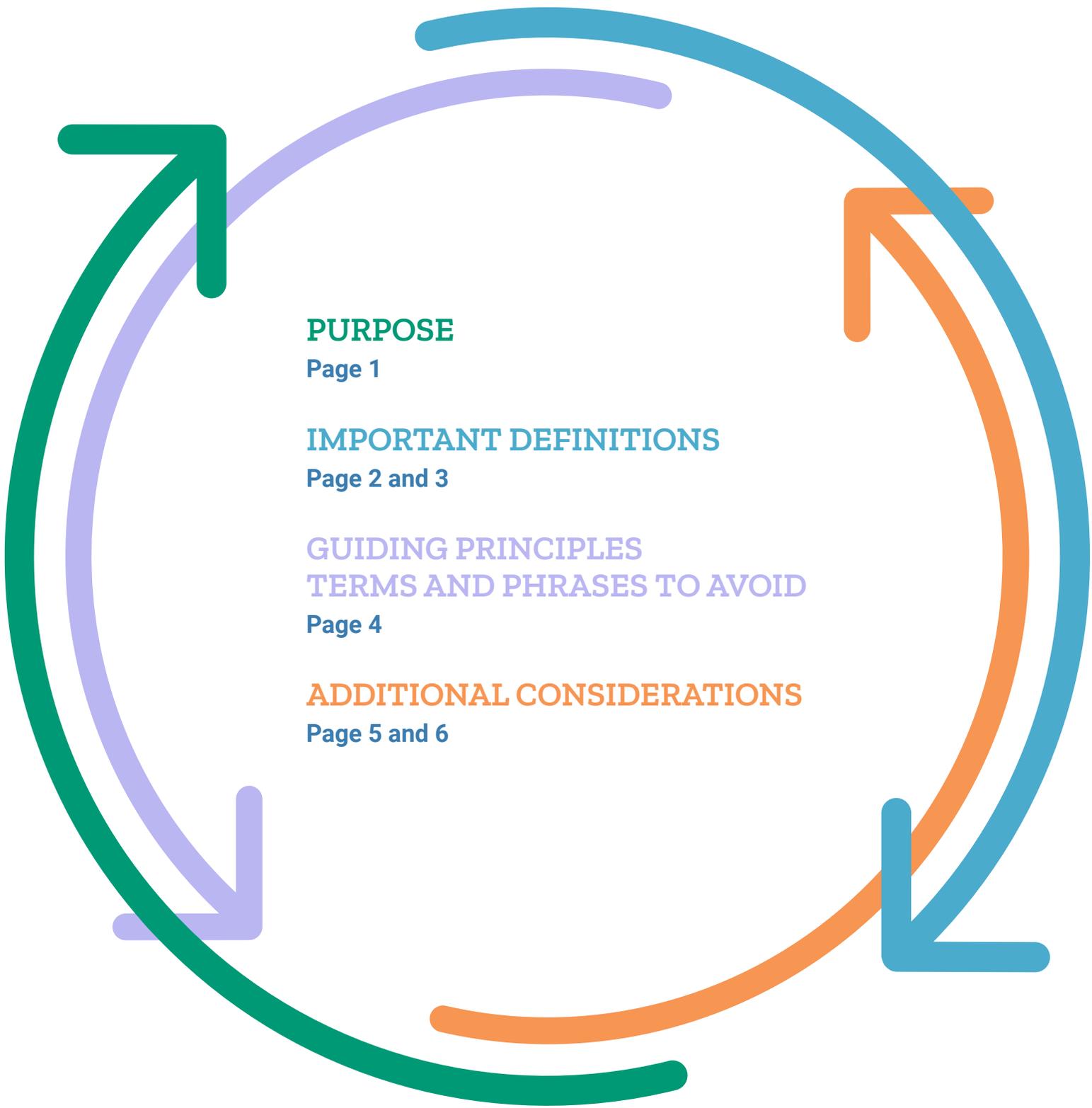


FINANCIAL BEGINNINGS



Inclusive
Language
Guide

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Purpose

The purpose of our Inclusive Language Guide is to encourage the use of language that:

- Welcomes all people
- Acknowledges, accepts, and celebrates differences
- Includes, rather than excludes

Our Inclusive Language Guide is intended to educate and inspire our entire organization and all stakeholders to continue striving to live out our Equity Statement:

“We recognize that the greater need to serve minoritized and marginalized populations stems from a long-rooted history of systemic oppression, which has excluded these populations from having equitable access to financial knowledge and sound resources.”



