

ACTIVATE | Money (Dinero) Dares

For your family, your community, your future.

Your money story did not begin with an app, a credit score, or a perfect budget. It may have started with family lessons, creative ways of making things stretch, saving for something that mattered, sharing resources, or learning through trial and error.

This pathway invites you to recognize the financial knowledge you already carry, learn new strategies, and put that knowledge into action through a Money (Dinero) Dare. Small, intentional choices can build confidence, agency, and new possibilities over time.

Innovation belongs to the people. Financial knowledge becomes powerful when you put it into action.

Innovation Insight

Financial knowledge becomes powerful when we put it into action. Every intentional habit we practice today becomes an investment in the opportunities we will have tomorrow.

Essential Question

How can building financial knowledge and intentional habits create agency and opportunity for myself, my family, and my community?

The Challenge

Activate New Possibilities Through Financial Knowledge and Intentional Habits.

Choose a meaningful financial goal and activate the knowledge, tools, and habits that can help you move toward it. Design and complete one or more Money (Dinero) Dares that challenge you to think differently about saving, spending, earning, giving, investing, and making intentional financial decisions.

Use what you discover to show how small, consistent financial habits can build confidence, strengthen financial agency, and create opportunity for you, your family, or your community.

You can redefine currency because your culture produces community wealth.

STEP 1: EXPLORE

Recognize your value. Build your idea. Create what comes next. Guiding

Guiding Questions

Develop your own guiding questions as you investigate your idea, or use the questions below to help you understand your financial story, habits, and goals. You do not need to answer every question.

Understand Your Financial Story

- What messages about money have shaped how you think and act today?
- Which financial habits have helped you or your family?
- Which habit would you like to strengthen, change, or leave behind?

Learn from Culture & Community

- What financial wisdom or practices have been passed down through your family or culture?
- How have people in your family or community created opportunity when resources were limited?
- What cultural values influence how your family earns, saves, gives, shares, or plans?

Shape Your Financial Future

- Which everyday money choices move you closer to your goals, and which ones get in the way?
- What intentional habit could help you reach a goal that matters?
- How could technology, tools, or support from others help you stay on track?
- What new opportunity could reaching your goal create for you, your family, or your community?

STEP 2: INVESTIGATE

Use technology to bring your ideas to life.

Guiding Activities

Choose the activities that best support your financial journey. There is no required sequence—follow the path that fits your goal, interests, and learning style.

Explore Your Money Story

- Reflect on experiences and messages that have shaped how you think about money.
- Talk with family members, elders, mentors, or community leaders about financial wisdom they have gained.
- Create a visual timeline, journal, or story of important financial lessons or turning points.

Examine Your Financial Habits

- Track how you earn, spend, save, share, or give over time.
- Identify patterns that support your goals and habits you may want to change.
- Experiment with a budgeting, saving, or money-management tool or strategy.
- Compare digital tools that could help you make informed financial decisions.

Take On a Money (Dinero) Dare

Money (Dinero) Dares are small, intentional challenges inspired by everyday financial decisions, cultural traditions, family wisdom, and lived experiences. Choose one of the examples below—or create your own.

- **Abuelita's Envelope** (*Grandmother's Envelope*) — Reimagine the traditional cash-envelope savings method using digital tools.
- **No-Spend Challenge** — Go seven days without impulse purchases and reflect on the experience.
- **Swap Meet Smart** — Trade, barter, thrift, borrow, repair, or repurpose instead of buying something new.
- **Future Me Challenge** — Make one financial choice today that your future self will thank you for.
- **Money & Family Wisdom** — Ask a family member or trusted mentor to share one money lesson and one strategy that has helped them.
- **Give with Purpose** — Share time, talent, or resources in a meaningful way and reflect on the value created.
- **Create Your Own Dinero Dare** — Design a challenge inspired by your goals, culture, traditions, or lived experiences.

Document What You Learn

- Capture your progress through storytelling using a digital journal, photos, video, audio, a budgeting app, spreadsheet, or another creative format.
- Reflect on successes, challenges, and unexpected discoveries.
- Use data, visuals, or storytelling to show how your choices or understanding changed.

Guiding Resources

- SUMA Wealth platform and AI Money Mentor [Explore SUMA Wealth resources →](#)
- Budgeting, banking, and money-management tools, including Apple Numbers, Apple Wallet, and other digital or AI-powered tools
- Family members, elders, mentors, and financial professionals
- Campus financial wellness centers and community organizations
- Financial literacy workshops, podcasts, books, and online learning resources

STEP 3: ACT

From Dare to Impact

Strong financial habits grow through small, intentional choices practiced consistently over time. Use what you learned to show how a financial habit, strategy, or Money (Dinero) Dare can strengthen knowledge, confidence, and future opportunity.

