

Youth, Economics, and Civic Engagement

By: Youthful Savings



How Youth Can Harness Their Inner and Collective Power to Build a Better World for All!

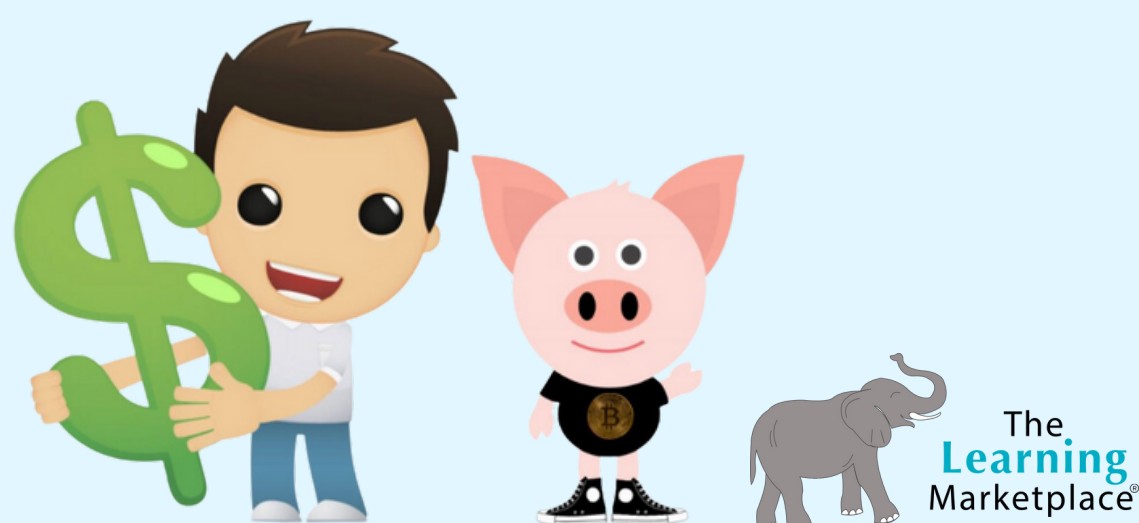
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Learning Objective: In this learning exercise, youth will learn about how best to utilize their inner voice and heart intelligence to create positive change for themselves, their communities, and the world at large.

Youth Empowerment Through a Youth Economic System

Sometimes, listening and reading the world's current affairs can seem disempowering if you are a young person who can't vote yet. So much of the world's happenings seem out of your control, yet you have to deal with the emotional and physical consequences of what is happening in the world by those that run it. You live in an interesting time where almost half of the world's population is youth (defined as 24 and younger). At Youthful Savings, we will always say that the better the youth, the better the world. Therefore, the world can be a better place if you can mobilize your generation to come together and create better systems for all. For us, the theory of change is that the more young, independent business owners with values-based modes of operating, the better the world's products and services will be. Everything you see in the world is a business. Whether it's political parties and elected officials with a budget or a big corporation that is selling you groceries. Business is how money is transferred from one party to another in hopes of receiving a valuable product or service. When those products or services are not valuable, people lose hope in the power of business. At Youthful Savings, the core of our empowerment lies in you all creating the next generation of businesses with values that are funded through our Community Investment Fund, which is regenerated when you buy and sell to each other (10% of each transaction goes back to the fund). You can apply to receive prepaid capital to increase your profitability further. The more you buy and sell to each other, the more money is available for your generation to increase your profitability (sustainability) to pay your bills. It takes away your reliance on the current debt economy that was created by banks. This is a huge shift from previous generations and what we hope is a creation of real economic change through kind capitalism based on bottom-up economics.

