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In this article, we describe the process we adopted in designing a financial education intervention situated within the cultural and systemic realities of structural racism in Black communities and offer new insights on conducting financial education that addresses healing from ethno-racial trauma. We adopted a community-based participatory research (CBPR) approach and assembled a Community Led Advisory (CLA) group to discuss how to address social and economic inequalities in teaching financial education. Specifically, we sought to address the psychological consequences of racism, income scarcity, and other forms of economic distress and what it means for people's lives and their everyday ability to make sound financial decisions. By directly addressing how systemic barriers have hindered the ability to build wealth, we allow individuals to relinquish self-blame/shame about their financial circumstances. Relinquishment of self-blame/shame (which is energy-consuming) facilitates a shift in energy that enables individuals to focus on learning how to make better financial decisions. In addition to the results of the pilot, we include a discussion of the lessons we learned, our suggestions, and next steps for applying the approach for wider use.

Keywords: African American financial education, community-based participatory research (CBPR), ethno-racial trauma, stress, structural racism

From enslavement to contemporary times, African American families have been systematically excluded from wealth-building opportunities, including discriminatory practices in acquiring land (Homestead Act, 1862; Southern Homestead Act, 1866), restricted access to social security benefits (Social Security Act of 1935), and discrimination in buying homes (G.I. Bill, 1944). This systematic exclusion of African Americans from wealth-building opportunities has contributed to high rates of poverty among Black families. During the period from April 2010 to July 2016, the median wealth among White families (\$170,180) was ten times that of Black families (\$17,100; Kochar & Ciluffo, 2017). In 2019, 18.8% of Blacks were poor, compared to 7.3% of non-Hispanic Whites (Guzman, 2022). The Black-White wealth gap in the United States remained virtually unchanged between 2016 and 2019 (Bhutta et al., 2020). These figures do not consider the expected longer-term impacts of COVID-19 (Lopez et al., 2020).

Given the economic realities of African American households, there is a growing need for financial education and programming interventions to assist families in making informed financial decisions (Mnuchin & Carranza, 2019). However, the majority of generalized financial education programs are predicated upon the dominant culture's interactions with financial service institutions and do not address historical trauma or consequent financial disenfranchisement. In designing our project, we pose this research question, "Could financial education be more effective if we openly address the racial trauma and discrimination experienced within African American communities?" We frame this project as a healing from trauma intervention aimed at reducing the intense emotions associated with chronic trauma and disenfranchisement (Brave Heart & DeBruyn, 1998). Although we use the terms African American and Black, we focus on the heritage of enslaved Africans placed in the United States during the Atlantic Slave Trade period, referred to as American Descendants of Slaves (ADOS).

Addressing trauma, including ethno-racial trauma, alleviates the guilt and shame underlying decision-making and fosters a sense of hope and resistance (Chaves-Dueñas et al., 2019). In conceptualizing our project, we posit that addressing the underlying psychological consequences of income scarcity and economic distress will contribute to financial well-being. Thus, the first objective of our project was to design a financial education curriculum that incorporates open discussion about the social, physical, and financial traumas experienced by ADOS to alleviate the shame of, and self-blame for, financial stagnation. In alleviating the cognitive strain of negative emotions around finances, the decision-making ability of the participants will improve (Lester et al., 2006; Santiago et al., 2011) to achieve our second objective.

In the remainder of this article, we describe the process we adopted to design a financial education intervention situated within the cultural and systemic realities of structural racism in ADOS communities. We also provide the results of the program pilot, a discussion of the lessons we learned, and our suggestions for refining the approach for wider use.

Background

Financial Services and the Black American Experience

The community in which a person grows up or lives is a key factor in shaping their financial literacy. Living in communities served by a high number of reputable financial services and institutions may foster a sense of financial belonging. However, this is less likely to occur among individuals growing up in predominantly Black communities, where there is an absence of reputable financial institutions (Broady et al., 2021) and a strong presence of alternative financial services (AFS), such as rent-to-own stores and pawnshops, (Friedline & Kepple, 2017).

Historically, Black and minority-dense neighborhoods have not only been underserved by mainstream financial services but have also been the target of discriminatory practices (Goodman & Mayer, 2018; Yeatts et al., 1992). Not only have racial covenants played a role in

hindering the wealth-building opportunities of Blacks, but poor Blacks have also been convinced that they are poor because of their high consumerism and poor work ethic, thereby shifting the blame from those who create the deficiencies onto those who suffer from them. Moreover, Black poverty is tied to traumatic experiences of racism (Chappelle & Tadros, 2021). One historical example is Tulsa, Oklahoma's Greenwood District—an affluent Black community that flourished after World War I—referred to as Black Wall Street. In 1921, when a Black man was accused of assaulting a White woman, racial violence erupted, and Black Wall Street was targeted. Thirty-five blocks were burned, killing 300 people. Whites looted and burned Black businesses and homes, leaving nine thousand traumatized Blacks homeless (Fain, 2017). That vision of Black Wall Street inspired two African American women to purchase land in Georgia to “create a place to build generational wealth that can be a safe haven for...Black families” (Lance, 2020). A central theme of their mission, and this project, focuses on healing from racial trauma in order to improve the financial well-being of Black families.

