

Episode 12 Transcript: The Link Between Finances and Family Resiliency

Tonia Brinston

The people who created those laws, processes and procedures to keep African-Americans at a disadvantage, that puts the onus on the people who suffer through that. That's why when I present in my workshops, I'm meeting people where they're at.

Makeda Zulu

Welcome to Rules of Engagement, a show that highlights the projects and partnerships of the University of Minnesota Robert J. Jones, Urban Research, Outreach and Engagement Center. I'm your host, Makeda Zulu. In today's episode, we will discuss the power of engaged research and outreach with Tonia Brinston, Extension Health and Wellness Coordinator, and Sharon Powell Extension Educator, Family resiliency. It's good to have you both here. Please tell us about yourselves.

Sharon Powell

Okay. I'll go first. This is Sharon. Thanks so much for having us here. I would say educator is a great place for me to start. I feel like working with people to understand the ways that they can meet their goals and improve their lives is really the major motivator of the work that I do. And some of that has to do with education. And I'm naturally a curious person, and so I love learning about things and I love sharing that stuff with others, particularly if it helps them feel good about their own lives.

Tonia Brinston

Thank you. Thank you for introducing us, Miss Makeda, and having us here. My name is Tonia Brinston. I am a former residents of the Rondo community, born and raised in Frogtown. I've walked my own walk in conquering debt and wealth building, and my passion now is to interrupt generational poverty.

Makeda Zulu

Wow. Okay, well, we've got some powerhouses here. We've got educators and interrupters. All right. Well, okay, so extension's been in existence for over 100 years. The partnership with counties and the university of Minnesota is a leader in the nation, as I see it. Please share how you discover science based solutions, deliver practical education, and engage Minnesotans to build a better future. In your own words.

Sharon Powell

I would say because part of what Tonia and I teach is financial education, the connection between information that's created at the university and the lives of people across the neighborhood is sometimes the connection isn't very clear. So it's really great as an extension employee, because our

whole mission is to take the information generated at the campuses and share it with people, no matter where they live in the state. So I really like that aspect of it. When it comes to money management, what I've found to be the most gratifying is just to be in a position where I can find information that's useful to people, just help people know about the situation out there in the ways that we as individuals are being exploited in some ways by in the system and, really in some ways, knowledge is power. All people have to do is know and they get so motivated that they then take steps to stop being exploited. But other times they may need some more knowledge, like ways they can change their practices or programs that might help them. And I love being able to set people up in that way. It's research in action. That's the only kind of academic work that I am interested in doing.

Makeda Zulu

I love that I want to come back to something.

Tonia Brinston

And I'm going to tap into the deliverance of practical education. My role as financial educators immensely impact in the community through teaching financial education on planting seeds and nuggets of knowledge that equip community members with the tools and resources to gain effective money management skills and to build wealth, which I think in turn creates more stable housing. And then there's that ripple effect in the community. And so if I can help one family or one person out of each workshop and I do, that to me is impactful.

Makeda Zulu

And you both make me think of this question that there are relationships that people have with money, that are sometimes very healthy and sometimes not healthy. And so I'm curious about how you, you talked about knowledge is power and, you know, being aware that you're exploited. But I feel like there are folks who just, they just don't get it. They don't know how to make that change. I was listening to a short podcast this afternoon, and they were talking about how having a home can be part of wealth creation, but they said, that's like the beginning step. People aren't aware there's so much more options, among the first steps still I think, kind of. So how do you help? How do you help people? How do you help people catch the vision or their vision? You know and know it's possible.

Tonia Brinston

Well, for me, it's through storytelling, sharing my story. Meeting people where they're at and presenting financial education workshops in a manner in which I'm leveling the playing field. So the language that I'm using is a language in which participants can understand those special terms around financial products, and then also dispelling that fully functional myth that's been going around forever, that African-Americans cannot build wealth because of their lack of financial education, high consumerism, together with a lack of work ethics. And to me, I like to dispel that

myth in that the people who created those laws, processes and procedures to keep African-Americans at a disadvantage. That puts the onus on the people who suffer through that. And so that's why when I present in my workshops, I'm meeting people where they're at, and I'm coming in with the language. I also think that it's important that financial institutions be held accountable. So when people come in to apply for financial product, if they don't qualify, let them know they don't qualify. Here's why you don't qualify, but here's a resource to help you get there. Instead of just saying no, you don't qualify. It's specifically those financial institutions that are in our community.

Makeda Zulu

That's really good, because I do think that internalizing these messages, the ones that you talked about, kind of keep us from asking the question we don't get, we don't qualify, so we assume or, you know, we're bad people, we don't know how to do it anyway, and so that's it. But you're saying, no, that's not it. There's a whole system. So thank you.

