power of nature. In particular, Indigenous people of many lands have long been fighting to protect the sacredness of the natural world.</p> <p>Take a few minutes to read this poem aloud or silently; if you wish, write down a word or phrase that resonates for you and if there is time, share in the group.</p>	<p>Eagle Poem by Joy Harjo  <a href="https://www.poetryfoundation.org/poems/46545/eagle-poem">https://www.poetryfoundation.org/poems/46545/eagle-poem</a></p>
Session objectives (5 minutes)	<ol style="list-style-type: none"> <li>1. Address challenges to changing insurance companies; provide steps to changing insurance companies and discuss the process.</li> <li>2. Introduce how to research whether an insurance company is investing in and/or insuring fossil fuel projects.</li> <li>3. Create local directory of regional mutual and cooperative insurance companies that are not major funders or insurers of fossil fuel projects.</li> </ol>	
Interactive session (35 minutes)	<ol style="list-style-type: none"> <li>1. Facilitator: Answer questions from participants from the homework.</li> <li>2. Facilitator: Present search tool to research if an insurance company has investments in fossil fuel companies.</li> </ol>	<p><a href="#">Green America Climate Smart Insurance Directory</a></p> <p><a href="#">Investing in Climate Chaos</a></p>

	<p>3. Participants: Compile list of regional mutual and cooperative insurance companies that are not major funders or insurers of fossil fuel projects.</p> <p>4. Participants: Compile list of local insurance agents that offer policies from companies on the list in #3, above.</p>	
Next steps (10 minutes)	<p>Participants: Continue to develop directory of regional mutual and cooperative insurance companies in your state or community that are not major funders or insurers of fossil fuel projects; also, continue to develop local directory of insurance agents that offer policies for these companies.</p> <p>Individuals: Start the process of changing insurance company.</p>	



## Session Eight - Investments Part 1

Agenda	Activity	Resources
Spiritual Grounding	Invite someone (in advance) to lead the group in a moment of spiritual grounding.	Silence, ringing a bell, a few deep breaths is a great way to focus a group.
Welcome & introductions (5 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation. Check-in question: <b>Do you have a financial advisor? If so, how did you choose them?</b></p> <p>Facilitator: State disclaimer about “not a financial advisor.”</p>	Examples: My workplace retirement plan has financial advisors; a friend referred me to my financial advisor; I walked into a broker’s office.
Setting the stage for this section of the curriculum (3 minutes)	<p>Facilitator: Set the stage for the next four sessions</p> <ol style="list-style-type: none"> <li>1. Investing is categorically different from the other three modules we have discussed so far.</li> <li>2. For banking, credit cards, and insurance, you give your money to or place your money in the care of someone else – then they decide what to do with it.</li> <li>3. That means your main goal is to find organizations (banks, credit unions, insurance companies) that will use your money in a way that aligns with your values.</li> <li>4. For investments, you have a say in what happens to your money. You decide where your money goes and how it is used. Even if you have a financial advisor, ultimately you are the decision maker for what to do with your money.</li> <li>5. That means you need to understand what investing is, how it works, and what your options are to do it sustainably.</li> </ol>	
Session objectives (2 minutes)	<p>Over the next three sessions, we will go over information to equip you with the knowledge you need to make informed decisions about what you can do with your money.</p> <ul style="list-style-type: none"> <li>• Today: Overview of sustainable investing</li> <li>• Next: How to find and evaluate sustainable investing products and services</li> <li>• Then: How to take action on sustainable investing</li> <li>• Finally: A work session to pull everything together</li> </ul>	