For more information about how to start your own business, please visit our core curriculum - [My Own Business Challenge](#)

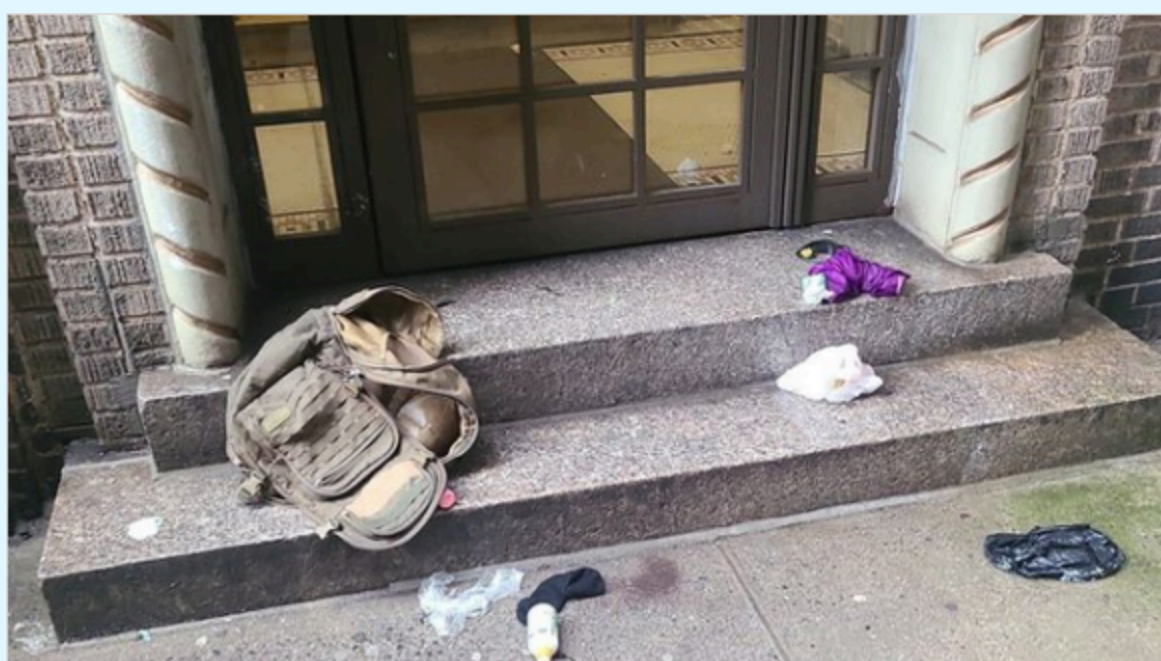


Youth and Civic Engagement

Since business is such a powerful part of the human economy, it often influences civic leaders. Civic leaders are elected representatives who serve in government positions. If you choose to become a youth business owner, you contribute to the economy by increasing your local community's gross domestic product (GDP). GDP is the total number of goods produced and services a country provides per year. GDP is what the current global economy views as the strength of a nation. As a youth business owner, you are strengthening your local, national, and global economy; thus, you have earned yourself a seat at the table for civic engagement. Those who are in charge of your local and national government work for you because you are increasing the GDP of their community and nation. Without your contribution, they would not have a thriving economy and, therefore, be less powerful. With great power comes great responsibility, so it's essential to stay focused on your business and how local and national government can help you and your generation be the best generation yet.

A recent example of a youth who took her power into her own hands is a recent graduate of our Youth Entrepreneurship for a More Inclusive Global Economy program in NYC, Aleyna Rivera. She was unhappy with the conditions of her community and wrote a well-articulated petition on Change.org. She hopes that the elected official that has the power to fix the situation listens to her, but in the meantime, she is mobilizing her community to bring awareness to the issue. She may not be a big corporation that can buy influence. Still, she can utilize the power of the written word, technology, and community to bring about awareness and hopefully measurable change. This is the power of the youth being used responsibly and effectively!

