



## CCI Debt Teach-in Resources

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## Manage Your Debt

### Financial Literacy, Debt Support & Advocacy

- [BRUNCH & BUDGET](#): Affordable Financial Planning, Coaching, and Advocacy
- [THE DEBT COLLECTIVE](#) // <https://linktr.ee/debtcollective>. A debtors' union fighting to cancel debts and defend millions of households.
  - [Debt Resisters Operations Manual](#) (PDF)
  - [Cancel My Bail Debt](#) Tool for Californians
- [ANNUALCREDITREPORT.COM](#): You can get 1 free credit report from each of the “big 3” credit agencies weekly through 12/31/2022. This does NOT affect your credit score.
- [CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION & INNOVATION](#): The Division of Consumer Financial Protection provides information about borrowers’ rights and resources to help borrowers advocate for themselves.

### Student Debt

- [Biden-Harris Federal Student Debt Relief application](#) (October 2022): **\$10-20K in debt cancellation**
- [EDCAP](#): A program of the Community Service Society of New York. Free services include help with forgiveness, cancellation, discharge assistance; help consolidating; resolve issues with lender/servicer.
- [FREE STUDENT LOAN ADVICE](#): The Institute of Student Loan Advisors
  - [The \(Almost\) Complete Guide to Student Loan Forgiveness Programs](#)
  - [Public Service Loan Forgiveness \(PSLF\) information](#)
- [STUDENTAID.GOV](#): U.S. Department of Education Federal Student Aid, the hub for your federal student loans. Look up information about your loans and learn about different repayment and forgiveness options.
  - [Income Driven Repayment](#)

- [Public Service Loan Forgiveness \(PSLF\)](#)
  - [PSLF Waiver \(apply by Oct 31, 2022\)](#)
  - [PSLF Certification Application](#)
  - [PSLF Help Tool](#) helps determine whether you work for a qualifying employer for the PSLF or Temporary Expanded Public Service Loan Forgiveness (TEPSLF) programs, suggests actions you can take to become eligible for PSLF, and guides you through the PSLF form and submission process.
- [Federal Student Aid Help Center](#)
- [Loan Simulator](#): Helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans.
- Borrower Defense
  - [Borrower Defense Application](#)
  - [More Info on Borrower Defense](#)
- [CONSUMER FINANCE PROTECTION BUREAU Student Loan Resources](#)
- Student Debt Strike info and sign up:  
<https://actionnetwork.org/forms/cant-pay-wont-pay-join-the-student-debt-strike>
- Total and Permanent Disability Discharge info:  
<https://studentaid.gov/manage-loans/forgiveness-cancellation/disability-discharge>
- The Hell Yeah Group: [How to Prepare to Start Paying Your Student Loans Again](#) (posted October 4, 2022)

## Literature and Media on the Debt Crisis

### Creative

- [DREAM \(Debt Rules Everything Around Me\)](#) by Dyalekt + Dedrick Asante-Muhammed
- [Freedom Dreams](#) (PDF)

### Podcasts

- [Brunch & Budget Podcast](#)
- [Christopher Rivas' Brown Enough podcast](#)

- Death, Sex, & Money, ["What's Going On With Student Loans?" \(8/10/2022\)](#)
  - [Our Student Loan Secrets](#): An ongoing multimedia project from the Death, Sex & Money. More Americans are taking out more debt to pay for higher education, but we often don't feel comfortable talking about our student loans. Death, Sex & Money wants to show you that you're not alone. Share your story and hear from others about their experiences with student debt.

## Debt & the Arts

- [Creativity Connects: Trends and Conditions Affecting U.S. Artists](#) by Center for Cultural Innovation & National Endowment for the Arts (2016)
- [THE ARTIST AS DEBTOR](#)
- [DEBTFAIR](#): A project of the activist group [Occupy Museums](#)

## Books

- Christopher Rivas, [Brown Enough: True Stories About Love, Violence, the Student Loan Crisis, Hollywood, Race, Familia, and Making It in America](#) (available for pre-order)
  - The Debt Collective, [Can't Pay, Won't Pay \(PDF\)](#). (Note: if you are financially able to purchase this book, or if you are affiliated with an organization or institution that would benefit from it, please consider [purchasing a copy here.](#))
  - David Graeber, [Debt: The First 5,000 Years](#)
  - Mehrsa Baradaran, [The Color of Money Black Banks and the Racial Wealth Gap](#)
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## Workshop Recording

