

A National Challenge for
Uplifting Cultural Capital, Innovation &
Community Wealth



HSI INNOVATION HUB

Innovation Pathway Toolkit

Innovation Pathway One
CREATE / Your Side Hustle



INNOVATION PATHWAY ONE

CREATE | YOUR SIDE HUSTLE

Innovation Insight

Your greatest side hustle idea may already exist within your creativity, your lived experiences, or your culture. Innovation happens when we recognize the value we already possess and transform it into opportunities that strengthen ourselves and our communities.

Essential Question

How can I transform my cultural value into opportunity for myself and my community?

The Challenge

Create a side hustle that adds value.

Design a side hustle that transforms your culture, creativity, talents, or lived experiences into something that creates value for others. Your side hustle should respond to a real opportunity or need, strengthen your community, and demonstrate how innovation can create economic, cultural, or social impact.

There is no single right solution. The strongest side hustles will not simply generate income; they will create meaningful value by transforming culture, creativity, talents, and lived experience into opportunities that strengthen communities.



STEP 1: EXPLORE

Guiding Questions

Develop your own guiding questions as you investigate your idea. We've generated some guiding questions to help you get started. We want to spark your curiosity, encourage discovery, and help you build the knowledge needed to successfully develop a submission for the Challenge.

Discover Opportunities

- What businesses, organizations, creators, or innovators inspire you—and why?
- What unmet need or challenge do you notice in your campus, workplace, neighborhood, or community?
- Who would benefit if that need were addressed in a new way?

Recognize Your Assets

- What do you already know, do, make, understand, or have access to that you may not have recognized as valuable?
- What cultural traditions, talents, lived experiences, family or community knowledge, or professional knowledge could shape your side hustle?
- What opportunities do you see because of your culture or lived experience that someone else might overlook?

Create Value & Impact

- What makes your side hustle different or meaningful?
- How could technology help you build, share, strengthen, or expand your idea?
- If you launch your side hustle, what changes for you, your family, your customers, or your community?

STEP 2: INVESTIGATE

Guiding Activities

Choose the activities that best support your learning and move your idea forward. There is no required sequence—follow the path that best fits your interests, your side hustle, and your creative process.

You may choose to:



Learn from Others

- Complete [What's Your Side Hustle Bootcamp](#), a six-module **Signature Initiative from SUMA Wealth and CSUN** that helps you cultivate a side-hustle mindset and develop an AI-powered business plan and pitch.
- Interview entrepreneurs, creators, nonprofit leaders, small-business owners, or community members about how they identified opportunities, transformed a passion, skill, or lived experience, and created value.
- Research businesses and organizations—especially By Us, For Us models—that combine culture, innovation, and community impact.

Explore Your Community

- Observe your campus, workplace, neighborhood, or community for unmet needs and overlooked opportunities.
- Create a Community Asset Map of local talents, organizations, businesses, cultural resources, and community strengths.
- Document what you discover through journals, photos, interviews, audio, art, or digital storytelling.

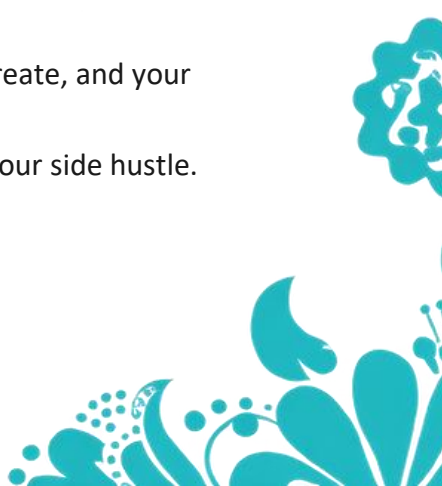
Imagine New Possibilities

- Brainstorm more than one idea before choosing what to develop.
- Sketch, storyboard, prototype, or model your concept.
- Develop a simple description or value statement that explains:
 - Who you serve
 - What opportunity or need you address
 - Why your idea matters and what value it creates

Test Your Thinking

- Share your ideas with classmates, mentors, family members, potential users or customers.
- Gather feedback through conversations, interviews, surveys, demonstrations, or pilot testing.
- Use what you learn to refine your idea.

