

Common Cents

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Work Policy Track
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RUTGERS-NEW BRUNSWICK

Institute for Women's Leadership

The Leadership Scholars Certificate Program is a two-year selective, interdisciplinary certificate program that prepares Rutgers undergraduate women to be informed, innovative, and socially responsible leaders.

Leadership Scholars design and implement social action projects to expand their understanding of issues and problems and to develop leadership skills.

This project gives Scholars the opportunity to apply the theoretical knowledge they have gained about leadership, advocacy, and social change with the practical and experiential knowledge they have developed about a particular policy issue or problem through the field site placement. It also further develops leadership skills by giving undergraduates the opportunity to *practice leadership through* action.

To find out more please visit the Institute for Women's Leadership's website at <http://iwl.rutgers.edu>.

**Financial literacy impacts long term stability and success.
Gender gaps linked to confidence and early exposure to financial decision making.**



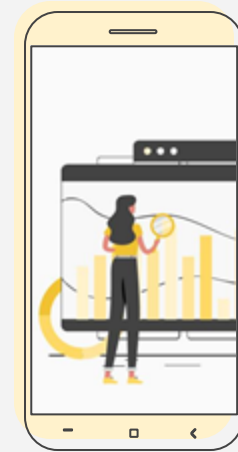
30%

Of college women feel prepared to manage their own finances post-grad (EverFi and Higher One, CleverGirl Finance)



29%

Of college women demonstrated high financial literacy, compared to 40% of college-aged men (FINRA Investor Education Foundation “The Gender Gap in Financial Literacy”)



22%

Of women reported feeling confident about their financial knowledge, compared to 45% of men. (Women and Investing Study JP Morgan)

Intellectual foundations

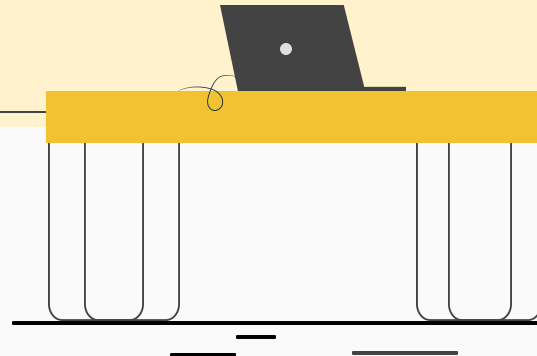
Tailored financial literacy workshops can bridge the gender gap, empowering college women with the skills for long-term financial stability.

- ❑ Gender Disparity in Financial Literacy
- ❑ Educational Gaps Among College Women
- ❑ Emotional Barriers in Financial Literacy
- ❑ Unique Learning Preferences



Common Cents

Common Cents is a financial empowerment workshop that is designed specifically for college women, focusing on addressing the financial literacy gap and empowering participants with practical tools and knowledge to manage their finances effectively.





R
WOMEN'S LEADERSHIP
Institute for Women's Leadership

COMMON CENTS
Financial Empowerment Workshop

JOIN US FOR AN INTERACTIVE AND EMPOWERING WORKSHOP ON FINANCIAL LITERACY AND BE IN CONTROL OF YOUR FINANCIAL FUTURE!

Host:
Pooja Vadali
Second Year Scholar in IWL and Treasurer of Rutgers Shockwave

Guest Speaker 1:
Melina Deneheim
Columbia Business School

Guest Speaker 2:
Brenda Montecinos Villa
HIAS EAF

11/16/2024
12 PM - 2 PM
Tillet Hall
Learning Center
Livingston Campus

QR CODE FOR GOOGLE FORM
Fill out the form and sign up for the workshop!

SPONSORED BY:
RUTGERS SHOCKWAVE ACAPPELLA



**COMMON CENTS:
FINANCIAL EMPOWERMENT AND LITERACY
FOR WOMEN**

EMPOWERING COLLEGE WOMEN THROUGH FINANCIAL LITERACY

CO-SPONSORED BY:

R WOMEN'S LEADERSHIP

RUTGERS SHOCKWAVE ACAPPELLA

Flyer and Introductory Slide for Workshop



Left: Melina Denebeim (Columbia Business School), presenting. Middle: Melina, Brenda, and Pooja. Right: Brenda Montecinos Villa (HIAS EAF), presenting).



01

Mission

Equip college women with financial tools to make informed decisions. Foster collaborative, supporting learning environment.

02

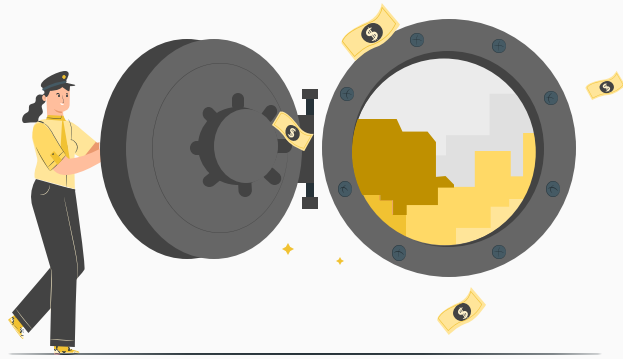
Action

Co-sponsored by IWL and RU Shockwave. Included expert speakers like Melina Denebeim and Brenda Villa. Workshop covered goal setting, budgeting, saving, investing.

03

Outreach

Promotion through social media and campus mailing lists.



Feminist Leadership In Action



Core principles

- ❑ Empowerment through education tailored for women.
- ❑ Prioritizing inclusive, supportive spaces for collaborative learning
- ❑ Creating a community to encourage financial confidence and skill-building



Leadership

- ❑ Tackled systemic issues like gendered financial knowledge gaps
- ❑ Promoted equity through targeted initiatives

Lessons and Insights

01

Successes

High engagement due to relatable content and interactive sessions. Positive feedback from participants on saving and investing sections.

02

Challenges

Time constraints in covering complex topics like investing. Ensuring accessibility for participants with varied financial knowledge.

03

Improvements

More hands-on activities and follow-up resources. Expanding potentially to a series of workshops for deeper dives into advanced topics.



IMPACT and Future

Impact

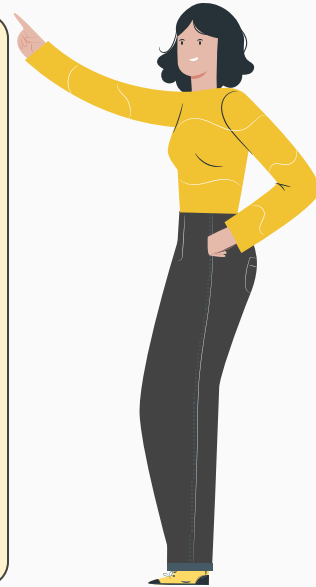


- ▣ Increased participants confidence in personal finance
 - ▣ Positive reviews emphasizing practical, actionable insights

Future



- ▣ Opportunity for Leadership Scholars to expand model and add onto this workshop
- ▣ Potential to scale the initiative larger and adapt for intersectionality



Thank you



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