There is no single right answer. Every financial journey reflects different experiences, priorities, values, and aspirations. What matters is that you can explain what you tried, what you learned, and why it matters.

As you turn your learning into action, return to the Essential Question:

How can building financial knowledge and intentional habits create agency and opportunity for myself, my family, and my community?

Inspiration to Get You Started

Your Money (Dinero) Dares experience may focus on one or more ways to activate positive change.

Possible Solutions

- **Saving with Purpose:** Set a meaningful savings goal and build a strategy for making progress toward it.
- **Spending with Intention:** Examine spending choices and explore how they could better reflect your goals, values, and priorities.
- **Building Financial Stability:** Explore ways to increase income, reduce expenses, prepare for unexpected costs, or build a stronger money-management system.
- **Investing in Your Future:** Use intentional financial choices to support education, career development, entrepreneurship, wellness, or another future goal.
- **Strengthening Family and Community:** Explore how shared financial knowledge, savings strategies, or community resources could support others.
- **Create Something Entirely New:** Develop an original Money (Dinero) Dare or another way to put financial knowledge into action.

Prepare Your Possible Solution

Choose the digital format that best communicates your Money (Dinero) Dare journey, the action you took, the progress or patterns you observed, and what you learned.

- **Savings Story Portfolio:** Combine journal entries, photos, screenshots, financial data, reflections, and other evidence of your journey.
- **Video Diary or Short Documentary:** Document decisions, setbacks, progress, and discoveries through video.
- **Digital Tracker or Budget Dashboard:** Use charts, spreadsheets, or data visualizations to show habits and progress over time.
- **Infographic or Visual Report:** Present key insights, patterns, strategies, and outcomes in a clear visual format.
- **Podcast or Audio Story:** Share your experience through narration, interviews, or reflective storytelling.
- **Interactive Presentation:** Create a multimedia presentation that explains your goal, actions, learning, and next steps.
- **Photo Essay or Social Media Story:** Use images, captions, or short videos to document and share your journey.
- **A Digital Format of Your Own:** Create another digital format if it communicates your journey more powerfully.

STEP 4: REFLECT, INSPIRE & SHARE

Own what you build. Share what you learn. Strengthen your community.

Reflect on Your Journey

- What surprised you most about your financial habits or choices?
- How did your thinking or relationship with money change?
- Was there a Money (Dinero) Dare or strategy that influenced your thinking or habits? How?
- Which financial habit will you continue practicing?
- What is your next financial goal, and what steps will help you reach it?

- How could what you learned positively influence your family or community?

Prepare to Share Your Innovation

Use technology to communicate your work in a clear, creative, and meaningful way. Apple tools such as Camera and Photos, Clips, iMovie, Keynote, Pages, Freeform, GarageBand, Numbers, and Swift Playgrounds may be used; equivalent creative and digital tools are also welcome.

Regardless of format, help your audience understand:

- the financial goal, opportunity, or challenge you chose to focus on
- the Money (Dinero) Dares, habits, or strategies you explored
- how culture, family knowledge, values, or lived experiences influenced your choices
- what you discovered about your financial habits, decision-making, or relationship with money
- how new knowledge or habits could create opportunity for you, your family, or your community
- what you would do next to continue the habit or apply what you learned

What to Submit

1. **The Goal** — What financial goal, challenge, or opportunity did you choose, and why was it meaningful?
2. **The Journey** — What Money (Dinero) Dares, strategies, or financial habits did you explore? What actions did you take? How did your culture, family wisdom, lived experiences, or values shape your approach?
3. **The Growth / Impact** — What changed in your thinking, habits, decision-making, or relationship with money, and how could that growth create value for you, your family, or your community?
4. **The Next Step** — What habit or strategy will you carry forward? If you had access to a financial mentor, tools, or a microgrant, how would those resources help you build on what you started?

Inspire Others

Use your submission and reflection to show what you tried, what changed, and what others can learn from your experience. Your story may inspire someone else to examine a habit, start a financial conversation, or take the first step toward a goal.

Ready to Share Your Innovation?

Complete the final step by visiting the Culture Is Currency Challenge Platform to sign up, submit your solution, and share what you created.

[SIGN UP & SUBMIT YOUR INNOVATION →](#)

Why Join

For your family, your community, your future.

Outstanding submissions may receive:

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

- National showcase opportunities and Innovation Launch Award consideration

Who Can Participate?

The Challenge is designed for current college students, recent college graduates within the published eligibility window, and eligible adult learners participating through the HSI Innovation Hub ecosystem, including programs serving families and justice-impacted communities. Participants may enter individually or as part of a team.

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

Challenge Timeline

SEPTEMBER 2026	Challenge opens • workshops and support begin
FALL 2026	Financial learning • mentorship • technology support • project development
DECEMBER 18, 2026	Submission deadline
2027	Finalist recognition • national showcase • Innovation Launch Awards