

# Worthy.

## From economic flourishing to human flourishing: Embracing personal and financial vulnerability

The result of a project investigating the future financial well-being of adolescents. For a large group of people, the world of 2025 is one of unparalleled abundance. There are myriad ways to spend and to make money, all at your fingertips, online and offline. However, this seemingly endless possibility comes with a price: it's hard to know what suits you, and there is always more. The instantaneousness of daily life makes looking to the future harder than ever. A financialized economy lays a firm footprint on the world – many people worship ideas surrounding money and material wealth, while others dissociate with money by focusing on well-being and community. Adolescents can experience overwhelming vulnerability, which in turn, can make them more financially vulnerable. In a future world where it is increasingly easy to feel vulnerable, I want to create a society where people feel worthy, and where they are able to cope with that vulnerability, so they are empowered to act in spite of it.

## 9 principles for a worthy and courageous society

### A permission to be vulnerable:

#### From economic flourishing to human flourishing

For people to be able to start coping with personal and financial vulnerability, having opportunities to develop a sense of worthiness is necessary. Society's current obsession with abundance does not help in facilitating that.

From scarcity and abundance to enough

From greed to reciprocity

From solitary to solidary

### An ability to be vulnerable:

#### From armoring to daring greatly

For people to cope with vulnerability, and to face uncertainty with courage, a level of support can really help. Products, services, and organizations can contribute to people's ability to embrace vulnerabilities.

From decreasing vulnerability to increasing resilience

From young and stupid to young and learning

From help and prevention to support and empowerment

### A means to be vulnerable:

#### Reframing money

By allowing more helpful attitudes towards money to be developed, resilience to vulnerability can be sustained and supported by the way in which people look at their finances.

From ends to means

From value exchange to value perpetuation

From indebtedness to relatedness

## 4 visions for embracing vulnerability with money

*Money as a tool  
for (co-)creating  
meaningful  
change*

*Money as an  
activity for  
self-reflection  
and learning*

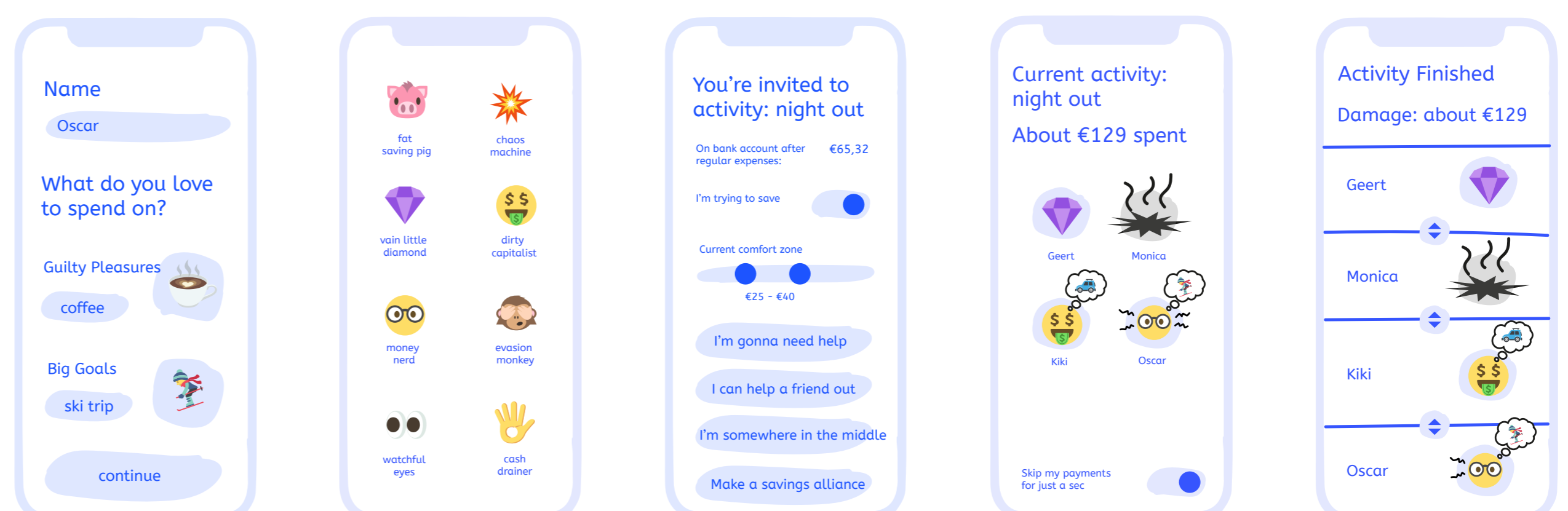
*Money as a  
ritual for  
gratitude and  
perspective*

*Money as a  
catalyst  
to better  
relationships*

## 1 example concept: money as a means for friendship

### Friendwallet

Friendwallet is a digital financial address book that strengthens relationships through money. It stimulates adolescents to understand and appreciate differences in financial situations and behaviors. The app integrates principles from Shame Resilience Theory (Brown, 2006), and designing with dilemmas (Desmet & Ozkaramanli, 2016), to increase resilience to financial shame in daily financial interactions. It does so by using financial avatars, that act as a means to show that everyone has limits to their bank account, dreams they are failing to save for, and oddities in the way they treat their finances.



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Reframing Financial Well-being of Adolescents:  
From Economic Flourishing To Human Flourishing  
12-03-2021  
Design for Interaction

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