More information about Aleyna's efforts can be found below:



Sign the Petition

Clean Up Washington Heights: Install Trash Cans and Revitalize Local Park

 Change.org / Aug 12

Clean Up Washington Heights: Install Trash Cans and Revitalize Local Park

1. <https://www.imf.org/en/Publications/fandd/issues/Series/Back-to-Basics/gross-domestic-product-GDP>

When you live on a planet filled with other humans and you need services and governance, it's helpful to be aware of how to use your voice to get those services. It doesn't matter how old or young you are, it is important to advocate for your rights. Part of being a human in a man made country, city, neighborhood etc is that you or your parents earnings go towards taxes. Those same taxes go towards the budgets for people that are tasked with governing you and providing shared services. Just like Aleyna Rivera is advocating for better services, so can you. Communities become stronger, more accountable and more responsible when all people learn to advocate for themselves.

Check out [Youth and Taxes](#) to learn more about the tax system and governance!



Youth and Taxes

The purpose of this learning exercise is to help youth understand the purpose of taxes, how best to manage cash flow in order to learn positive tax avoidance strategies, and gain a basic understanding of how fiscal...

 The Learning Marketplace



Citizens United vs. Democracy United by YOUTH

One big issue your generation is facing is the influence of big money in the current economic system. Business and the related current global economic system is regulated through government regulation and policies. That is how a country regulates its citizens. Since a country's power in the global economy is measured through GDP, businesses that contribute more to the country's GDP often have more influence on how businesses are regulated. This can be frustrating when you're a young citizen of a country because you haven't built the GDP yet and those that have are able to have more influence. That is why the Youthful Savings theory of change has been concentrated on your generation working together to collectively show your power as a contributor to GDP as a whole generation. As you all buy and sell to each other, you have an investment fund (the **Community Investment Fund**) that not only is there to capitalize your generation of business owners but also gets regenerated through each transaction (10% of each sale) goes back into the fund. Collectively, you all are creating your own economic system and holding your generation accountable for making this system work. The more you buy and sell to each other, the more you will regenerate this system. Just like a plant grows when it is adequately watered, this system grows with your hard work, ingenuity, and commitment to help your generation become the next generation of business owners and world citizens. The better the youth, the better the world.



The current global economic system you are currently in is a system that wasn't built with the intention to allow generations to thrive for seven or more generations (sustainability for all in mind) from now. It is one that is built on extracting value out of people and resources for immediate gain. That is, unfortunately, the history of inefficient systems of governance. The good news is there used to be a system that was more equitable and kind. Please check out **History of Ancient Civilizations: Being More Civil in the 21st Century** for more information about an ancient system, the Indus Valley², that was created for all humans to thrive through innovation, fair trade, and efficient social and political systems. Your generation can restore this system to everyone on this planet and make the world more peaceful and prosperous for all!

Youthful Savings is behind you every step of the way!



History of Ancient Civilizations and How to be More Civil in the 21st Century

The objective of this exercise is to understand the history of human societies in order to learn how to become more civil in the 21st century. Through the power of history, youth (and their communities of adults)...