Share Your Story

- Create a name, identity, or brand direction for your side hustle idea.
 - Develop a short pitch communicating who you serve, the value you create, and your vision.
 - Show how your culture, creativity, skills, or lived experience shaped your side hustle.
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Guiding Resources

Use resources that deepen your understanding, strengthen your ideas, and inspire your side hustle concept.

Core Learning Resources

- [Apple creative technologies](#) and AI-powered research, design, and storytelling tools
- [What's Your Side Hustle Bootcamp](#), a **Signature Initiative from SUMA Wealth and CSUN**
- [SUMA Wealth tools](#) and AI Money Mentor (financial literacy resources)
- [Autodesk](#) Fusion for 3D product design, engineering, simulation, and prototyping; AutoCAD for precise 2D/3D design; and other Autodesk tools that match the type of venture you are developing

Other Resources May Include

- Entrepreneurs, mentors, creators, community leaders, and small-business support organizations
- Business planning, design thinking, prototyping, and customer-feedback tools

STEP 3: ACT

From Idea to Impact

Every innovation journey begins with an idea—but meaningful innovation happens when ideas become action.

This challenge is intentionally broad to encourage creativity, innovation, and multiple pathways to success. Your solution should reflect what you learned throughout your investigation and demonstrate how your side hustle creates value for yourself and your community.

There is no single right answer. Every side hustle should be authentic, actionable, and rooted in your unique interests, experiences, culture, and community.

As you turn your learning into action, continue asking yourself:

How can I transform my cultural value into opportunity for myself and my community?

Inspiration to Get You Started

Every innovation journey is different, and your side hustle may take many forms. Explore the examples below to spark your creativity. Use them as inspiration to adapt, combine, or reimagine ideas—and create something uniquely your own.



Possible Solutions

Your possible solution is the side hustle, venture, product, service, or initiative you develop in response to the opportunity you identified.

It might become:

- **Business & Brand:** Small business, social enterprise, product, service, or creative brand.
- **Digital & Community Venture:** Digital platform, nonprofit, or community-centered venture.
- **Campaign & Experience:** Campaign, event, activation, or creative experience.
- **Something Entirely New:** Create a format or venture that does not fit the categories above.

Your solution may draw inspiration from one or more of these areas:

- **Community Impact Side Hustle:** Respond to a local opportunity or challenge such as tutoring, food access, cultural programming, digital access, transportation, or another issue that matters to your community.
- **Tech & Creative Side Hustle:** Develop a creative service, digital product, content platform, app, or technology-enabled venture that uses innovation to create value for others.
- **Heritage-Inspired Side Hustle:** Celebrate and uplift cultural identity through food, fashion, music, art, language, storytelling, craftsmanship, or other cultural knowledge while creating economic, social, or cultural value.
- **Community-Centered Venture:** Develop a venture that strengthens your campus or community.

Prepare Your Possible Solution

Your submission is the digital artifact you use to bring your possible solution to life. It should clearly communicate your side hustle, the opportunity it addresses, who it serves, and the value it creates.

Choose the format that best fits your idea. You may adapt or combine the examples below.

- **Pitch or Presentation:** Create a pitch video or deck introducing the idea, audience, value proposition, possible business model, impact, and next steps.
- **Commercial or Promotional Campaign:** Produce a trailer, promo video, social campaign, or audience-facing content.
- **Product, Service, or Experience Demonstration:** Show a demo, tutorial, animation, model, or recorded walkthrough.