Presentation by facilitator or guest (20 minutes)	<p>Investments Part 1: Basic overview of sustainable investing (use slides) All of these points are covered on the slide deck.</p> <ol style="list-style-type: none"> <li>1. How do people get involved with investing in general?</li> <li>2. Sustainable investing does everything conventional investing does, but adds a second layer</li> <li>3. What is sustainable investing?</li> <li>4. Understanding Environmental, Social, and Corporate Governance (ESG) investing</li> <li>5. ESG pushback - where is it coming from and why?</li> </ol>	<p>Slide deck: Align Your Money With Your Values – Responsible Investing In <a href="#">Curriculum Folder</a></p> <p>Green America (each page is short)  <a href="#">Overview of Responsible Investing</a>  <a href="#">Evolution of Responsible Investing</a>  <a href="#">How Responsible Investing Works</a>  <a href="#">Performance and Popularity</a>  <a href="#">Attacks on Responsible Investing</a></p> <p><a href="#">US SIF - 2024-25 Trends Report</a></p> <p><a href="#">US SIF Introductory Course for Individual Investors</a> (coming soon)</p>
Interactive session (10 minutes)	Participants: Fill out the US SIF ESG Issues Questionnaire to find out which investing issues are most important for you.	<a href="#">US SIF ESG Issues Questionnaire</a>
Small group discussion (10 minutes)	Participants: In groups of two or three share the investing issues that are most important to you and why	
Homework (10 minutes)	<p>Inventory your investments</p> <ul style="list-style-type: none"> <li>• Stocks - Do you own shares in any companies?</li> <li>• Bonds - Do you own any company or government bonds?</li> <li>• Retirement accounts, pension funds, and college savings accounts - how are they invested?</li> <li>• Mutual Funds and ETFs - what's in them?</li> <li>• Cash products (ex. CDs, money markets) - which banks?</li> </ul> <p>Find out what you have, what it's invested in, and the amount (you do not need to share specifics with anyone)</p> <p>Compare your current investments to your ESG issues questionnaire to see how closely they align (or don't align)</p>	<p>Green America resources  <a href="#">Types of Responsible Investing</a>  <a href="#">Company Stock</a>  <a href="#">Mutual Funds and ETFs</a>  <a href="#">Community and Impact Investing</a></p> <p><a href="#">Invest In My Future</a> - Taking control of your finances for beginners</p>

## Session Nine - Investments Part 2

Agenda	Activity	Resources
Welcome & introductions (10 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation. Check-in question: <b>On a scale of 1 to 5 rate how closely your investment inventory aligns with your values and why</b> (1 = almost no alignment, 5 = a great deal of alignment).</p> <p>Facilitator: State disclaimer about “not a financial advisor.”</p>	<p>Examples: My pension fund is heavily invested in coal, so that’s a 1; my social choice mutual fund has a small investment in a gas company but is otherwise okay, so that’s a 4.</p>
Inspirational reading or video (3 minutes)	<p>The Jewish Faith teaches Tikkun Olam – Repair the World. Watch this short video as Jewish people in NY shut down the entrances to BlackRock as a way to act on their faith in public.</p> <p>Public action putting pressure on financial investment institutions is a critical element in the effort to move money out of fossil fuel investments.</p> <p>What did you see or hear in this video that you found inspiring? What actions have you taken or are you taking?</p>	<p><a href="https://x.com/i/status/1450965624704831489">https://x.com/i/status/1450965624704831489</a></p>
Session objectives (2 minutes)	<p>Learn how to find and – just as important – evaluate sustainable investing products and services.</p>	
Presentation by facilitator or guest (30 minutes)	<p>Investments Part 2: How to find and evaluate sustainable investing products and services</p> <p>(use slides) All information listed below is in the slide deck.</p> <p>***The bullets and links listed in this section are examples only. You will not be opening and exploring all of them. <b>Choose one from each topic to explore as a group. The one highlighted in yellow is good for prioritizing environmental concerns.</b> The others are listed to give participants an idea of the breadth and depth of resources available. Participants will explore the resources that interest them most as their homework.</p>	<p>Slide deck: Align Your Money With Your Values – Responsible Investing In <a href="#">Curriculum Folder</a></p> <p><b>Stocks: Examples of company ratings</b></p> <p><a href="#">Climate Action 100+</a>  <a href="#">Corporate Knights Clean 200</a>  <a href="#">As You Sow Racial Justice Scorecard</a>  <a href="#">As You Sow Workplace Equity Scorecard</a>  <a href="#">Proxy Impact Race/Gender Pay Scorecard</a>  <a href="#">Fortune 100 Best Companies to Work For</a>  <a href="#">Corporate Human Rights Benchmark</a>  <a href="#">HRC Corporate Equality Index</a></p>