 The Learning Marketplace



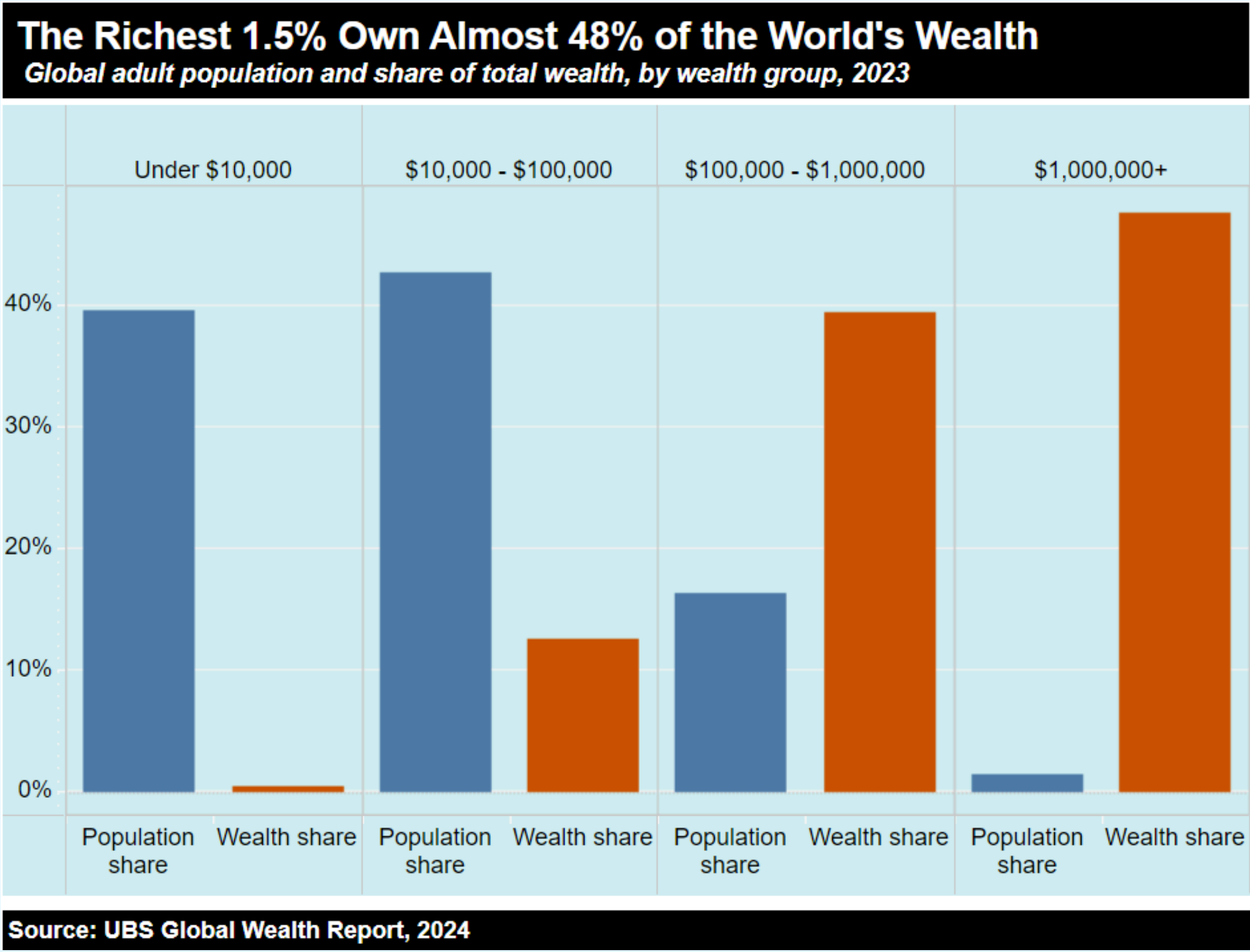
Check out **History of Ancient Civilizations: Being More Civil in the 21st Century** to learn more about the tax system and governance!

2. <https://www.britannica.com/topic/Indus-civilization>

Unfortunately, the current system ruling the world is one where the people who can extract the most value out of people and the resources of planet Earth win economically. This winning is often at the expense of all people's well-being and the earth's. It is not sustainable, and your generation is seeing its effects. Whether its climate change or a lack of ability to thrive in the global economic system with economic and upward mobility, it truly goes back to the King and Queen culture that started with Mesopotamia. The Indus Valley culture of equality and benefit for all was replaced with a King and Queen and related slave culture that genuinely does rule much of the world. Even if countries got rid of actual "royalty," the elite, with the knowledge and control of the economic system that was built by this culture, still exists. Think about global economic markets, who is winning, and who is taking based on extracting the most they can out of resources like labor or raw materials. The global elite has built an economic system that can then buy the regulations that are supposed to ensure the systems have policy guardrails or economic regulations. This was further exacerbated by the creation of Citizens United,³ which was a 2010 United States Supreme Court decision that reversed century-old political campaign finance restrictions and enabled corporations and other outside groups to spend unlimited funds on elections. Basically, corporations that use public exchanges like Nasdaq or New York Stock Exchange, have an ability to raise more capital through selling shares to bank institutions and retail investors and thus have more capital in their hands to also buy elected officials in their campaign efforts which creates an opportunity for also buying the necessary regulation that allows for equitable and fair corporate governance. This is why the system is creating a wealth gap.