Trauma-informed research shows that when individuals are exposed to trauma, it impairs their decision-making (Lester et al., 2006; Santiago et al., 2011). Often, individuals who are survivors of trauma are unaware of the influence that the trauma has on their decision-making. Members of traumatized communities often blame themselves for their financial situations, unaware of the processes and procedures that have kept ADOS at a disadvantage when it comes to building and keeping wealth. Thus, the starting point for our project was to directly address the historical trauma that Black Americans have endured and the impact of financial exclusion.

Culturally Responsive Financial Education

Financial education typically refers to instruction in content and practices needed to interact with the financial services industry (Baumann & Hall, 2012). However, discrimination and systematic exclusion from mainstream financial services have contributed to a climate of mistrust, especially among elders in the Black community (Yeatts et al. 1992). In grounding our work in the perspective of African American communities, we acknowledge the importance of culture in addressing the historical and continuing inequities experienced by members of the community, particularly regarding financial education (e.g., Merriam & Ntseane, 2007).

In contrast to the Eurocentric view of individualistic financial education, a collectivist view of the family is central to African American culture. Family encompasses a variety of kin related by blood, marriage, friendship, and community ties. Extended family is a source of both tangible and emotional support (Jarrett et al., 2010). At the same time, a communal sense of obligation may strain limited financial resources (Cross et al., 2018).

There are specific andragogical practices that are helpful in teaching financial education to learners from diverse cultures, including providing a safe space to promote an atmosphere of respect and trust, incorporating authentic narratives to integrate lived experience and financial content, demonstrating knowledge about issues facing the community (financial and otherwise),

and involving financially knowledgeable leaders in their own community (Celli & Young, 2017; Materna, 2020; Tisdell et al. 2013).

In grounding our work in the perspective of the African American communities, we added the focus on explaining systemic barriers that have hindered wealth building, thus allowing individuals to relinquish self-blame/shame about their financial circumstances. We contend that relinquishment of self-blame/shame (which is energy-consuming) facilitates a shift in energy that enables individuals to focus on learning how to make better financial decisions. Ultimately, this shift in energy helps families have more compassion for themselves and encourages them to learn self-care strategies to mitigate the effects of stress, anxiety, loss, and trauma (Chappelle & Tadros, 2020). When stress is relieved, people are able to make better decisions (Lester et al., 2006; Santiago et al., 2011).

Method

The Design of a Trauma-Informed Approach to Financial Education

With its origins in medicine, the Substance Abuse and Mental Health Services Administration (SAMHSA) championed the use of trauma-informed approaches as a method for helping people cope with the adverse effects of exposure to any harmful or life-threatening events or experiences (Blanche, 2012). Although multiple models of treatment adaptations have addressed trauma resulting from individual experiences of racism, ethnocentrism, and oppression (Bryant-Davis & Ocampo, 2006), we frame our work on a model that focuses directly on the systemic factors that constitute ethno-racial trauma.

The Healing Ethno-Racial Trauma (HEART) approach (Chavez-Dueñas et al., 2019) focuses on both the symptoms of the trauma (internal) and the interlocking systems of oppression (external) that cause and maintain psychological distress, engaging the community, family, and individual in the process. The key premise underlying the approach is that “healing results from individuals reconnecting, strengthening, or staying connected to their ethno-racial roots” (p. 55). There are four phases in the approach:

- Phase I: Establish sanctuary spaces to assist with immediate relief from the effects of ethno-racial trauma.
- Phase II: Acknowledge, reprocess, and cope with symptoms of ethno-racial trauma.
- Phase III: Develop a social justice orientation through collective action and resistance to foster psychological liberation.
- Phase IV: Strengthen and connect individuals, families, and communities to survival strategies and cultural traditions that heal.

In keeping with the key premise of HEART, we designed our project to emphasize the centrality of the community in identifying what they needed. In this project, we adopted a community-

based participatory research (CBPR) approach and focused on Phases I and II. CBPR is a partnership approach that emphasizes the equitable involvement of community members, academic researchers, and other stakeholders (Collins et al., 2004; Wallerstein et al., 2017). The approach acknowledges that the researcher is not the only person possessing knowledge or power (Wallerstein & Duran, 2006). Each aspect of the project—from conceptualization to recruitment, implementation, analysis, and dissemination of information—is collaborative. Taking a CBPR approach means that no decisions are made without community input. This approach is “an equitable, strength-based approach involving all stakeholders throughout the research process” (Espinosa & Verney, 2021). One of the primary tenets of CBPR is to approach research with inclusivity in mind – thereby engaging stakeholders, community members, and researchers in a decision-making process that involves shared power (for review, see McElfish et al., 2022). A principal aim is to “produce knowledge that will be emancipatory or to act on knowledge in a way that produces positive changes” (for review, see McElfish et al., 2022, p. 147). Consequently, the data belong to the team, not simply to the researchers.