	<p><a href="#">Company Stock</a>  Examples of company ratings</p> <ul style="list-style-type: none"> <li>• Suggested resource to open and explore as a group:  <b>Corporate Knights Clean 200</b></li> </ul> <p><a href="#">Mutual Funds and ETFs</a>  Examples of Mutual Funds/ETF ratings</p> <ul style="list-style-type: none"> <li>• Suggested resource to open and explore as a group:  <b>As You Sow Invest Your Values</b> (six tools)</li> </ul> <p><a href="#">Community and Impact Investing</a>  Examples of Community and Impact Investing</p> <ul style="list-style-type: none"> <li>• CDs with any community bank or credit union <ul style="list-style-type: none"> <li>◦ Ex. Hope CU Transformational Deposits</li> </ul> </li> <li>• Suggested resource to open and explore as a group:  <b>Calvert Cut Carbon Note</b></li> </ul>	<p><b>Examples of Mutual Funds/ETF ratings</b>  <a href="#">As You Sow Invest Your Values</a>  <a href="#">Natural Investments Heart Rating</a>  <a href="#">Morningstar Mutual Funds/ETFs Ratings</a>  (search for fund at top, or scroll down)  <a href="#">MSCI ESG Fund Ratings</a></p> <p><b>Examples of Community Oriented Cash / Fixed Income Products</b>  <a href="#">Green America Get a Better Bank map</a>  <a href="#">Hope CU Transformational Deposits</a>  <a href="#">CNote Flagship Fund</a>  <a href="#">Calvert Cut Carbon Note</a>  <a href="#">Capital Impact Investment Notes</a>  <a href="#">Connecticut Green Liberty Notes</a>  <a href="#">Chicago Community Loan Fund</a>  <a href="#">California Community Vision</a></p>
Interactive session (10 minutes)	Participants: <ul style="list-style-type: none"> <li>• Which of these resources are most interesting to you?</li> <li>• Which would you like to know more about?</li> <li>• Which ones will you follow up on in the next two weeks?</li> </ul>	
Homework (5 min)	Choose one to three resources and dive into them.	

## Session Ten - Investments Part 3


Agenda	Activity	Resources
Welcome & introductions (10 minutes)	<p>Participants: Share in the chat your name, location, and any affiliation. Check-in question: <b>Which resource from the previous session did you spend the most time exploring?</b></p> <p>Facilitator: State disclaimer about “not a financial advisor.”</p>	<p>Examples: I found out what my social choice fund is invested in from As You Sow Invest Your Values; I liked the Connecticut Green Liberty Note because it starts at \$100 and it funds renewable energy projects</p>
Inspirational reading or video (3 minutes)	<p>Share op-ed or article of your choosing that talks about impact of recent actions to pressure banks and investment firms to stop investments. Or share this Instagram reel showing when pastors disrupted a financial conference to express concern about fossil fuel investments.</p> <p>What unique contributions can people of faith make to the effort to stop funding fossil fuels?</p>	<p><a href="#">GreenFaith article</a>  <a href="#">Instagram reel</a></p>
Session objectives (2 minutes)	Facilitator: How to take action on sustainable investing	
Presentation by facilitator or guest (20 minutes)	<p>Investments Part 3: How to take action on sustainable investing (use slides) The following information is on the slide deck</p> <p><b>A. Shareholder Advocacy</b> <i>(can skip if no one owns any stock)</i></p> <ul style="list-style-type: none"> <li>• What are shareholder resolutions?</li> <li>• How to find ESG shareholder resolutions <ul style="list-style-type: none"> <li>◦ Proxy Preview</li> <li>◦ ICCR Proxy Voting Guide</li> </ul> </li> <li>• How to vote a shareholder resolution <ul style="list-style-type: none"> <li>◦ Proxy Ballots - GA How to read proxy ballot</li> <li>◦ Iconik app - As You Vote</li> </ul> </li> <li>• Finding fund managers that file shareholder resolutions <ul style="list-style-type: none"> <li>◦ Ex. Green Century, Trillium, Arjuna</li> </ul> </li> </ul>	<p>Slide deck: Align Your Money With Your Values – Responsible Investing In <a href="#">Curriculum Folder</a></p> <p><b>Shareholder Advocacy</b>  <a href="#">Proxy Preview</a>  <a href="#">ICCR Proxy Voting Guide</a>  <a href="#">Green America Anatomy of a Proxy Ballot</a>  <a href="#">As You Sow proxy voting app</a></p>

