

FINANCES FOR ANTI- CAPITALISTS

Finding security through collective resourcing.

I'M AUTUMN, AND I

- Hate thinking about money → Value peace of mind
- Hate capitalism → Value liberation and mutual care
- Hate starving to death → Value security and sustainability

Not so contradictory after all.

THIS PRESENTATION IS DEDICATED TO A YOUNGER ME.

It says what I would have taught myself about finances
10 years ago.

It is not given by an accounting professional (just some
lil guy who makes slides for fun).

Everyone's situation is different, so use your best
judgement and get multiple opinions.

SCARCITY MINDSET

Studies show that focusing on what we lack can lead to increased stress and worse decision-making.

Also, as a culture, we are taught that what feeds one person takes it away from someone else.

This scarcity mindset puts us either in competition or acts of self-sacrifice.

ABUNDANCE MINDSET

An abundance mindset can mean many things depending on the context.

We'll use it to describe a philosophy centered on there being enough for everyone to get what they need.

This encourages us to both gratefully accept what we need for ourselves and then generously share what extra we have with others.

INVESTING TO OVERFLOW



Water drips down from reservoir until the first layer is saturated, allowing water to overflow into the second, etc.

Abundance mindset: we can fill our own cup because we will have plenty to overflow into others'!

ROOTS BEFORE FRUIT



Feed the soil → Feed the roots and plant →
Feed the environment around you

Fruit can only come from our extra or else we
become unhealthy and can't make more.

Survival Needs → Security → Sharing Your
Plenty

BUILD CLOSED LOOPS

Make sure that whatever you spend your resources on,
it flows back into you.

When you are overflowing, you can share that plenty
with others.

This means taking every opportunity to invest any
extra resources back into getting what you need.

CLOSED LOOP EXAMPLE

1. Put \$5 into savings each month
2. Six months later spend the savings on useful tools
3. Use those tools to earn more savings
4. Invest those savings into more opportunities
5. When you're feeling secure, invest your plenty freely into others
6. This builds a community of people who support each other, increasing everyone's security

**THE #1 OBSTACLE TO CLOSED LOOPS IS
DEBT**

DEBT

is not just a deficit but a leak that drains both your plenty and your basic needs.

FINANCE STEP 1: MAKE A PLAN FOR YOUR DEBT

- Show compassion to yourself for doing what you had to do to survive.
- Then build closed loops that direct plenty into debt until it is paid and no longer leaks.

MICRO-INVESTMENT

Take every opportunity to feed your soil and create closed loops

Have an extra penny? Invest it into savings.

Only buy things with your savings that will appreciate in value within your closed loops.

MICRO-INVESTMENT EXAMPLE

HAVE 10 MINUTES BEFORE YOUR SHIFT AT WORK?

Figure out how to invest that time effectively.

Do you need rest? Recentering? Motivation? A snack?

To talk to a loved one? What will help you most?

Investment isn't just about money.

WEALTH OUTSIDE OF MONEY

We have so much more to offer than money, with each of us having more and less of some than others.

Examples: Time, Energy, Materials, Tools, Skills, Knowledge, Community, Space, Companionship, Enthusiasm, Assets, Food, Shelter, Health, etc.

What do you have plenty of and what do you lack security in?

How can you use your abundance to get your survival and security needs met?

MEANS OF EXCHANGE

- Bartering: Exchanging a material resource for another material resource equitably
- Trading: Exchanging any kind of resources with each other in a way that works for all parties
- Gifting and Receiving: Offering your own plenty without expectation or receiving someone else's in kind
- Time Banking: Trading time within a closed loop community
- Foraging: Locating and obtaining resources directly from their sources
- Purchasing: Using money to buy goods from someone else (ideally locally to maintain closed loops)
- Borrowing: Using resources temporarily from a shared library or resource

BUDGETING: MONETARY EXPENSES

Budgeting is knowing your inputs and outputs and planning around them.

Start by listing *every* monetary expense you will have in a month (double check with your bank statement)

e.g. Housing, Utilities, Communication, Transportation, Groceries, Hygiene, Medical Expenses, Pet Care, Clothing, Bills, Debt payments, Credit Card payments, Insurance costs, Entertainment, Memberships, Subscriptions, Charitable Donations, etc.

BUDGETING: MONETARY EXPENSES

Now look for all the irregular expenses you know you will have (yearly subscriptions, health insurance deductibles, car maintenance, etc.). Add these up and divide by 12.

Add the total from the last slide to what you just calculated. These are your monthly expenses.

BUDGETING: NON-MONETARY FLOW

List the sources of non-monetary wealth of which you have plenty left over.

If your financial surplus is negative, see if you can use any of the non-monetary wealth to exchange for a need that is contributing to your monetary expenses.

If you still do not have financial surplus, see if you can meet the need *behind* the expense without money.

NEEDS BEHIND EXPENSES

If you feel like your expenses are higher than you'd like, consider what survival or security need is being met by an expense.

This doesn't mean cutting out all the good in your life. But it may mean finding alternatives.

NEEDS EXAMPLE 1

You want to cut your Netflix subscription, but don't want to deprive yourself of the base needs it meets: Entertainment, Cultural Engagement, Relaxation, Comfort, and Novelty.

You decide to take advantage of your public library's streaming services and DVD collection for no charge, eliminating one expense.

You might even create a physical collection or digital home server of your favorite media to share with others.

NEEDS EXAMPLE 2:

You dine out fairly often after a long day of work, and it's adding up.

You know you need nourishment and comfort but lack the energy needed to make your own meals after work.