Tonia Brinston

Self-blame, and that's what we try to break down the barriers to get them to understand that this isn't your fault. These systems have been here historically to keep you at a disadvantage. Powerful.

Makeda Zulu

So let's talk about wealth includes a lot of things. It includes assets. And it includes health and liberation. How can we use engagement with folks to increase?

Sharon Powell

Well, part of what we've already said is bringing the information generated at the campuses to people in the community. Another thing I would say is just something that Tonia and I talk about a lot is that people in the North Side have not been treated very well, necessarily historically by the university. And so part of my work being someone who offices in the North Side and is a representative of the U, is to try to build relationships that are trusting, and, you know, I want to be a responsible partner with people. So I feel like that kind of engagement can help because, over time, people will trust what the information that we're sharing, will trust the recommendations that we give them. But we have to be responsible and ethical partners and that takes time to build up that kind of relationship. So part of it is just being a good partner, I think in terms of engagement. Yeah, that would be my first response I would say.

Makeda Zulu

Well, I think that's a great response. I think of one of our tools at the University of Minnesota with our pulse is our wellness points, you know, so we're all University of Minnesota employees, and one of the ways that we can earn points is by taking classes. And so that started with extension right here at UROC because lots of people need that information, whether they have, you know, formal degrees or don't. And I just remember, and I still need another class, you know, I'm one of those

people who has to go through class about a few times for it to really sit. Well but I love the way you all have, the way you had started out and then, you know, just a little bit of the story and maybe you all could talk about how you all ended up working together. I think that would be powerful too. But I've been going to classes with both of these incredible women and they do teach very well and help us to, they give us the tools we just got to practice them. But I need hand holding. I don't know if anybody else out there needs a little hand-holding, but I need hand holding to get this together.

Sharon Powell

But then I teach this stuff and I need hand holding.

Tonia Brinston

And one thing I encourage community members is to tap into their interpersonal assets and their personal assets. Because when you're moving towards wealth building, you're going to need that support and that network of like minded people, one, to help you stay on track and two, to you know, help you continue to move the needle in the right direction towards wealth building, you know, tap into your community.

Makeda Zulu

When you were talking earlier about the myths, where I wanted to go, but I was worried because we have a limited amount of time. I was thinking about women, you know, before they had a right to, you know, really, be able to work.

Tonia Brinston

Earn income.

Makeda Zulu

Yes.

Sharon Powell

On their own property.

Makeda Zulu

Oh, yes, on their own property. And so then when they got divorced, they thought how the heck am I going to do this? But really they have been doing it all the time. And then I also think for African-Americans, there are... people who are maybe a second or third grade education sharecroppers who did better with money than folks with advanced degrees because they really understood how to make money work. And they didn't always talk out loud about being taken, but they understood if somebody was trying to take advantage of.

Tonia Brinston

Yeah, that was taboo, you didn't talk about money. And also if someone has, you had been taken or scammed, that shame and stigma associated with it so there would be no conversation there. But I think about this single mother that's on welfare, probably one of the best money management managers that you'll ever meet, because the lighter the foods in the frigerator and the rent is paid. 30 days, they're managing their money. And so I, you know, I dispel those myths around why we can't build wealth because we can build wealth given the opportunity.

Makeda Zulu

Given the opportunity.

Tonia Brinston

Yeah.

Makeda Zulu

And speaking of opportunities, it was an opportunity I shared earlier that I got to take classes with both of you all. How did you all meet?

Tonia Brinston

We. I was working with another organization on a project and Sharon came in via the university. And we stayed in touch with each other. During the time we stayed in touch, I had started my own business, Slack Financial Consulting, and I stayed in touch with Sharon about a grant. If you know of any grants. She was like, you know, UROC has a grant. I think this would be a great fit. And so that's where that ball started rolling.

Makeda Zulu

Okay.

Tonia Brinston

And then when we collaborated with the U, Slack put in the proposal for voices, and I'll let Sharon go into the details about how that worked out. But that's how we ended up meeting. Collaborating with another community organization on a project and stayed in touch.

Makeda Zulu

Okay. Yeah.