“Sticks and stones may break my bones, but words will never hurt me,” is an old adage and idiom used in response to verbal abuse, bullying in school or work, or an insult on any day of our life. But the reality is – words have meaning and they carry power.

Financial Beginnings values making all people feel seen, safe, and included. As an organization, we strive to be cognizant of the words we use and how those words could impact others. We assume positivity, and interpret others’ words in the most charitable light.

PLEDGE

As an organization, we pledge to utilize this statement and these guidelines in all aspects of our work, and will continue to report on what we’re doing.

Important Definitions

Ableism

The presumption that the unique needs of people with disabilities should not be considered and are not factored into decision making.

Access

An individual or group's ability to overcome obstacles to entry and/or participation.

Accessibility

The degree to which a product or service has embedded barriers that restrict someone's ability to avail of those products or services. Those barriers can be physical, cultural, religious, linguistic, and more.

Ally

Term used to describe a person from one particular identity group advocating on behalf of a person or community from a different identity group. Term is typically used when describing a person's support for another identity group's fight against injustices. Allyship is distinct from solidarity, as it emphasizes unique identities.

Affinity Groups

A group of people linked together by a common interest or purpose.

Belonging

Feeling that you are celebrated and not merely tolerated when you are within an environment.

BIPOC

A term used to unite all people of color while highlighting the extensive history of oppression and systemic racism experienced specifically by Black and Indigenous people. The term is not to be used to define a person or individual.

Climate

Being aware of the room/space you are in and those that are within it. Awareness is a major factor when gauging the climate of your vicinity.

Cultural Competence

To have a respect and understanding for, and be able to positively interact with, people with cultural practices and beliefs that are different from your own.

Cultural Responsiveness

The desire and willingness to adapt your engagement with those of different cultural backgrounds from your own. To meet people where they are culturally as a form of respect and empowerment, and to see those cultural differences as strengths and assets.

Dominant Culture

The standards, norms, beliefs, and behaviors that represent the majority of a given context – whether it be within, but not limited to, an organization, community, or country. Understanding what the dominant culture is in any given context is a key step in understanding who or what is potentially being excluded or marginalized.

Equity

Prioritizing the needs and perspectives of those who have traditionally been marginalized, oppressed, or excluded from having a seat at the table. Intentional redistribution of resources and opportunities to better serve those who haven't been at the center of the conversation, or leading the conversation, to create equal opportunities in a society or group. Some lenses that can be used to analyze equity include, but are not limited to, race, gender, sexual orientation, religion, and physical and mental abilities.

Inclusion

An environment that engages multiple perspectives, creating intentional space to include perspectives and voices from marginalized, minoritized, and underrepresented groups, and gives those voices the opportunity to shape culture and policy. Creating and sustaining practices that encourage and allow all people in a group or community to feel empowered to be fully themselves and have their needs met. These practices develop a culture where their voices are meaningfully represented in decision-making.

Important Definitions

LGBTQIA+

Financial Beginnings DEI Committee uses “LGBTQIA+” as an inclusive term for simplicity, except when describing research studies explicitly focused on more narrowly-specific communities.

LMI

Low-to-Moderate Income or LMI is determined using the median income set by the U.S. Census Bureau every ten years for income level category of geographies. At FB, we primarily serve LMI students. For schools, LMI% is interchangeable with Free Reduced Lunch %, which is the percentage of students enrolled who qualify for free or reduced lunch.

LMI Location

At FB, a location is designated as LMI if 50% or more of the learners at the location qualify for free or reduced lunch. Therefore, all students will be counted as LMI at LMI designated locations.

Marginalized

Marginalized refers to the act of treating a person or group as though they are insignificant by isolating and/or disempowering them. The term marginalized describes the person or group that is treated insignificantly, pushed to the margins of society, and rendered powerless.

Minoritized

Minoritized refers to individuals or groups that are different in race, religious creed, nation of origin, sexuality, and/or gender and as a result of social constructs have less power or representation compared to other individuals or groups in society. Minoritizing also refers to individuals being forced into a group that is mistreated, discriminated against, or faces prejudices including but not limited to ableism, racism, homophobia, and Islamophobia.

POC

A term used to unite people from different backgrounds, sharing the commonalities they have all faced in a predominantly white society. Acronym for person/people of color.

Solidarity

A human-centered approach to fighting for social justice and against injustices that emphasizes the collective struggle, that an injustice against one is an injustice against all. Solidarity is an approach distinct from allyship, as it emphasizes shared humanity.

Systemic Oppression

Systemic mistreatment of people within a social identity group, supported and enforced by society and its institutions, solely based on a person’s membership in a social group.