As a first step, we approached agencies and professionals with a mission to provide services and support to members of the African American community who understand the reality of life in the community and who have already provided resources and crisis intervention to members of the community. The initial project team comprised nine members, each contributing to the project in different ways: one community educator, one Extension Educator, two researchers, and a five-person Community Led Advisory (CLA) group. A description of each member is below:

- The community educator is a career coach and financial educator, a sought-after leader in the community who also conducts fun, interactive personal finance workshops. The idea for the project emanated from her experiences and observations in the community. She served as the lead educator and community liaison.
- The Extension Educator, familiar with the work of the community educator, mobilized University resources and stood back from the roles of primary educator and leader. She served as the overall project manager, identified a funding source for the design of the pilot project, and solicited two university faculty members to join the project. Faculty research expertise included (1) the study of close relationships and intimate ties within African American couples and (2) family financial socialization.

In addition, there were five members of the CLA:

- Community Development Specialist who provides workforce training and development with the goal of strengthening businesses, navigating economic development resources and encouraging job growth.
- Independent Family Achievement Coach and financial services specialist who provides administrative and management consulting services.

- Program Director for a nonprofit, holistic wellness financial organization skilled at building partnerships across sectors to support the economic and social development of communities.
- Youth Support Specialist who works with young adults aging out of the foster care system.
- Independent Life Coach and business consultant committed to creating systems, models, and trauma-informed training that reduce relapse and recidivism to increase and sustain employee retention within the felony population.

We then held a series of Zoom meetings with the CLA over four months (February–May 2021). During the meetings with the CLA, the community educator/career coach presented her ideas for the educational content she thought was most important to cover in the financial lessons. The ideas she presented were drawn from a curriculum she developed based on her experience teaching financial education and her personal experience as a member of the ADOS community. The CLA then offered their opinions on what topics seemed most pertinent and added suggestions for changes or additions. The community educator/career coach integrated their feedback and her own knowledge and expertise to finalize the financial education content for the pilot. To clarify, the lessons and content were compiled through collaboration with the CLA. The program participants were not involved in creating lessons or content; however, when questions arose during the financial education sessions, the community educator/career coach and other facilitators had the knowledge to answer the questions and/or make connections within the community for referrals, as needed.

The community educator led the sessions and coordinated the efforts of the CLA in between meetings. During the meetings, we discussed if the project, as conceptualized, would be valuable to the community. After agreeing on the objectives of the project, we turned to determining the content and format for the sessions. In addition to the initial session on healing from ethno-racial trauma, the CLA identified five financial topics to include based on what would most benefit the community (see Appendix A). During the meetings, the CLA established the length of each session (i.e., two hours) and the format, which would include active engagement and open dialogue between the facilitator and the participants in each session. Members of the CLA were reimbursed for all expenses incurred in participating and/or presenting the sessions.

Program Implementation

Members of the CLA connected with other community agencies to identify and recruit families to participate in the program. Although we planned to launch the programming in the summer of 2021, multiple high-profile racial and social injustice events occurred that spring, giving rise to substantial social and civil upheaval across the region. The members of the CLA were inundated with requests for community support and services to cope with the current trauma, so we delayed

the program launch until fall. Despite the delay, the lingering effects of recent events and ongoing pandemic restrictions impacted our efforts to recruit for the program.

Design

In our recruiting, we encouraged family participation, offering to compensate up to three family members. Each participant was given a \$100 gift card for completing the six-class series (each family was eligible for up to \$300). The sessions were held at the University of Minnesota Urban Research and Outreach-Engagement Center (UROC), a university outreach facility located in the center of the community, providing access via public transit services to a safe and secure location.

Each two-hour session was held in person on a weekly basis on consecutive Saturday mornings. The facilitators welcomed the participants as they arrived, offering them refreshments throughout the session and encouraging conversations both with the facilitators and each other. Rather than a classroom atmosphere, the sessions were more informal, which facilitated discussions and mutual learning. That is, while each session had a focus, the specific content was tailored to address questions raised by the participants or posed by the members of the CLA. Each participant received a workbook containing activities for each session (e.g., budgeting worksheet, sample credit report) and a journal (purchased from a Black-owned business) to record class notes and their own reflections on content.

We administered the pre-assessment via Qualtrics prior to the first session (see Appendix B). Although we planned to administer the survey after the financial session, given the small sample size and the continuing unrest and instability in the community, we opted not to administer a post-assessment. However, we prepared a video summary at the conclusion of the pilot, interviewing CLA members and participants who voiced their support of the project and the approach. Finally, we provided the participants with the names and contact information of all facilitators and team members if they had follow-up questions or needed additional support.

Sample

Seven participants completed the entire series. A complete demographic summary is presented in Table 1. Participants ranged in age from 16 to 33 years. Three participants were from the same family, while the remaining four participants were individuals. A majority of the participants indicated that they were single or never married ($n = 5$), one indicated that they were married but not living with their partner, and one indicated that they were dating someone seriously. The annual household income of all participants was below \$40,000, although the personal income of all but one of the participants was much less.

Regarding well-being, all but one of the participants rated their overall physical health as good to excellent, while one participant rated their physical health as poor. Participants rated their mental

health somewhat lower, with only two participants rating their mental health as very good; four rated their mental health as fair, and one rated it as poor. Overall, participants indicated that they were experiencing a lot of stress; only one participant indicated a moderate level of stress.

