

TRANSFORM | Dinero (Money) Remix

For your family, your community, your future.

Every financial choice tells a story about the future you are building. The way you earn, spend, save, invest, or give reflects what matters to you and can shape opportunities far beyond a single transaction.

This pathway invites you to make those choices visible and intentional. Start with a real-life scenario, a hypothetical budget, or your own vision for the future and explore how different decisions can create different outcomes for you, your family, and your community.

Innovation belongs to the people. You do not need a perfect budget or investment plan to begin. You need a vision, a set of values, and the willingness to explore what your choices can make possible.

Innovation Insight

Every financial choice tells a story about the future you're building. Money is more than currency—it is a tool for creating opportunity. Every time we earn, spend, save, invest, or give, we express our values and make a decision about the future we want to create. Our financial choices can strengthen our families, support our communities, preserve our culture, and create opportunity for future generations.

Essential Question

How can the way we earn, spend, save, invest, and give create the future we want for ourselves, our families, and our communities?

The Challenge

Shape the future through financial choices that reflect what you value most.

Explore how intentional financial choices can become meaningful investments in the future you want to help create. No real financial transactions are required. Use a real-life scenario, a hypothetical budget, or your own future vision to compare priorities, trade-offs, and possible outcomes.

Use creativity, storytelling, technology, and data to show how different choices can lead to different futures—and how those ripple effects can reach families, communities, culture, and future generations.

You can redefine currency because your culture produces community wealth.

STEP 1: EXPLORE

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

Guiding Questions

Develop your own guiding questions as you investigate your idea, or use the questions below to help you clarify the future you want to build and the values behind your choices. You do not need to answer every question.

Connect Your Values and Choices

- What kind of future do you want to help create for yourself, your family, or your community?
- What values and priorities do you want your financial choices to reflect?
- How can the way you earn, spend, save, invest, or give support those values?
- How can small financial choices add up to meaningful outcomes over time?

Follow the Flow of Money

- Where does money go after it is earned, spent, saved, invested, or given?
- Who benefits from different financial choices?
- How can supporting local businesses, education, entrepreneurship, or cultural organizations strengthen a community?
- What can happen when money, resources, and opportunities continue circulating within a community?

Imagine Shared Impact

- What personal, family, or community goals are worth investing in?
- How could intentional financial choices create opportunity beyond yourself?
- What priorities or trade-offs might you need to consider?
- If more people made similar choices, what kind of future could we create together?

STEP 2: INVESTIGATE

Use technology to bring your ideas to life.

Guiding Activities

Choose the activities that help you understand your choices, test different scenarios, and see the ripple effects more clearly. There is no required sequence.

Examine Your Financial Choices

- Track how money moves through everyday decisions or build a hypothetical scenario to compare choices.
- Reflect on the values and priorities that influence how you earn, spend, save, invest, or give.
- Compare different approaches to using the same amount of money.
- Consider the short- and long-term outcomes of different choices.

Learn from Your Community

- Talk with entrepreneurs, small-business owners, nonprofit leaders, financial professionals, artists, or community members.

- Explore how local businesses and organizations create opportunity and contribute to community well-being.
- Investigate how money, resources, and opportunities can circulate within a community.
- Identify examples of financial choices that strengthen families, local economies, culture, or community life.

Reimagine the Flow of Money

- Create scenarios that show how different choices can lead to different outcomes.
- Examine the priorities, trade-offs, and ripple effects behind each decision.
- Use data, visualizations, or digital tools to show where money goes and who may benefit.
- Imagine how financial resources could create lasting value beyond one person.

Build Your Money (Dinero) Remix

- Develop a concept that reflects your values and the future you want to help create.
- **Spend. Stretch. Invest.** Create a financial story, investment strategy, campaign, business concept, community initiative, or another creative solution.
- Use storytelling, design thinking, digital media, data, or technology to communicate your idea.
- Ask others for feedback and refine your work based on what you learn.

Guiding Resources

- SUMA Wealth financial education resources and AI Money Mentor
- Apple creative technologies and research, analysis, presentation, and data tools
- Financial professionals, entrepreneurs, small-business owners, mentors, and community leaders
- Local businesses, nonprofit organizations, chambers of commerce, and community-based organizations
- Financial planning, business-model, design-thinking, and data-visualization tools

[Explore SUMA Wealth resources →](#)

STEP 3: ACT

From Choice to Impact

Every financial decision is an opportunity to shape the future. Use what you discovered to create a Money (Dinero) Remix that shows how intentional economic choices can strengthen families, invest in communities, support entrepreneurship, preserve culture, or create longer-term opportunity.

