

Participants will have diverse backgrounds when it comes to these topics – some may be very familiar while others may not. Be patient and answer questions as they come up, and be sure to emphasize that this is a judgment-free, respectful, and safe space. *A key goal/hope of this course is to create a community that is inclusive, diverse, respectful, and which uplifts and empowers the voices of lived experience at all intersections.*

Please note that this is a very brief and incomplete overview of very important and nuanced topics, and it is recommended that instructors and students do outside research on these topics to better grasp their importance and to further engage social justice and equity work in this course.

Culturally responsive practices and anti-racism work is ongoing work. The conversations and the materials learned in this section should be on-going throughout the course. It is integral that this section be taught thoughtfully and intentionally so as to give these topics the attention they deserve and to not further harm participants with marginalized identities who are already experiencing intersecting systems of oppression every day.

People need to be in the right place mentally and emotionally to have these conversations and to stay focused, thoughtful, and open. This includes facilitators. It may be helpful to check in with participants before delving into this section to see what their energy level is to make sure they can be fully engaged in these conversations. There are documentary and video suggestions and additional handouts on the Facilitator Toolkit website that may be helpful in engaging with these topics. This include videos on intersectionality and systemic racism in the United States, readings on race, poverty, income inequality, and white privilege; and documentaries on Oregon's civil rights movements and disturbing history of exclusion, displacement, redlining, and segregation.

Teaching/ Discussion:

Connect these conversations back to the course goals by going over the section on financial resilience and human capital. Emphasize that the work you all will be doing in this course is a form of building human capital and financial resilience. Hand out "Steps toward Financial Resilience" and invite discussion.

Review the U.S. Department of Health and Human Services Poverty Guidelines in the Student Guide. Provide copies of the "How Poverty is measured in the U.S." handout. Connect these guidelines to the information on living wages in the Student Guide. Leave space for questions and any comments/experiences participants may have with minimum vs. living wages.