Table 1. Summary of Participant Demographics

Person	Status	Age	Physical Health	Mental Health	Level of Stress	Personal Income
Person 1	Family	16	3	4	7	\$0
Person 2	Family	17	2	2	8	\$0
Person 3	Family	33	5	5	8	\$15 - <\$20k
Person 4	Individual	23	3	4	10	\$10k -< \$15k
Person 5	Individual	23	1	2	8	\$35k- < \$40k
Person 6	In serious relationship	19	3	4	8	<\$5k
Person 7	Individual	21	2	4	5	\$15 - <\$20k

Note. Physical health and mental health were rated on a five-point scale (1 = *excellent*; 5 = *poor*). Stress levels were rated on a scale from 1 = *none* to 10 = *a lot*. The reported annual income of all households was less than \$40k.

Findings

Survey Results

To assess current experiences of racial discrimination and exclusion, participants were asked to indicate the frequency (i.e., *Never*, *Sometimes*, *Often*, *Very Often*) with which they experienced four types of racial discrimination and were guided by the prompt: “Think about the social injustice that has occurred in your city and around the country over the past few years.” The responses are presented in Table 2.

Table 2. Frequency of Racial Discrimination and Exclusion

	Never (1)	Sometimes (2)	Often (3)	Very Often (4)
How often do you feel as though you are invisible or ignored in society?	0	4	2	1
How often do you feel as though your voice is not heard in society?	0	2	3	2
How often do you feel as though you are watched too much in society?	1	4	0	2
When you are stressed out, how often do you tend to emotionally withdraw from the people you love?	0	2	2	3

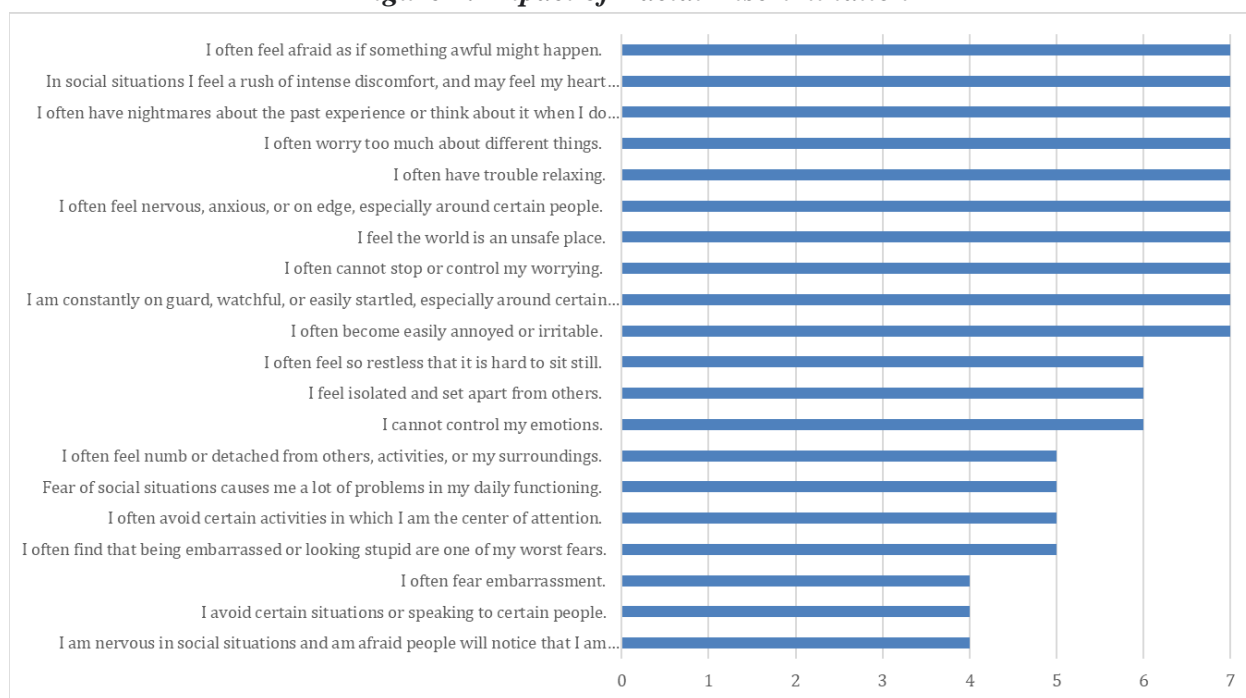
Note. Number of participants who endorsed each item.

Summing the responses among the participants, we found that the most frequently experienced forms of discrimination reported were feeling that their voice was not heard in society and a

tendency to withdraw emotionally from loved ones due to racial discrimination. In the aftermath of recent events, it is not surprising that every participant experienced multiple forms of discrimination.

In addition to experiencing discrimination, the participants also reported on the impact of discrimination on any of the 20 situations presented. Guided by the prompt, “Due to past experiences of discrimination, how often have you been bothered by any of the following?” participants indicated the extent of impact (i.e., *Never, Sometimes, Often, Very Often*). Although every participant reported impact in multiple situations, the impact varied across the options presented. For this report, responses were recoded to a dichotomous value (0 = no impact, 1 = impact) and then summed to provide a count of the number of participants impacted (see Figure 1).