- **App or Digital Platform Prototype:** Develop screen mockups, a user journey, clickable prototype, or recorded walkthrough.
- **Brand or Concept Portfolio:** Create a name, logo, visual identity, key messages, sample materials, vision board, or customer experience.
- **Digital or Audio Story:** Use video, photography, illustration, writing, a digital zine, multimedia storytelling, an audio pitch, or a podcast to communicate the inspiration, development, and potential impact of your side hustle.
- **A Digital Format of Your Own:** Create another type of digital artifact if it communicates the idea more powerfully.

STEP 4: REFLECT, INSPIRE & SHARE

Innovation does not end when you submit your project. Take time to reflect on what you learned, strengthen how you communicate your idea, and consider how your side hustle could continue creating value beyond this challenge.

Reflect on Your Journey

Consider questions such as:

- What did you discover about yourself, your culture, your skills, and your community?
- How did your idea evolve throughout the [Challenge Based Learning](#) process?
- What feedback made your idea stronger?
- What is the next step for bringing your idea to life?
- Who could help you continue developing your side hustle?

Prepare to Share Your Innovation

Use technology to communicate your idea in a way that is clear, creative, and meaningful.

Participants are encouraged to use [Apple's creative and technology ecosystem](#), including:

- ★ [Camera and Photos](#) · [Clips](#) · [iMovie](#) · [Keynote](#) · [Pages](#) · [Freeform](#) · [GarageBand](#) · [Numbers](#) · [Swift Playgrounds](#)

Equivalent creative and digital tools may also be used.

Regardless of format, your submission should help others understand:

- The opportunity, need, or challenge you identified
- Who your side hustle is designed to serve
- What you are creating or offering
- How culture, creativity, skills, lived experience, family/community knowledge, or professional knowledge shaped the idea

- What value the side hustle could create, including economic, social, cultural, or community impact
- What you would do next to test, launch, or grow it

What to Submit

Regardless of format, every submission should include a **Challenge Learning Reflection**:

1. **The Idea** — What is the opportunity, need, or challenge you identified?
2. **The Approach** — How does your side hustle work, who is it for, and what makes it different? How did your culture, creativity, skills, or lived experience shape the idea?
3. **The Growth/Impact** — What technology and creative tools, trainings, or workshops helped you create your final submission? How could your idea create economic, social, cultural, or community value?
4. **The Next Step** — What would you do next? If you had access to experts, mentors, technology, and seed funding (\$500–\$1,000), how would those resources help you move the idea forward?

Inspire Others

[Challenge Based Learning](#) is about taking meaningful action. Whether your side hustle becomes a thriving business, community venture, creative enterprise, or the first step in your entrepreneurial journey, your work has the power to create opportunity, strengthen communities, and demonstrate that **Culture Is Currency**.

Ready to Share Your Innovation?

Complete the final step by visiting the **Culture Is Currency Challenge platform** to sign up, submit your solution, and inspire others with what you created.

I'm ready to sign up, share my innovation, and inspire others!

Sign-Up Here



Join the Challenge

Join a national network of innovators

Now It's Your Turn

Choose Your Innovation Pathway: Select the pathway that most inspires you—or explore more than one. Explore the ideas that matter to you, build from your culture and lived experience, and share what you discover, design, or create through the Culture Is Currency National STEAM Innovation Challenge.

Your submission doesn't have to be perfect. We're looking for creativity over perfection and innovations with the potential to create opportunity for yourself, your family, and your community.

Whether you're just getting started or already building, developing, or designing, this challenge is your opportunity to share your vision with a national community of innovators.