- [Debt Teach-in & Brunch-in Recording \(8/20/2022\)](#) on YouTube
- [Workshop Playlist](#)
- [Insight Timer](#)

## Workshop Slides & Handouts

- Christopher Rivas, *Brown Enough* excerpt: [The Ameri-con Dream](#)
- [Brunch & Budget: Cocktails & Credit](#)

- [The Debt Collective: Student Debt slides](#)

## Presenter Bios



### Pamela Capalad and Dyalekt (Brunch & Budget)

Pamela Capalad is a Certified Financial Planner™ and Accredited Financial Counselor™ and has been in financial services since 2008. She founded Brunch & Budget to help people who felt ashamed or embarrassed about money have a safe place to make real financial progress. Pam has been featured in the Washington Post, Teen Vogue, Huffington Post, Vice Magazine, and was named New York Magazine's Best financial planner of New York 2019.

Brian "Dyalekt" Kushner has been a hip-hop MC, theater maker, and educator for nearly 20 years. He's the director of pedagogy at Pockets Change, where he uses hip-hop pedagogy to demystify personal finance and help students take control of their relationship with money. He is the recipients of Jump\$tart's 2022 Innovation in Financial Literacy award. He's rocked (performed/taught/keynoted) everywhere from conferences like AFCPE and Prosperity Now, to stages like SXSW and the Oregon Shakespeare Festival, to classrooms that range from Harvard & Yale to your cousin's living room.

Pam & Dyalekt host the Brunch & Budget podcast and co-founded Brunch & Budget's group financial planning program for POC called See Change. They regularly keynote on how art, culture, and media are used to perpetuate racial wealth inequality. ([brunchandbudget.com](http://brunchandbudget.com), @brunchandbudget)



## Christopher Rivas

Christopher Rivas is an actor, author, podcaster, and storyteller best known for his on-screen work on the Fox series, CALL ME KAT. In addition, he hosts two podcasts on SiriusXM's Stitcher: [Rubirosa](#), a limited series about the life of Porfirio Rubirosa (out on July 27th), and a weekly show, Brown Enough (to be released in September). Rivas is simultaneously authoring a book, [Brown Enough: True Stories About Love, Violence, the Student Loan Crisis, Hollywood, Race, Familia, and Making It in America](#), that is slated to release on October 11, 2022. He is a Ph.D. Candidate in Expressive Arts for Global Health & Peace Building from The European Graduate School and a Rothschild Social Impact fellow. Rivas resides in Los Angeles, CA. Visit his website [www.christopherrivas.com](http://www.christopherrivas.com). Instagram: @christopher\_\_rivas



## Dr. Shamell Bell (The Debt Collective)

"Visionary Instigator" of Street Dance Activism ([streetdanceactivism.com](http://streetdanceactivism.com) / [linktr.ee/streetdanceactivism](http://linktr.ee/streetdanceactivism)) and Global Dance Meditation for Black Liberation, Dr. Shamell Bell is a mother, community organizer, dancer/choreographer, and documentary filmmaker. Some of her coolest, original titles include: Visionary Escalator of the Debt Collective and Radical Joy Advisor for Contra Tiempo Activist Dance Theater. She is also Co-Social Impact Director for "Ritual of Breath is the Rite to Resist," an evening length opera-theater piece that responds to the murder of Eric Garner. Dr. Bell is currently a Full Time Lecturer of Somatic Practices and Global Performance at Harvard University. An original member of the #blacklivesmatter movement, beginning as a core organizer with Justice 4 Trayvon Martin Los

Angeles (J4TMLA)/Black Lives Matter Los Angeles, she also consults for social justice impact in the tv, film, theater and music industry. IG @shamellbell @streetdanceactivism



## Sparky Abraham (The Debt Collective)

Sparky Abraham is a debtors rights attorney in California. He is the founder of Jubilee Legal and Legal Strategist for the Debt Collective, the nation's first union of debtors.

The Debt Collective is a membership-based union for debtors and our allies. Our current economic system forces us into debt: student debt for education; a mortgage or soaring rent for housing; unpaid bills for utilities, phone, medical care, and even incarceration. No one should have to go into debt to meet their basic needs. These debts are illegitimate and the system needs to change, and we are united to win that change. How? Through the power of our union. [debtcollective.org](http://debtcollective.org) / [linktr.ee/debtcollective](https://linktr.ee/debtcollective)