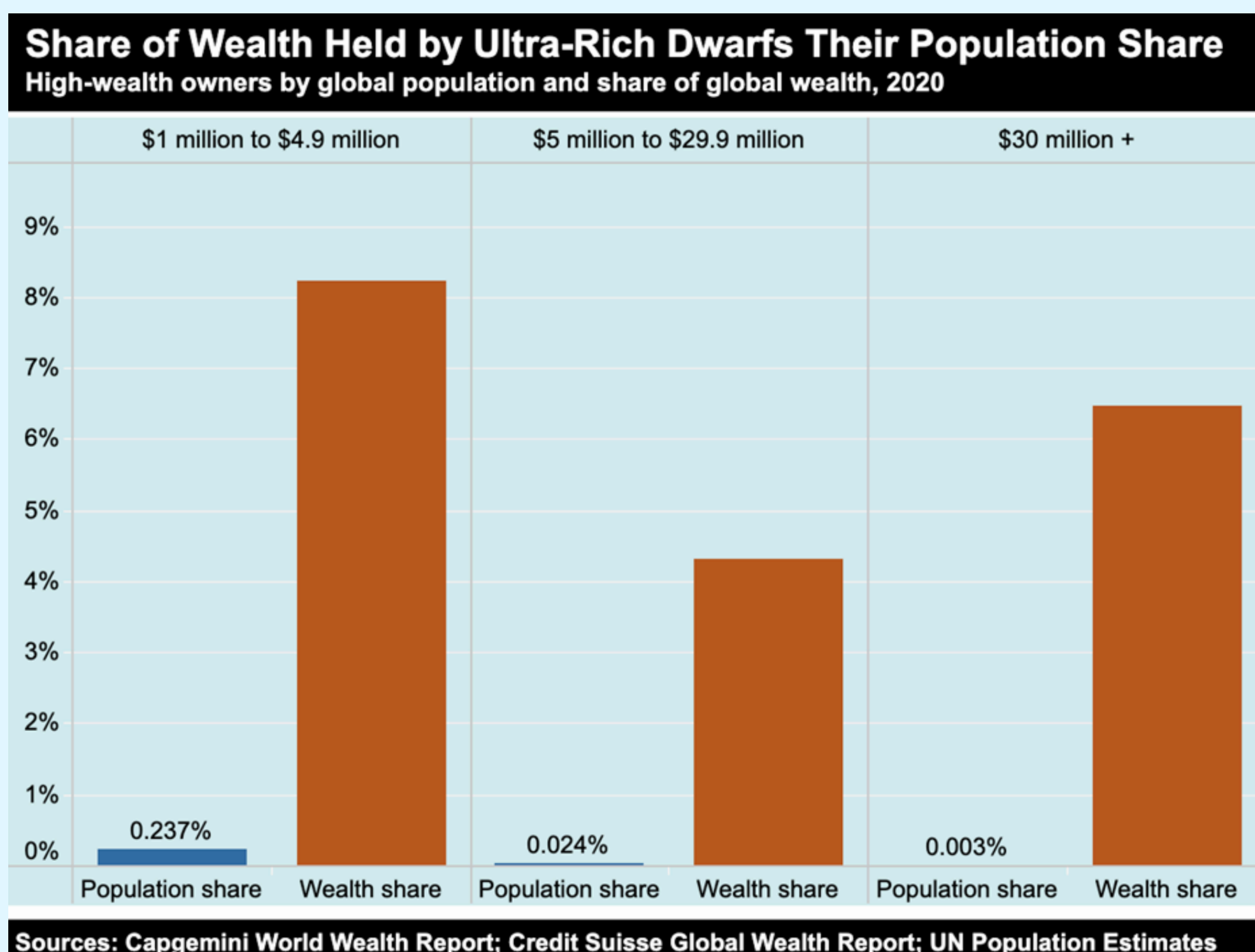


3. <https://www.brennancenter.org/our-work/research-reports/citizens-united-explained>



