

# Change the Narrative Fellowship Program

---

## Tracey's Story

In having the opportunity to share a small part of my story, I was able to meet some amazing women. We might've come from very different backgrounds but as we shared our life week after week, I came to realize that we all had a shared life experience of trauma, loss, and a total lack of financial education. For me, it was the sudden devastating loss of my father when I was a junior in high school. He was my world so with his death my world blew up. Years later looking up from the carnage of what my life had become I would try to undo what years of devastation did with no clue as to "How". How to take care of my family or get out of debt. How to make more money or even how to manage the little money I had. This lack of knowing "How" would leave me working hard with little or no momentum stuck in the cycle of poverty tethered to a life I so desperately wanted to escape.

This belief of poverty that I or anyone can just change our circumstances through hard work and sheer will without any real financial teaching is like asking me to know how to do heart surgery and never being taught. It would never be asked of me because in every other level of growth in life the assumption is to be taught; why should poverty be any different? For me, the struggle to climb up from the hardships of life required just as many years of teaching to be successful as it does to be a doctor. Yet It has been asked of generations, especially people of color through what in essence are wishes and prayers to make significant strides without being taught; that is asking people to fail, which I like so many others did time and time again. I thought like many people if only I had more money my circumstances would change. Ask anyone who has ever received a significant amount of money and lost it by mismanaging it "what was the difference it made to your life." The answer would be it didn't make a difference.

Every program or assistance that I participated in and had no clue of "How" created no real difference in mine either. These things created an opportunity for my life to shift, not a teaching of "How". How very different would future generations be if financial literacy was just as important in schools as gym class? How different would resources look if given with knowledge and education? It would begin to help create systems where people moved from them instead of being left to depend on them. As a woman, I am thankful that there are systems set in place for families to survive but when 54 percent of women are the sole caretakers of households to financial education a woman stands to help generations thrive.

There were many years when I didn't know what I needed to know and when I did I just didn't know-"how". I know how and it's through education. It's providing real financial teachings to create real financial opportunities. I speak for every woman who has no clue of "How". I have the "How"; the only question I have now is "When"?

Learn more about the Change the Narrative Fellowship program [here](#).