Figure 1. Impact of Racial Discrimination



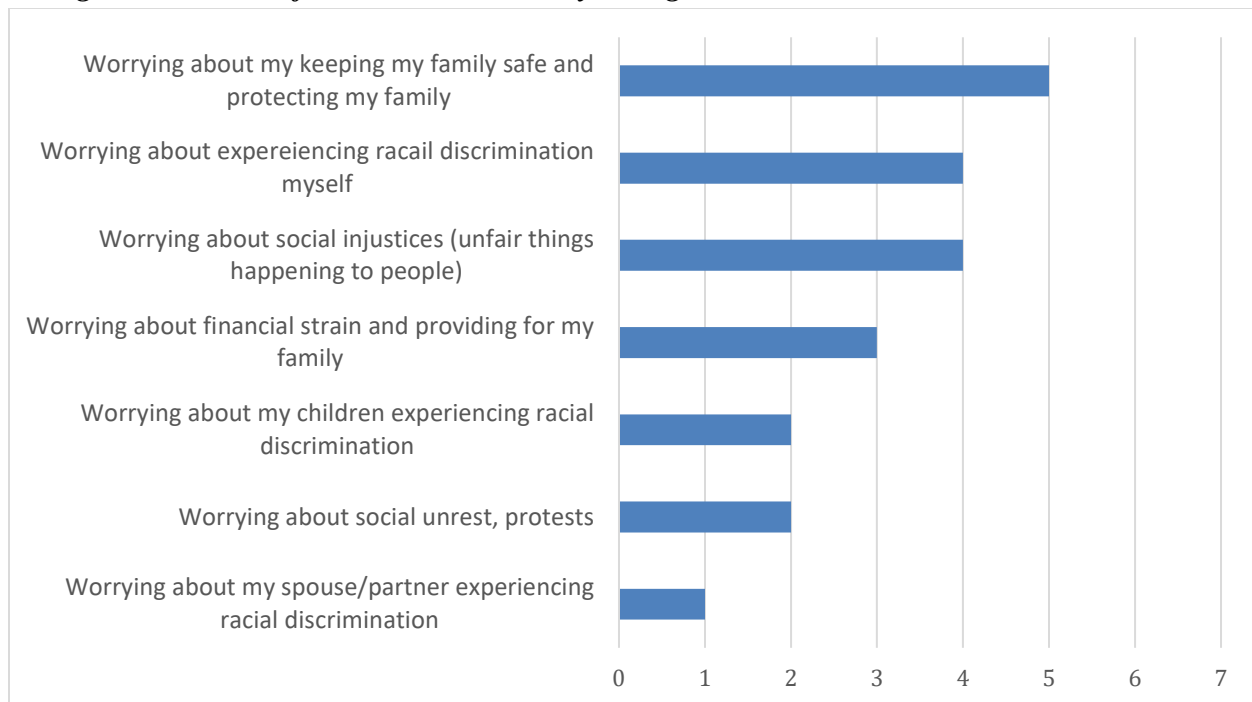
Note. Number of participants who indicated spillover of racial discrimination into each situation.

Every participant felt the impact on most situations (ranging from 15–19), and every participant identified the same 10 out of 20 situations. The most bothersome situation reported by all 7 participants was, “I often become easily annoyed or irritable.” It is worth noting that one of the participants added a comment emphasizing the spillover effect (e.g., “making me become more easily annoyed and irritable about everything”).

In the last measure, we asked about the impact of financial stress, asking participants to reflect on times when they emotionally or psychologically withdrew from family due to financial stress

and to indicate possible reasons for withdrawing by checking any of seven possible explanations (see Figure 2).

Figure 2. Reasons for Emotional and Psychological Withdrawal Due to Financial Strain



Note. Number of participants who endorsed each option.

As noted, we did not administer a post-session survey, although the video provided an overall summary of the approach, the rationale, and the value of the program.

Program Impact

While the small sample size and lack of post-session evaluation data limited our ability to conduct meaningful quantitative impact analyses, we collected anecdotal evidence demonstrating impact beyond a change in self-reported measures.

The small group setting and open dialogue format of the sessions proved advantageous. We were able to quickly establish an environment of safety, so participants felt comfortable enough to share with us and with the group. In establishing this safe space, we began to heal racial trauma by creating an environment that made it safe to talk to each other about personal experiences. For example, community partners spoke freely about their own experiences in achieving their goals. They were able to say to participants, “Hey, I’ve been there. I know the struggle. I’m here as proof that you can achieve your goals.” One of the younger participants asked about college, as she was graduating from high school soon. She then followed up with one of the faculty researchers to learn more about how to apply to and pay for college. Another participant reached out to the Extension Educator to obtain additional information about enrolling in the online

financial competency certificate program. A third participant contacted the facilitator to share the news about the increase in her credit score, “just by doing what you showed me how to do.” What makes this noteworthy is that three of the seven participants took action on their own to apply what they learned in the sessions.