According to the UBS Global Wealth⁴ Report , in 2023 the world’s richest 1 percent, those with more than \$1 million, owned 47.5 percent of all the world’s wealth – equivalent to roughly \$214 trillion. Adults with less than \$10,000 make up nearly 40 percent of the world’s population, but hold less than 1 percent of the world’s wealth. UBS defines “wealth” as the value of financial assets plus real assets (primarily housing) of an individual, minus their debts. If these same people that hold almost half the wealth also have the unlimited ability to buy your elected officials, economic democracy does not exist and there is a grave danger that people will not survive on earth- your shared home for over 8 billion people.

4. [https://inequality.org/facts/global-inequality/#:~:text=and%20Global%20Inequality-,Global%20Wealth%20Inequality,equivalent%20to%20roughly%20\\$214%20trillion.](https://inequality.org/facts/global-inequality/#:~:text=and%20Global%20Inequality-,Global%20Wealth%20Inequality,equivalent%20to%20roughly%20$214%20trillion.)



Never has there been a time for the youth, almost half of the world's population, to come together and build their own economic system and make decisions based on the well-being of all in the present and future generations. The economic system can change if you all work together, buy and sell to each other, remove debt from your financial system, and create the next generation of businesses that honor your home—the earth and all its inhabitants.

We believe in you at Youthful Savings, and we are offering you a system that you build for you, the YOUTH and capitalized (financed) by you, the YOUTH. We call this Democracy United by the YOUTH. The better the youth, the better the world!



Reflection Exercises

What have corporations that take a lot of money from the economic system done for your generation?

Are you directly being helped or harmed by corporations as a youth?

How is the planet being affected by corporations?

What can you do to hold corporations responsible, given that Citizens United is buying elected officials?

How do you feel about the proposed Democracy United movement that is built by you, the YOUTh?

Youth, Business and Civic Engagement

When you are a human on earth, you have many needs. Whether that is healthy food to eat or shelter or awesome toys to play with. Humans are creative and curious beings and have the ability to create amazing things while on this planet. Think about all the cool inventions that humans have created like computers, cell phones, books etc. Humans are the creators of this planet and the more those creations are done with social consciousness (care for the people and the planet), the better this world can be! If an economic system also encourages this care, then the world can truly become a kinder and more peaceful place for all! Every day, you, the YOUTh have the opportunity to resist inefficient human systems and instead create systems that are good for all. We hope that you enroll in our Youth Entrepreneurship for a More Inclusive Global Economy where you can learn how to create a global online business that is financed by our Community Investment Fund. If every youth created something amazing for the world and traded with each other, we believe every human can contribute to the world economy positively and promote fair and inclusive trade. You can do it! We believe in you, the YOUTh!

You all will also have to really think about how you choose to engage with elected officials. If you all are the next generation of business owners and world citizens then the hope is that the elected officials are working for you and your generation's best interests. This means that the old and inefficient system of the hoarders of wealth buying elected officials will no longer exist. You all will bring **Democracy United by the YOUTh** to life! We believe in you! You can create a democratic economic system and bring back trust and integrity to the world. If not you, who will?