There is no single right answer. Your project can reflect your own values, priorities, circumstances, and vision for the future. What matters is that you can explain the reasoning behind your choices and the ripple effects they could create.

Inspiration to Get You Started

What will you innovate? Your Money (Dinero) Remix might become:

- A personal financial roadmap, budget remix, or savings and investment strategy
- An entrepreneurship concept, business proposal, or community investment plan
- A campaign, educational workshop, or community action proposal
- A digital story, podcast, short film, or documentary
- An infographic, interactive presentation, website, digital portfolio, simulation, or prototype

Possible Solutions

- **Earn and Create Opportunity:** Explore how entrepreneurship, creative work, innovation, or small-business ownership can generate income, solve problems, and create opportunities for others.
- **Spend with Purpose:** Examine how spending choices can strengthen local businesses, artists, entrepreneurs, cultural organizations, nonprofits, or other priorities that reflect your values.
- **Save and Invest in the Future:** Develop a strategy for education, entrepreneurship, homeownership, creative projects, family priorities, or community investment.
- **Give and Build Together:** Explore how giving, mutual aid, volunteering, mentorship, philanthropy, or shared resources can strengthen relationships and collective well-being.
- **Reimagine the Future:** Compare how different financial choices could lead to different outcomes and imagine new ways money and resources could circulate, create value, and expand opportunity.

Prepare Your Possible Solution

Your submission is the digital artifact that brings your vision to life. Choose the format that best shows your choices, values, possible outcomes, and impact.

- **Vision Pitch or Presentation:** A slide presentation or pitch video that communicates the future you want to help create, the values guiding your choices, and the possible impact.
- **Campaign or Community Awareness Initiative:** Audience-facing content that encourages others to think differently or act around money, values, and opportunity.
- **Interactive Experience or Digital Prototype:** A budget simulation, financial-planning tool, interactive dashboard, prototype, or recorded demonstration.
- **Story-Based Media:** Video, photography, writing, illustration, multimedia storytelling, podcasting, or audio storytelling.
- **Strategy or Concept Portfolio:** A curated collection of research, a financial roadmap, an investment or action strategy, infographics, vision boards, data visualizations, design materials, and reflections.
- **A Digital Format of Your Own:** Use another format if it communicates your vision more powerfully.

STEP 4: REFLECT, INSPIRE & SHARE

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

Reflect on Your Journey

- How has this Challenge changed the way you think about money and financial choices?
- What values or priorities do you want your financial decisions to reflect?
- Which financial choice or strategy could have the greatest impact on your future, and why?
- How could the way you earn, spend, save, invest, or give create opportunity beyond yourself?
- What is one next step you could take toward the future you want to help create?

Prepare to Share Your Innovation

Use technology to communicate your idea clearly, creatively, and meaningfully. 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 future you want to help create
- the values, goals, or priorities that guided your choices
- how you chose to earn, spend, save, invest, or give within your scenario or future vision
- the choices and trade-offs you considered
- the possible ripple effects and who might benefit
- what you would do next to test, strengthen, or put the Money (Dinero) Remix into action

What to Submit

1. **The Vision** — What future do you want your financial choices to help create for yourself, your family, or your community?
2. **The Approach** — What choices did you make about earning, spending, saving, investing, or giving? What values, goals, priorities, and trade-offs shaped those decisions?
3. **The Impact** — What ripple effects could your choices create? Who might benefit, and how could your approach strengthen families, communities, culture, local opportunity, or future generations?
4. **The Next Step** — What would you do next to test, strengthen, or put your Dinero Remix into action? If you had access to experts, mentors, technology, or seed funding, how would those resources help increase its reach or impact?

Inspire Others

Challenge-Based Learning is about taking meaningful action. Whether your project explores entrepreneurship, community investment, saving, giving, philanthropy, or a new way of thinking about money, your work can show that economic choices are investments in the future we want to create.

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

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 build support begin
FALL 2026	Mentorship • financial tools • technology support • project development
DECEMBER 18, 2026	Submission deadline
2027	Finalist recognition • national showcase • Innovation Launch Awards

For your family, your community, your future.

Recognize value. Build from assets. Develop skills. Create opportunity. Connect generations.