Systemic Racism

Systems and structures that have procedures or processes that disadvantage BIPOC communities. This manifests as discrimination in many areas, such as education, criminal justice, health care, employment, housing, and political representation.

Underrepresented/Underserved

Individuals and/or communities with a low socio-economic status, racial and ethnic minorities, or both.

Guiding Principles

Universal Phrases

Use language and terms that do not alienate certain people or groups. Avoid business/industry jargon, acronyms when possible and even some seemingly “common” idioms, which don’t translate well globally. If necessary to use, be sure to define and explain the phrase in simple terms. (i.e., FB, CRA, LMI)

Self-Identification

If you’re ever unsure, or it’s unclear, just ask. Give every person the opportunity to self-identify.

“Normal”

Avoid using the word “normal” as a comparison group as it can stigmatize people who are different and imply they are abnormal. Terms like “non-white” position white people as the norm, and everyone else as a deviation or variation. Avoid these and other similar terms.

Always put people before their characteristics.

AVOID

SUGGESTED

victim, survivor	-----	person who has experienced...
		person who has been impacted by...
wheelchair-bound	---	person who uses a wheelchair
mentally ill	-----	person with a mental health issue
homeless person	---	person experiencing houselessness
prisoner, convict	----	person who is/has been incarcerated
slave	-----	person who is/was enslaved

Terms and Phrases to Avoid

Guys

This is gendered language, and should be avoided when addressing a co-ed group.

Replace with: gender-neutral language such as: folks, people, you all, etc.

Girls/Ladies/Gals

Women over 18 are not “girls,” while “ladies” and “gals” are both potentially patronizing.

Replace with: women

Minority

Not all marginalized groups are minorities, and a broader term is generally inclusive of more than race and gender. Also, the use of “minority” may imply inferior social position.

Replace with: minoritized, underrepresented groups, marginalized groups

Indian/American Indian

This language dates back to Christopher Columbus and naming a people on an Anglo-Saxon perception. It implies that these nations are only defined by how they were perceived by Europeans after 1492, when their people were massacred.

Replace with: native, indigenous, First Peoples

Lame

Insensitive term that was originally used to reference people with reduced mobility, then became a synonym for “uncool.” Neither use is acceptable.

Replace with: person with reduced mobility, disabled, person with a disability

Handicap/Handicapped

Disability rights activists question the use of these terms. In this case, we default to preferred terms.

Replace with: disabled, person living with a disability

Impaired (i.e., hearing impaired/visually impaired, etc.)

While not every person who is deaf or blind takes issue with the term “impaired,” it may be best to avoid. To suggest that people who cannot hear or see—or have difficulties hearing or seeing—are less than whole is neither inclusive nor empathetic. The term also suggests impermanence, that “impairments” can be fixed, which is also not always the case.

Mental Disability/Mentally Handicapped

Always be sure to use people-first language, and be specific with your description. This is also another opportunity for self-identification. Avoid using phrases like, “suffers from” or “victim of” because it assumes that the individual is suffering or identifies as a victim, which may not accurately describe their experience. Avoid any and all language that connotes pity.

Replace with: person who has schizophrenia, person who has depression



Additional Considerations

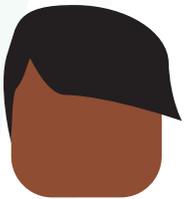
Overuse/Misuse of Diversity

Many DEI leaders feel that the term “diversity” has lost its meaning. What started as an inspirational, idealistic term, has in some way become twisted, muddled, and watered down to little more than a buzzword.

One problem is that it lacks the emotional resonance needed to communicate the very real emotional root of equity and inclusion efforts. Not to mention it lacks the inference of action, which we need much more than just lip service. It’s also too broad a term. Instead of saying you want “more diversity,” specify what you really mean (i.e., more people of color, women, LGBTQIA+ folks, veterans, individuals with disabilities, etc.).



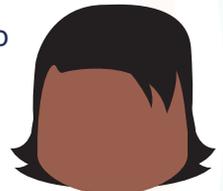
Consider using “equality,” “equity,” “inclusion,” and “belonging” in lieu of diversity.



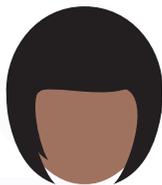
Latino/a/x vs Hispanic

Many times these two descriptive terms are used interchangeably. But they do not refer to the same groups.

- **Latinx** (the gender-neutral form of Latino/a) is a descriptor of people who have ancestry from Latin America.
- **Hispanic** is a descriptor of people, nations, and cultures that have a historical link to the Spanish language or the country of Spain.

