

Money Matters: Using Money for Positive Change

- The Personal and Political Power of Choosing Where We Put Our Money

Whether we each have very limited funds or ample amounts, we can each spend, bank, and boycott in support of our values. This culture puts too much emphasis on financial wealth rather than societal and individual health, happiness, and harmony; we need enough to live on but why do some seem to need billions at others' expense?

We can take power by acknowledging that money does matter and we can use it in accordance with our values and have a positive impact on the world. Boycotts and positive investments can help create change. Here are a few ideas for you to consider, and some links and lists. Please choose what works for you and send ideas you want to share! It seems that Santa Cruz does not have a lot of information/leadership around ethical investing, but there is lots online. Note: We do not offer any financial advice services, nor take any responsibility for your choices. You must do your own research!

Banking: Local

--**Santa Cruz Community Credit Union** <https://www.scccu.org/> 831.425.7708 has a long track record as a community-supportive entity, providing loans to small businesses, education to low income locals, and lots of services.

--**Bay Federal Credit Union** <https://www.bayfed.com> 831.479.6000 is also a local credit union, serving three counties, with a community emphasis.

--**Local Banks to Consider:** Lighthouse and Santa Cruz County

Banking: National

--**Beneficial State Bank** now based in Oakland, was One PacificCoast Bank, and has a commitment to socially responsible investing SRI etc...(I've had IRAs with them for many years, when they were SouthShore and then ShorePacific etc..)

--San Francisco [New Resource Bank](#)

--Community Development Banks: <http://www.socialfunds.com/page.cgi/banking.html>

--Native American Banks: <https://indiancountrymedianetwork.com/culture/thing-about-skins/divesting-dapl-part-ii-native-owned-banks-arent-using/>

Divest from the big banks supporting Fracking, Pipelines, Fossil Fuels etc.

Ireland is becoming the first country to divest from fossil fuels. Here is a list of other places divesting. Let's work on getting Santa Cruz city and county to join them!
<http://gofossilfree.org/commitments/> Contact us if interested in working on this.

Mutual Funds and Stocks that are Socially Responsible - SRI etc.

<https://www.greenmoneyjournal.com/> greenamerica.org

Comparison Chart of Funds : <http://charts.ussif.org/mfpc/>

Overview on Socially Responsible Investing:

<http://www.moneycrashers.com/socially-responsible-investing/>

and <http://time.com/money/3449801/social-investing-millennials/>

“So what began in the 1980s as a passive movement to avoid the stocks of companies that sell things like tobacco and firearms has broadened into what is known as impact investing, a proactive campaign to funnel money into green technologies and social endeavors that produce measurable good.... But ultimately some version of green bonds, perhaps with a more certain return, will be open to individuals for the simple reason that four out of five young adults want it that way.”

<http://www.betterworldhandbook.com/2nd/action7.html> Open an account at a socially responsible bank.

http://greencentury.com/why-choose-green-century/fossil-fuel-free-investing/guide/?gclid=Cj0KEQIAwrBEBRDqxqzMsrTGmogBEiQAeSE6ZcR54omMO6SNRp_xNyRVyJsktr0J1hzbCCv4WN1IQosaAiec8P8HAQ

Boycotts

--Boycott Stores Carrying Trump Family Products:

grabyourwallet.org List of companies carrying Trump family products, regularly updated with a sample of what to say/write and contact info. (#GrabYourWallet boycott's emphasis is on companies that realize a profit from doing business with the Trump family.) Related article: <http://www.businessinsider.com/trump-boycott-companies-will-it-work-2017-1> Boycott Amazon, New Balance, Hobby Lobby, MillerCoors and Uber etc.

Boycott the Big Banks involved in the Dakota Access Pipeline and the Bakken Pipeline. Start by not opening new accounts with these banks. Communicate your concerns. Move your money now or within a year to other banks. **Consider organizing a community-wide Divestment Day/BankExit with publicity and flyers at a bank in your area.**

List of banks involved in the pipeline: <http://www.yesmagazine.org/people-power/how-to-contact-the-17-banks-funding-the-dakota-access-pipeline-20160929>

Also [defunddapl.org](http://www.defunddapl.org) and alternative places to put money:
<http://www.defunddapl.org/copy-of-alternatives>

Alternet's list: <http://www.alternet.org/environment/if-your-money-one-these-banks-youre-funding-dakota-access-pipeline-and-hurting-standing>

Boycott due to supporting DAPL: Wells Fargo, SunTrust, Citibank (CitiGroup) and for Bakken Pipeline: Comerica/USBank/Wells Fargo/Bank of America/Morgan Stanley/Barclays etc. (Additional Banks supporting Fossil Fuel Extraction: Bank of the West, Chase, TD Securities)

--**Boycott Koch Brothers** http://bullhorn.nationofchange.org/boycott_koch_products

“Brothers Charles and David Koch have used their corporation and capital to create more than 600 offshore subsidiaries as tax shelters, while funneling money into state and federal elections to impact policy in their favor. “

--**Boycott Businesses for other reasons:**

--**Boycott Driscoll Berries/products based on poor labor practices in Baja California and an as-yet-unfinalized negotiation process in Washington State. Still relevant on 1/29/17**

--**All current boycotts by Ethical Consumer:**
www.ethicalconsumer.org/boycotts/boycottlist.aspx

App to check for reasons to boycott or buy: www.buycott.com/

Positive Purchasing Power!!

Support Businesses with great social and environmental policies, practices and products! Think local whenever possible!

--Swanton Berries ...unionized organic farm www.swantonberryfarm.com

--**Certified Green Businesses in City of Santa Cruz:**

<http://www.cityofsantacruz.com/departments/public-works/environmental-programs/certified-green-businesses>

--**Watsonville** <http://cityofwatsonville.org/public-works-utilities/garbage-recycling-waste-reduction/business-recycling-program/listing-of-green-businesses>

--**Whole Monterey Bay area** <http://montereybaygreenbusiness.org/listings/>

--**Fair Trade products**

Positive Credit Cards

- **Green America** <https://www.greenamerica.org/take-charge-of-your-card/get-a-credit-card-that-benefits-people-and-the-planet.cfm>

Donate to Non-Profits and other Organizations

--Help the local, national and international organizations you believe in and love!

--Consider Micro-Loans to help small businesses around the world through womentum.io, lendwithcare.org, Kiva.org, [zidisha](http://zidisha.com), inventure.org, grameenfoundation.org

Create a Public Bank: North Dakota has one and California could do likewise.

http://www.publicbankinginstitute.org/using_existing_government_funding_to_create_a_public_bank_in_philadelphia and
<http://www.thealliancefordemocracy.org/pdf/AfDJR6207.pdf>

This is a work in progress! Feel free to adapt it to your individual needs and interests.