So maybe you need to take a weekend and ask a friend to help you meal prep some frozen meals you can each take home for easy heat-up later in the week.

You could also donate some of your plenty to the free fridge!

NEEDS EXAMPLE 3:

You like to express yourself through your clothing, but quality ain't always cheap.

You get enjoyment in the act of finding and purchasing something you like, styling it with other things you have, and the social aspect of affirmation from others.

So you make a point of thrifting durable quality clothes (with spending limits), getting creative with styling, up-cycling clothes into something you enjoy more, making your own flashy accessories, or mending what you already own and love.

NEEDS EXAMPLE 4:

Your car is on its last legs, but you still need a way to get around.

You need transportation, over both long and short distances. Maybe even a way to carpool or pick up your kids safely.

Buying a slightly older car (especially if you can afford to buy it with cash) keeps debt lower, and you might consider a used hybrid or electric vehicle to save gas.

You could also get a bike and trailer for shorter trips.

STILL IN THE NEGATIVE?

That's okay. We all have times where we are in over our heads. Take a deep breath.

This is where you can do your best to rely on community resources. Ask for help, meet local organizations, accept gifts, and make a plan.

DEBT DRAINING YOU DRY?

Consider consolidation loans, repayment plans, or even bankruptcy if needed.

Your credit can bounce back from bankruptcy within a couple years if you use the right strategies.

HAVING A HARD TIME ACCEPTING HELP?

It's natural to feel vulnerable asking for and receiving what we need.

Trade something in return if it makes you feel better.

Pride is irrelevant. Your needs are not a reflection of your work ethic, ability, or worthiness. We all need help sometimes, and anyone worthy of your time and attention will understand that.

WORRIED WHAT OTHER PEOPLE WILL THINK?

Allow others to invest, and be clear on what their expectations are so they do not take advantage of you.

You are a member of our community. Your wellbeing benefits everyone around you. It is in everyone's best interest to make sure you are okay.

Let other people decide for themselves what is too much for them.

SMALL INVESTMENTS IN CLOSED LOOPS BUILD UP

Use this effect to compound tiny investments and savings until you can get yourself out of bad situations and into better ones.

It may take time and effort, but time will pass either way. Use it as an opportunity to build patience, empathy, and emotional resilience.

REFRAME RETIREMENT MORE FLEXIBLY

Rather than all-or-nothing plans (like work 40 years then stop), build up resources now for current and future needs.

If you can get expenses low enough, you can be more choosy with where and how often you work.

Work towards reducing costs and build regenerative assets so you can be *in control* of your labor.

WHAT IS ENOUGH?

It's important for us to know at what point we feel our survival and security needs are met so we don't delay extending our extra to others.

We will never be in a perfect spot. We are instead looking for a sense that even if something goes wrong, you will likely still feel okay.

Once you feel stable and confident in having enough, you can start to invest your plenty into others to prop up your community.

DIRECT GIFTS AND TRADES

You can give or trade your surplus to others who you know are in need.

If you don't know anybody personally, organizations will also help you connect with community partners who can direct you in how you can donate money, time, or resources to others.

SPONSORSHIP

If you are aware of local businesses, organizations, projects, or events that you admire and respect, consider approaching them with an opportunity for collaboration or sponsorship.

You may be able to use this to help enrich your community, the organization, and yourself all at the same time.

COMMUNITY BUILDING

While there are already so many wonderful organizations you may have never heard of that are already meeting needs, you may know of a gap that needs filling!

Start with a small group of friends (ideally 3-5) and strengthen it into a strong unit.

Then allow it to grow organically around this solid core.

COMMUNITY GROWTH

Welcome engagement from community members as you have the ability, and write down the information of anyone interested in helping.

Grow at the speed of trust. If you think your growth is outpacing your ability to maintain trust and sustainability, proceed with caution.

PURCHASING ASSETS

Long term goals could include purchasing housing and/or land, allowing you to pass on that prosperity to future generations.

You can also use these as short-term investments by offering your space as storage, a meeting place, or co-housing for others.

Consider investing in purchases that will appreciate in value and keep your successors' costs low.

There are also local monetary investments through credit unions and municipal bonds.

DEVELOPING ASSETS

If you already own housing or land, you can build on its equity through environmentally-conscious permaculture design.

You can create a food forest that will provide food for years to come while developing the soil as the original generational wealth.

Consider investing in alternative energy like solar panels, or build up systems to catch rainwater.

Make purchases sustainable, local, and lasting.

STARTING A BUSINESS

Some might find it useful to build diversified sources of income that also benefit the community. You could even make offers on a sliding scale.

Can come with tax benefits for things you'd already do anyway.

- **Education:** Teach useful skills and information to others, even if informally.
- **Services:** Offer helpful support in physical, mental, or emotional labor.
- **Art:** Add beauty and start conversations within the homes and businesses of our area.
- **Products:** Make sustainable and ethically-sourced products you can share with your community.

TAKE-AWAYS

- Allow your own cup to overflow before trying to fill others'.
- Build closed loops that build on themselves.
- Build a budget with a surplus that you can use to build your closed loops.
- Get out of debt as best as you can and ask for help when you don't have enough.
- Use local, sustainable, and resilient purchases to build lasting and regenerative resources.
- Invest in your community when you have extra, and it will take care of you in return.

ADDITIONAL RESOURCES

- [The Financial Diet](#) - YouTube channel on sustainable money practices and getting out of debt.
- [Growing FREE](#) - Book (or eBook) on alternative wealth and community building.
- [Laura Oldanie](#) - YouTube channel by one of the authors of *Growing FREE*