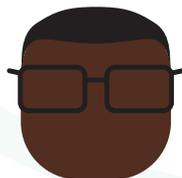


There are, however, some people who don’t feel as comfortable with the term Hispanic or Latinx. So again, this comes down to personal preference, and it would be best practice in this situation to listen for what term people use and/or allow people to self-identify. When in doubt, use Latinos and/or Latinas.



Black vs African American vs Black American

There are a lot of differing views on the use and distinction between these terms. Because this descriptor is so subjective and personal, we encourage you to simply ask. To reinforce our previous guidelines, always give the opportunity to self-identify.



In cases you do use the terms, Black and Black American, capitalize the “b” in Black. There should also be no hyphen in Black American and African American, unless the term is used as a descriptive adjective (i.e., African-American ancestry, African-American history, etc.).

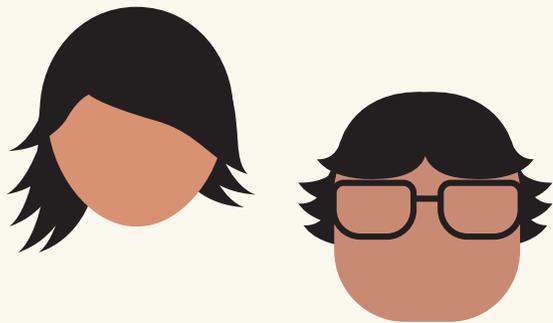
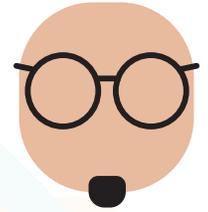
Additional Considerations

Inclusive Greetings

Echoing our guidelines around the use of more gender-neutral language, avoid addressing, acknowledging, and greeting individuals and groups with assumed or collective gendered terms.

Avoid: ladies, gentlemen, ma'am, sir, girls, guys, etc.

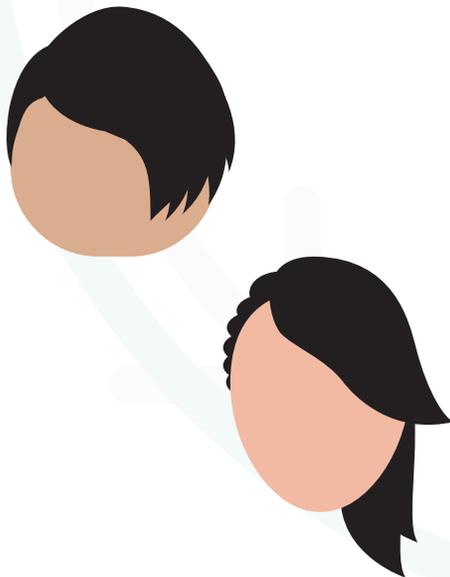
Embrace: friends, folks/folx, everyone, you all, etc.



Pronoun Formatting and Capitalization

When writing one's pronouns, for example in an email signature or below your name in a slide deck, choose the pronouns most accurate and authentic to who you are and how you identify.

There's no hard and fast rule for how to format and/or capitalize pronouns. Typically, you'll see pronouns divided by slashes (e.g., she/her/hers or they/them). Capitalization is personal preference.



Gender-Neutral Pronouns

The singular "they" is the most common pronoun used by non-binary people, although not the only one. While the traditional use of the singular "they" is for a person whose gender isn't known or isn't important in the context, the new use of "they" is direct and for a person whose gender is known, but does not identify as male or female. (Merriam-Webster)

For example, when referring to a coworker whose pronouns are "they/them," you would say, "This is my friend, _ . I met them at work." Or "They are really great at their job." And if you're ever unsure of an individual's pronouns, just ask. Keep in mind our general principle of self-identification.

It can also be helpful to indicate your pronouns in communication channels like in your email signature or name on Zoom. Not only does this provide the opportunity to self-identify, but it also normalizes the process and indicates a safe environment for individuals who identify as non-binary.

DEI Committee

Special thanks to all the members of the DEI Committee!

The Committee is comprised of internal and external stakeholders who work together to move DEI forward for Financial Beginnings and its key partners and stakeholders.

2021-22 DEI Committee

Kate Benedict

James Chen

Keely Christ

Joan Gacusan

Karrissa Jyles

Alex Manoogian

Logwone Mitz

Sarah Schilz

Jessica Stewart

Dusty Toscano



Equity Statement

"We recognize that the greater need to serve minoritized and marginalized populations stems from a long-rooted history of systemic oppression, which has excluded these populations from having equitable access to financial knowledge and sound resources."