What Joining Means

Become part of a national innovation community. As a participant, you'll have opportunities to:

- Connect with college students, recent graduates, and adult learners from across the country who are creating ideas and solutions rooted in culture, creativity, and lived experience
- Participate in Challenge workshops, [What's Your Side Hustle Bootcamp](#), and learning experiences designed to strengthen your ideas
- Explore [Autodesk Education](#) access to industry-standard design software and learning resources, subject to Autodesk eligibility and licensing requirements
- Explore [Apple's creative technologies](#), [SUMA Wealth's financial empowerment tools](#), [Autodesk Design & Make](#) software for 3D design, engineering, architecture, visualization, and prototyping, AI-powered resources, and other innovation platforms
- Receive guidance and feedback from BetaCulture(a) Innovators, entrepreneurs, industry professionals, mentors, and community leaders
- Share your work through digital storytelling opportunities, national showcases, and the Global HSI Equity Innovation Hub network
- Earn Innovation Pathway badges and receive special recognition for completing three or more pathways



Participants may submit individually and may also participate as part of one team. You can begin at any point during the Challenge period, from **September 29, 2026, through January 29, 2027**, as long as your submission is received by the deadline.

How to Get Started

Innovation begins with curiosity.

Choose Your Innovation Pathway: Select the pathway that most inspires you—or explore more than one:

- **CREATE | Your Side Hustle**
- **ACTIVATE | Money (Dinero) Dares**
- **DOCUMENT | STEAM & Dreams (Sueños)**
- **UPLIFT | Our Community Is Wealth**
- **TRANSFORM | Money (Dinero) Remix**

Explore and Investigate: Use the guiding questions, activities, and resources in your selected pathway to deepen your understanding and shape your idea.

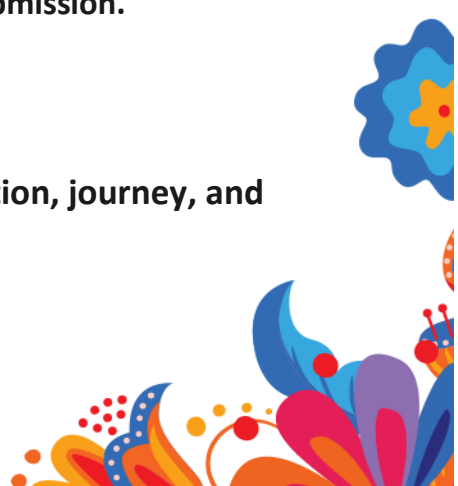
Create and Test: Develop your solution, story, strategy, prototype, campaign, or creative project. Share it with classmates, mentors, family members, community partners, or potential users and use their feedback to strengthen your work.

Reflect and Share: Complete the Challenge Learning Reflection. Consider what you learned, the impact your project could create, and what you would do next.

Submit Your Innovation: Upload your project to the Culture Is Currency National STEAM Innovation Challenge platform by the submission deadline. **You may submit one individual submission for each Innovation Pathway and participate in one team submission.** Participants may not be part of more than one team submission.

What to Submit

Choose the digital format that best communicates your innovation, journey, and impact.





Follow the submission guidance in your selected pathway. Regardless of format, your submission should clearly communicate:

- What you explored, created, or proposed
- The culture, values, experiences, or community strengths that shaped your work
- Who your project is intended to serve or benefit
- The opportunity or impact it could create
- What you would do next to develop, test, expand, or share it

You may combine creative formats or develop a digital format of your own.

Who Can Join

No previous experience is required. Start where you are. Build from what you know. Create what matters.

The Challenge is open to:

- Current college students
- Recent college graduates who completed their degree during Academic Year 2025–2026
- Eligible adult learners participating through HSI Innovation Hub programs, including programs serving families and justice-impacted communities

Participants may submit individually and may also participate as part of one team.

Why Join

Outstanding submissions may receive:

- National Culture Is Currency recognition
- Innovation Pathway badges
- Innovation microgrants or seed funding to help advance an idea
- Mentorship and special access to industry professionals and experts
- Apple technology and creative-learning experiences
- Featured storytelling through the Global HSI Equity Innovation Hub and its partners
- Opportunities to present through national showcases

Innovation launch awards may include:

- National Finalists
 - Innovation Pathway Award Winners
 - Community Impact Award
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Have Questions?

Check out our [FAQs](#)