The intimate atmosphere and repeated interactions with the same individuals also made it possible for the participants to develop a bond (*camaraderie*) with each other. Further, by stepping back from the role of expert and allowing community members to take the lead, the participants began to see the value of established institutions as resources (i.e., University and Extension support). Rather than simply taking data from the community, the institution shared its resources with the community in ways that mattered to the community members. Two tangible examples of this exchange of resources occurred after the program ended. First, the community educator accepted a position with Extension. From this vantage point, she is able to not only continue her work in the community, but also serves as community liaison for other Extension initiatives. Second, the Extension Educator arranged to have the Life Coach present his work on healing from ethno-racial trauma at a national Extension conference, with funds provided for all expenses.

Perhaps the most humbling lesson was to experience how well-intentioned financial educators and researchers seeking to improve the long-term well-being of African American families could also add to their present stress (i.e., scrambling to find attendees, arranging for transportation and childcare, dealing with unexpected emergencies). Providing safe and welcoming space, financial incentives, and understanding the historical roots of trauma were not enough to counter the day-to-day financial strain experienced by the families in the community, made worse in light of job losses, income instability, violent crime, and continuing COVID-related illness and death. We learned that our approach while promising, was only a first step in the process of healing from trauma.

Conclusion, Implications, and Future Considerations

In opening our program with a session on historical trauma, we provided a way for the community to think differently about their finances by providing them with the language they needed to understand financial terms, to meet community members who were in their situation, and to learn from them how to apply what they learned in the context of their current economic reality. The sessions were well received because the presenters were not only engaging, but they also covered topics that reflected the lived experiences of the participants. The presenters shared their experiences and made it clear that they made mistakes, and through those mistakes, they learned how to help themselves and others. Stories of the success of others in the community served as role models for what is possible for learners to achieve, providing a source of support and motivation (Morgenroth et al., 2015; Smith, 1997).

We provided a safe space to dialogue about their historical circumstances to distinguish between what they could control and what was beyond their control by engaging them in an open and frank discussion about systemic processes and procedures that place African Americans at a disadvantage in wealth building. In acknowledging that their current financial circumstances were not “all your fault,” learners felt more comfortable asking questions and sharing their experiences (Celli & Young, 2017). The power of this approach lies in encouraging the participants “to lay their burdens down” and set aside their guilt and/or shame about their financial position, which sets the climate for learning to happen.

Adopting a CBPR approach served to anchor the program in the needs of the community and made the content relevant. A CBPR approach demonstrates respect and understanding of the diverse experiences of learners, promoting a sense of trust and belonging to make it easier for learners to absorb new material (Celli & Young, 2017; Materna, 2020). In collaboration with the CLA group, we selected topics that were helpful to the community and established the order of the topics. This sequence was purposefully planned; it did not just happen. Our intention was to ensure that learners understood that the program represented a process that they could fit into their current life. Each lesson had a practical application, accompanied by simple tools to help them get started, and practical tips and strategies used by other community members to as a start to improve their current financial circumstances.

The benefits of the CBPR approach also allowed us to establish a foundation for ensuring that the participants could continue the process. We purposefully engaged community leaders, Extension educators, and researchers to establish a network of trusted resources that they could continue to contact. In the end, improving the economic realities of African American communities is not the result of a program but a continuing process of relationship building and learning. The Voices pilot was not the end, but instead a strengthening of relationships between the community and Extension to support them as they move forward to achieve their longer-term goals.

Implications for Extension Educators

In the context of a CBPR approach, the role of the Extension Educator is not to be the expert in the room but to step back from planning or delivering education. Instead, highlighting the wisdom and expertise of members of the community contributes to an atmosphere of respect for culture. In our project, the community members chose the topics and the methods of delivery. During the sessions, they openly shared their own experiences, struggles, and successes to encourage open communication and contribute to collective knowledge of what is possible. This transformative approach is inherent in African American culture (Ntseane, 2011). The Extension educator facilitated learning by supporting the community presenters and leveraging university resources to support community educators in achieving their goals for the program.

Relying on the wisdom of the community enabled us to contribute in ways that mattered to them. Without community input, we may have identified different issues and solutions that would probably not have been as effective. By stepping back from the leadership role during the sessions, we honored financially knowledgeable leaders in their own community. By playing a supportive role, we were able to learn a great deal about specific issues and potential solutions for this particular community, including the importance of including the family in addition to individuals or parents alone.

Our experience with CBPR yielded results that promote sustainability and foster community empowerment. Beyond collecting data and teaching classes, we engaged community members as educators. In turn, community members now have continued access to the educators even after the official program ended. In this case, letting go and allowing community liaisons to lead the way may be the way to strengthen underserved communities from within. Partnering with trusted organizations embedded in the community is also a way to improve the credibility and value of the university and Extension in the eyes of the community.

Future Considerations

As previously stated, we delayed the launch of the pilot because the community was deeply enmeshed in the sociocultural and political events taking place in the community and the nation. Dealing with ongoing external environmental strains on top of already strained family resources likely overwhelmed many families in the community and hindered the ability to attend and participate in workshops.

While the influence and connections of the CLA provided a level of trust within the community, both current events and a lingering suspicion of the university were sources of concern. In some cases, families thought the program was a scam (e.g., the \$100 incentive, free programming, and materials) or just “too good to be true.”

