The Future of Financial Security
Tech, Equity, and the Role of Nonprofits
In a few words, how have you felt over the past year?
1. Managing personal finance is especially perilous and high-risk for Black and Brown women.

2. Our systems are designed to put people in a daily and persistent crisis, and then extract the ingenuity and tenacity that they develop in response to such distress.
Today’s Agenda

What role does technology play in our work?

What role should it play?
The dangers of techno-saviorism
The dangers of techno-saviorism

1. Intentional friction functions as a barrier for our customers.
The dangers of techno-saviorism

1. Intentional friction functions as a barrier for our customers.
2. Data surveillance reinforces racism.
The dangers of techno-saviorism

1. Intentional friction functions as a barrier for our customers.
2. Data surveillance reinforces racism.
3. Technology comes with a premium.
Technology should wield its power to challenge and change policies, practices, and beliefs that harm the communities we care about.
1. **Scale.** Bringing our services to exponentially more customers
1. **Scale.** Bringing our services to exponentially more customers

2. **Insights.** Household data that transforms systems
1. **Scale.** Bringing our services to exponentially more customers

2. **Insights.** Household data that transforms systems

3. **Agency.** Customers take control of the narrative
The Role of Nonprofits

What if we took a preventative approach?

What if, in solving for financial insecurity, we also unlocked large-scale innovation?
Mae Watson Grote
Founder and CEO, Change Machine

mwgrote@change-machine.org

@mwgrote