	<p><b>B. Retirement Plans</b> How to Add Socially Responsible Investment Options to Your Retirement Plan</p> <ul style="list-style-type: none"> <li>Go through the 10 steps in the Green America guide</li> </ul> <p><b>C. Financial advisors</b> How to find the right financial advisor</p> <ul style="list-style-type: none"> <li>Green America list of socially responsible financial planners and investment consultants</li> <li>Green Business Network financial advisors</li> </ul> <p>Questions to ask before you hire a financial advisor:</p> <ul style="list-style-type: none"> <li>What is your experience with sustainable investing?</li> <li>Do you have an ESG issues questionnaire?</li> <li>Do you have investment solutions or model portfolios that are entirely ESG?</li> <li>Are you a member of US SIF?</li> <li>Do you have the Certified SRI Counselor (CSRIC) designation?</li> </ul>	<p><b>Retirement Plans</b> <a href="#">Green America: How to Add Socially &amp; Environmentally Responsible Investment Options to an Employer's Retirement Plan</a></p> <p><b>Find Professional Investment Help</b> <a href="#">Green America Socially Responsible Financial Planners/Investment Consultants</a></p> <p><a href="#">Green Business Network certified financial advisors</a></p>
Small group discussion (20 minutes)	<p>Do you have a 401k, pension, or IRA?</p> <p>Do you know how to access it?</p> <p>Do you know what is in it?</p> <p>Do you know if it has any sustainable investing options?</p> <p>Do you know how to make changes to your plan investments?</p>	
Homework (5 minutes)	<p>Use the resources given or other resources to find prospects for a financial advisor who specializes in sustainable investing - this person does not have to be in your local area.</p>	

## Session Eleven - Optional work session

<b>Agenda</b>	If you feel you need some support, please reach out to one of the following to join you for your meeting.	Rev. Amy Brooks Paradise <a href="mailto:amy@greenfaith.org">amy@greenfaith.org</a> Cathy Becker <a href="mailto:cbecker@greenamerica.org">cbecker@greenamerica.org</a> Michael Richardson <a href="mailto:oxherders@icloud.com">oxherders@icloud.com</a>
Inspirational reading or video (3 minutes)	Ground group with song, poem or ritual that has perhaps become meaningful to the group over this time together. Or spend some time sharing the impact of this program and how it has changed your behaviors or thinking about finance  Perhaps bring some yummy snacks to share.	
Session objectives (2 minutes)	<ol style="list-style-type: none"><li>1. Wrap up unfinished business</li><li>2. Share resources about local banks, insurance, etc. with Michael and Cathy so we can update resources.</li></ol>	
Working groups (50 min)	If needed, break into small groups to do work together depending on needs such as compiling research on local resources, trouble shooting problems, continuing to move money.	
Share back the resources		<a href="mailto:cbecker@greenamerica.org">cbecker@greenamerica.org</a> <a href="mailto:oxherders@icloud.com">oxherders@icloud.com</a>

## Session Twelve - Closing

Agenda	Activity	Resources
Welcome & introductions (5 minutes)	Participants: Share in the chat your name, location, and any affiliation.	
Inspirational reading or video (3-5 minutes)	Listen to this song by as way to ground in the work we are doing together for ourselves and future generations	 Love Now (Piepiey & Kids Choir V...
Session objectives (2 minutes)	<ol style="list-style-type: none"> <li>1. To share what has been accomplished (maybe a survey of the program to get some feedback on the curriculum)</li> <li>2. To assess where the individuals and the group are at this moment.</li> <li>3. To ascertain next steps</li> </ol>	
Group Sharing (15-20 min)	In a few words, describe how you are feeling and what you think has been accomplished with this curriculum and the group effort.	Pass a talking stone or other object to keep the circle engaged and the responses moving along.
Take Survey (5-7 minutes)	Take this survey to give feedback to the curriculum managers OR discuss evaluation of course with facilitator	
Go through resources that work best for your group (20 minutes)	<p>How can we continue this work? Join a campaign, create a circle or cohort.</p> <ol style="list-style-type: none"> <li>1) GreenFaith: Join the climate finance campaign (share steps); become a GF circle</li> <li>2) Third Act: Contact local TA Working Group's 'Fossil Free Finance' team</li> <li>3) Green America: Responsible Finance Action Center (under development)</li> </ol>	<p>GreenFaith <a href="#">Find A Circle or Event</a></p> <p>Third Act <a href="#">Working Groups</a></p> <p>GreenAmerica <a href="#">Responsible Finance Action Center</a></p>
Group Conversation (10 min)	Invite someone from your group to facilitate a conversation about what people want to do next and make a decision about your next steps. Set up your next meeting.	
Celebration	Celebrate your decision	



**Curriculum Folder:**

[https://drive.google.com/drive/folders/1TmutU13r9DAnsdS17wjvDBRApyUGPr8B?usp=drive\\_link](https://drive.google.com/drive/folders/1TmutU13r9DAnsdS17wjvDBRApyUGPr8B?usp=drive_link)

Houses PDFs of all four slide decks, curriculum itself, and other documents as needed