Further, the practical financial strains and obligations of many families within the community are an ongoing source of concern for community-based programming. For example, although we conducted our programming in a central location within the community, access to and cost of transportation was a constraint for some families. Perhaps more telling is the clash between our goal of empowering families with the skills they need to build a secure financial future and their immediate need to work multiple jobs to make ends meet.

In addition to healing from ethno-racial trauma, we acknowledge that ongoing racial discrimination is a stressor; it is a stressor that can hinder one’s ability to cope with other stressors. Therefore, we suggest financial educators seeking to support African American communities become familiar with explanatory models of coping with stress in Black communities. One such example is the Mundane Extreme Environmental Stress (MEES) Model. According to the MEES model, racial discrimination is (1) mundane because it is such a

common occurrence in the lives of Blacks, (2) extreme because of its harsh impact on the lives of Blacks, (3) environmental because it spews from the environment, and (4) stressful because it takes so much energy to deal with (Carroll, 1998; Peters & Massey, 1983; Pierce, 1974).

Next Steps

The response to the pilot program suggests that our approach warrants further consideration and implementation as a promising strategy for improving the financial lives of families who have been systematically excluded from wealth-building opportunities. Toward that end, we are in the process of gathering additional research on the ways that trauma interferes with decision-making. Our next step is to refine the program by sharing the information directly with our participants to determine what resonates with them. Subsequently, we will revise/develop additional lessons as appropriate, informed by what we learn, both from the literature and from the participants. Our intent is to move forward with our CLA partners to implement the full program with a new cohort.

We also plan to use the research information to prepare a funding proposal to develop and conduct a train-the-trainer model, recruiting a cohort of community members who could provide financial education within their community. UM Extension has several financial tools we could use to train educators, including a Financial Education Certificate (FEC) program, which provides a comprehensive overview of basic financial education.

Our long-term goal is to prepare community educators to address wealth-building directly within the ADOS community. In the pilot, we paid a community expert to conduct the Healing from Trauma session. Consistent with the spirit of CBPR at the core of this program, we intend to foster collaboration with community members who are experts on the topic of the impact of historical trauma on the ADOS community. If we are unable to engage community experts, we will develop a formal stand-alone training program on healing from historical trauma sessions.

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Appendix A. Overview of the Content and Lessons in the Program

Topic	Content Description
Healing From Racial Trauma	<ul style="list-style-type: none"> • Provide a history of financial discrimination against African Americans. • Using a lens of historical trauma, highlight the barriers that have prevented wealth-building among African Americans (e.g., discrimination, systemic exclusion). • Explain the connection between deep-rooted structural racism and the economic realities of Black communities. • Explore how an understanding of this connection helps to alleviate negative feelings regarding self-efficacy/self-blame.
Home Ownership	<ul style="list-style-type: none"> • Provide strategies for building wealth through home ownership. • Explain what protections that exist to prevent discriminatory practices such as redlining. • Provide resources for support and assistance.
Level Up Budgeting	<ul style="list-style-type: none"> • Highlight the components of healthy budgeting (e.g., setting goals, identifying spending leaks, creating a spending plan, and the importance of savings). • Coach participants through budgeting activity.
Building Blocks to a Better Credit Score	<ul style="list-style-type: none"> • Explain financial services language in relation to lived experiences. • Emphasize the ways that credit is essential to building a healthy financial profile. • Provide tips and tools for understanding their credit report and improving their credit score.
Keeping up with the Joneses	<ul style="list-style-type: none"> • Examine insights into the true components of a happy life. • Provide resources on consumer protection regarding advertising, peer pressure, and consumerism. • Discuss strategies to increase well-being without increasing spending.
Banking	<ul style="list-style-type: none"> • Highlight the importance of building relationships with a financial institution to create healthy banking habits and improve financial decision-making. • Provide examples/scenarios of common interactions.

Appendix B. Project Survey

Instructions: Please put an X in the circle that represents your response to the question.

What is your relationship status?

- Single, never married (1)
- Divorced/Separated/Widowed (2)
- Married and living with partner (3)
- Married but not living with partner (4)
- Seriously dating someone (5)
- Casually dating someone (6)
- Cohabiting with a partner but not married (7)
- Other (8) _____

All things considered, how happy are you with your relationship so far?

- Very happy (1)
- Somewhat happy (2)
- Neither happy nor unhappy (3)
- Somewhat unhappy (4)
- Very unhappy (5)

In what year did you marry your current spouse? _____

In what year were you born? _____

How old are you? _____

Are you African American or Black?

- Yes (1)
- No (2)

How else would you describe yourself? Check all that apply.