Sharon Powell

Yeah, we met, I think it was in the fall of 2019. So just before the Covid pandemic. And so we met in person at first, but then pretty soon we only were meeting via zoom. And, I just really thought Tonia was just so bright and wise. And I really enjoyed working with her on this other project. And so, Tonia, I would say you are a very assertive, persistent person when you have a goal and one of your goals was to get a grant. So you would frequently say anything coming, anything coming? And so you got my feet to the fire. And when this UROC grant came up. Oh yeah I think this would be good. And so some of the parameters of the grant were that we had to have an academic professor working with us, and so we asked one of our extension specialists, Joyce Rito, if she'd be interested in being the PI for the grant. And then she recommended that we work with a professor who new at the time, Chalandra Bryant and Chalandra was interested and so all of a sudden we had this great team working together. This all came to pass, we began applying for the grant in the summer of 2020. And I think that George Floyd's murder, the pandemic, all of these things really impacted your ideas because it was really Tonia's brainchild, the project. And so I can remember us sitting on a meeting once, one time that summer and Tonia just sort of talking, my supervisor and I were taking notes, and that was the very kernel of our project that we started with. And luckily we got accepted and were able to make it come to pass.

Tonia Brinston

Yeah. And voices, we addressed historical trauma, ambiguous loss in financial education as it relates to African-Americans. North Minneapolis.

Makeda Zulu

Ambiguous loss. I hear that term a lot these days.

Tonia Brinston

Well, I learned a lot from voices and doctor Chalandra Bryant. She studies African American families, married, single and otherwise. And ambiguous loss. The way she explained it, there's two of them. And one is if your loved one has something like Alzheimer's, so they're kind of removed from the family. The other one is your partner loses their job and they kind of detach from the family they're in the home. So those are the two types of ambiguous loss that we addressed in voices of the future.

Makeda Zulu

Okay. So, so, I'm sure that project went well and you learned a lot from it. And, but I also think you all have done some work with some young people, lots of different audiences. Who are the people that you work with?

Tonia Brinston

I just finished a four part series with Northpointe, their youth program that they have over there. I also just wrapped up, four part series with PYC and the Step Up internship program via Corey Ross. He's with OIT here at the U. So he was teaching the youth how to code, and they did a lot of touring

of different spaces at the University of Minnesota. I've also worked with Tre Trust, and so I find that I'm doing a lot more work with the youth, which I'm okay with. And my goal is because of legislation that recently passed, make adult Financial Education Mentor mandatory for high school graduation. We are working to get into the schools so we can create opportunities for our youth to obtain this knowledge, because that's our future.

Makeda Zulu

I love that, I love that. Get into the schools and bring the students over here to UROC at an after school gathering.

Sharon Powell

That'd be great. Yeah.

Makeda Zulu

What about you Sharon, are you the same audiences?

Sharon Powell

Yeah, extension, at least family resiliency. We try to provide information for people across the lifespan, so little bitty kiddos all the way up to elders, depending on what they're interested in or what their needs are. So definitely young people and sometimes Tonia's substitute. So I get to do a class here and there, and that's always a treat. I also work with the Y quite a bit. They're one of my favorite partners that I work with, and they have a youth services program. So I work a lot with young people between the ages of 18 and 24 there.

Makeda Zulu

Now is at the YWCA or the YMCA?

Sharon Powell

I believe it's the YMCA.

Makeda Zulu

Just wanted to... That's all right, that's all right. Well, you know, this has been a great conversation. And there's so much more to your work. Are there things that you want to leave folks with about why you do this type of work, what working in the community does for you and or, financial nugget that we can take with us?

Tonia Brinston

I don't know if I mentioned this, but I am a former poor single mother that was on welfare section 8. And so my passion lies in interrupting generational poverty and giving community members the

crucial life skills to empower them to create sound financial management on decisions and start building their wealth and legacies for their family. And so I just want to say to everyone, track your spending, track your spending, create a budget, see where your money is going, and have a debt reduction plan in there so you can build credit.

Makeda Zulu

Thank you.

Sharon Powell

I mean, I don't know that I can top that. That was really good, good advice. But I would say one of the most wonderful things about my work is, as I said in the beginning, is working with people to help them achieve their goals. It makes me feel so wonderful to know that someone has not only achieved their goal, but they've also gotten a second boost to say it too, because they've learned, hey, I tried this and I did it. I'm somebody who can reach goals, and I think that is always important for people to know. And I also love kind of lifting the veil on some of the stuff about money management that is for some reason kept mysterious and needlessly complicated and the terms and stuff like that. I love helping demystify some of that. And also maybe kind of turn the perspective a little bit so that people can see all the ways that they're already really good money managers. So it's just a privilege to work with so many people that are doing, you know, they're making their lives work. And, it's a privilege to be here working with all of you. I'm a lucky person.

Makeda Zulu

Well, one of my favorite parts of working at UROC is what I get to see, both SHaron and Tonia in the building. Thank you again for joining us. And, thank you for the nuggets that you both shared with the podcast audience. You can learn more about the University of Minnesota extension at extension.umn.edu. Special thanks to Nina Shepard OPE and UROC senior communications Director. Today's episode was produced by Blackbird Revolt, engineered by Stan Tequila, and edited by Jordon Moses.