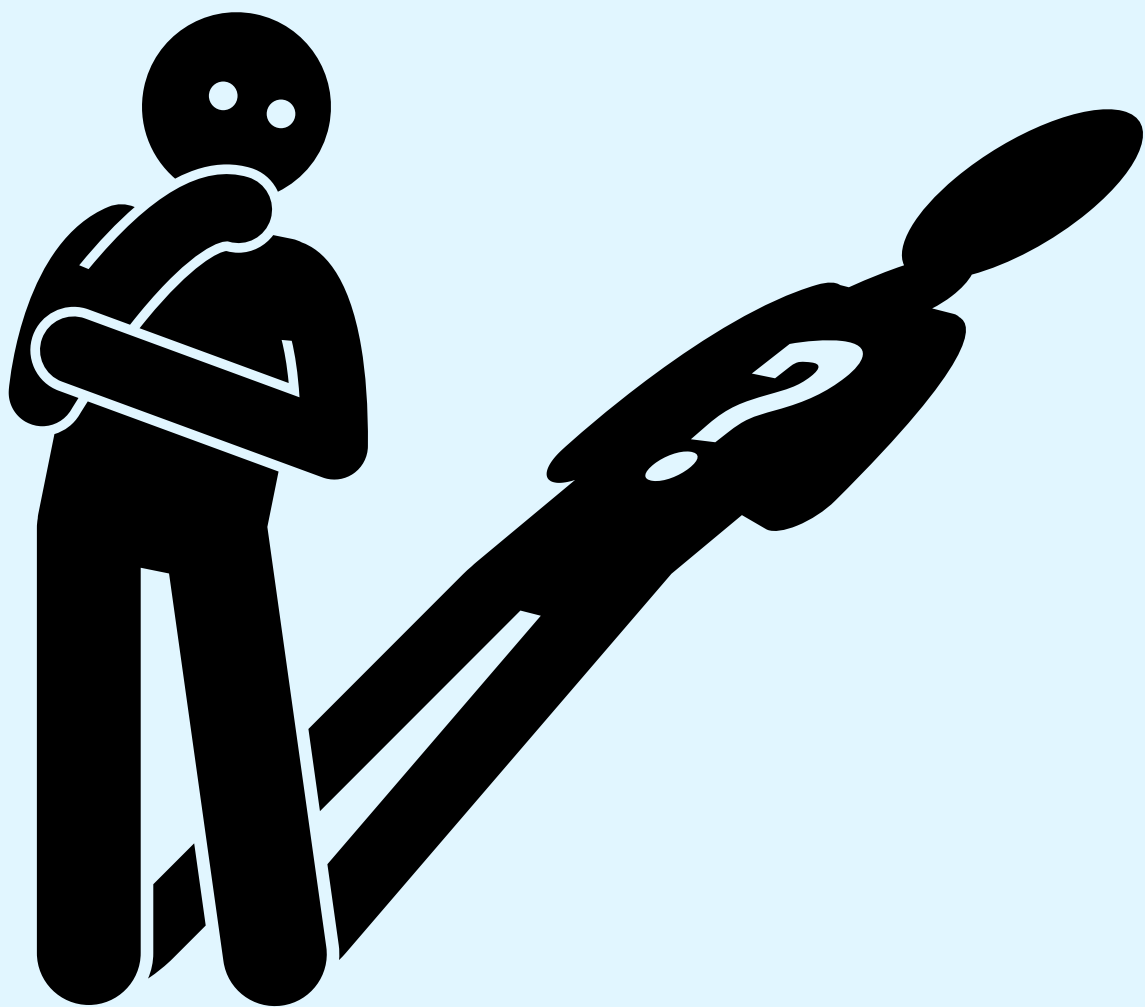


Reflection Exercises for Your Everyday Life

Why is a youth economic system important to you and how can it help the current wealth inequality problem?

How can a new economic system created by you, the YOUTh, help bring down wealth inequality for you, your community, and the world?

How can the movement of Democracy United by the YOUTh help your generation with trust and integrity in political and economic systems?



Conclusion

The world is experiencing a shift in how we transact with each other. The tired old system of extracting value out of each other for the gain of a few is not working for all when we have a world population of over 8 billion people. Never has the world needed the youth to utilize their innate creativity, social consciousness, and energy to rebuild a system that is efficient for all. Independent, values-based businesses created by the next generation of world citizens are possible, and Youthful Savings will be behind you every step of the way.



The better the youth, the better the world!