- Native American / American Indian (1)
- Latino / Hispanic (2)
- White (3)
- Biracial / mixed race (4)

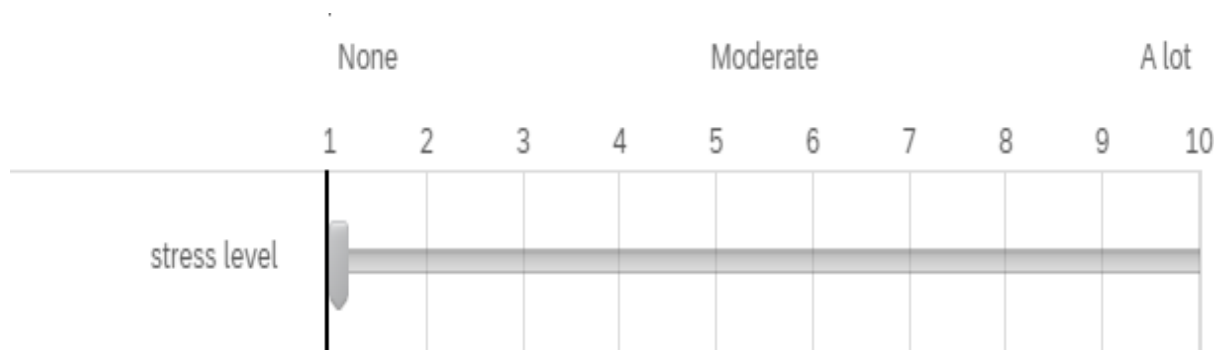
How would you rate your overall physical health?

- Excellent (1)
- Very good (2)
- Good (3)
- Fair (4)
- Poor (5)

How would you rate your overall mental health?

- Excellent (1)
- Very good (2)
- Good (3)
- Fair (4)
- Poor (5)

How much stress have you felt over the past month? Using the scale below from 1 (no stress) to 10 (a lot of stress), please **circle** the number representing your level of stress.



What was your personal income from all sources (such as salaries and wages from all jobs, retirement, government benefits) last year?

- Less than or equal to \$40,000 (1)
- More than \$40,000 (2)

Still thinking of your income (not your partner's income) please tell me your personal earned income last year.

- No income (1)
- \$1 - \$4,999 (2)
- \$5,000 - \$9,999 (3)
- \$10,000 - \$14,999 (4)
- \$15,000 - \$19,999 (5)
- \$20,000 - \$24,999 (6)
- \$25,000 - \$29,999 (7)
- \$30,000 - \$34,999 (8)
- \$35,000 - \$39,999 (9)
- \$40,000 - \$49,999 (10)
- \$50,000 - \$59,999 (11)
- \$60,000 - \$74,999 (12)
- \$75,000 - \$100,000 (13)
- More than \$100,000 (14)

Feeling Seen and Heard

Think about the social injustice that has occurred in your city and around the country over the past few years . . .

	Never	Sometimes	Often	Very Often
How often do you feel as though you are invisible or ignored in society? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you feel as though your voice is not heard in society? (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you feel as though you are watched too much in society? (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When you are stressed out, how often do you tend to emotionally withdraw from the people you love? (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

The next set of questions are about racial discrimination. Due to past experiences of discrimination, how often have you been bothered by any of the following?

Due to past experiences of discrimination, how often have you been bothered by any of the following?	Never	Sometimes	Often	Very Often
Fear of social situations causes me a lot of problems in my daily functioning. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In social situations I feel a rush of intense discomfort, and may feel my heart pounding, muscles tense up, or sweat. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am nervous in social situations, and am afraid people will notice that I am sweating, blushing, or trembling. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often have trouble relaxing. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often feel so restless that it is hard to sit still. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often cannot stop or control my worrying. (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often feel numb or detached from others, activities, or my surroundings. (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I cannot control my emotions. (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often fear embarrassment. (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often find that being embarrassed or looking stupid are one of my worst fears. (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel isolated and set apart from others. (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Due to past experiences of discrimination, how often have you been bothered by any of the following?	Never	Sometimes	Often	Very Often
I often feel nervous, anxious, or on edge, especially around certain people. (12)	o	o	o	o
I often avoid certain activities in which I am the center of attention. (13)	o	o	o	o
I avoid certain situations or speaking to certain people. (14)	o	o	o	o
I feel the world is an unsafe place. (15)	o	o	o	o
I often worry too much about different things. (16)	o	o	o	o
I often have nightmares about the past experience or think about it when I do not want to. (17)	o	o	o	o
I often feel afraid as if something awful might happen. (18)	o	o	o	o
I often become easily annoyed or irritable. (19)	o	o	o	o
I often feel constantly on guard, watchful, or easily startled, especially around certain people or places. (20)	o	o	o	o

Stress

Now we would like to ask you about stress.

Sometimes some people feel stress when they feel that they are not able to provide financially for their family, or when they feel that they are not able to protect their family. That type of stress makes some people emotionally withdraw (or psychologically withdraw) from their loved ones. Have you ever felt as though you were emotionally (or psychologically) withdrawing from your family? Think about any time that you may have felt this way. To what do you attribute that withdrawal? Please check all that apply.

- Worrying about financial strain and providing for my family (1)
- Worrying about my keeping my family safe and protecting my family (2)
- Worrying about social unrest, protests (3)
- Worrying about social injustices (unfair things happening to people) (4)
- Worrying about my children experiencing racial discrimination (5)
- Worrying about my spouse/partner experiencing racial discrimination (6)
- Worrying about experiencing racial discrimination myself (7)