

Financial Pathway Assessment Tool

Purpose: Helps communities, educators, and stakeholders evaluate their readiness for Track 1 (Pragmatic Transition) versus Track 2 (Non-Extractive Transformation) implementation of the *Regenerative Educational Systems Implementation Framework's* dual-track financial model (Section 4.15). This tool ensures alignment between community values, capacity, and financial strategy, supporting SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities).

Usage:

- **Who:** Community leaders, educators, youth councils, and local organizations planning framework implementation.
- **How:** Complete the assessment across five dimensions, calculate pathway scores, and review recommendations for optimal financial strategy selection.
- **When:** During initial pilot planning (Section 4.4.1), before securing funding, or when transitioning between tracks.
- **Formats:** Editable Word document, PDF, online survey, and markdown, available in 10+ languages, with accessible versions (e.g., audio, braille, oral formats).

Equity Safeguards:

- Ensures 50% representation of marginalized groups (LGBTQ+, Indigenous, neurodiverse, disabled, caste-oppressed, refugees) in assessment teams.
- Multilingual and low-tech formats (e.g., printable worksheets, oral facilitation) support accessibility in low-connectivity regions.
- Community-led validation ensures assessment criteria reflect local values and cultural contexts (Section 5.5).
- Anonymous scoring options protect participants in sensitive political contexts.

Assessment Framework

Instructions

1. **Form Assessment Team:** 8-15 diverse stakeholders including youth, elders, educators, and marginalized community representatives
2. **Score Each Dimension:** Use 1-5 scale for each criterion (1 = Very Low, 5 = Very High)
3. **Calculate Totals:** Sum scores across all dimensions
4. **Review Recommendations:** Use total score to determine optimal pathway
5. **Plan Implementation:** Develop strategy based on selected track

Assessment Dimensions

Dimension 1: Political Readiness (Maximum: 25 points)

Purpose: Evaluates political environment and governance capacity for different financial models.

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
Local Government Support	Active opposition to alternative models	Neutral/bureaucratic	Strong support for educational sovereignty	—
Community Organizing Capacity	No organized groups or	Some advocacy organizations	Strong grassroots movements with	—

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
	movements		proven success	
Resistance to Extractive Systems	Acceptance of profit-driven education	Mixed views on privatization	Clear rejection of commodified learning	—
Democratic Participation Culture	Top-down decision making	Limited consultation processes	Strong participatory governance traditions	—
Legal/Regulatory Flexibility	Rigid systems requiring private investment	Some flexibility for alternative models	Constitutional support for community ownership	—

Subtotal Dimension 1: ___/25

Equity Notes:

- Include Indigenous governance systems and traditional authority structures in evaluation
- Prioritize LGBTQ+ and marginalized group safety in political assessment
- Consider informal power structures alongside formal government

Dimension 2: Economic Conditions (Maximum: 25 points)

Purpose: Assesses availability of non-extractive funding sources and community economic capacity.

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
Public Funding Access	No government education support	Limited/conditional public funding	Robust public investment or constitutional guarantees	—
Reparative Funding Potential	No historical justice mechanisms	Some corporate/donor reparations available	Strong reparative funding streams established	—
Community Economic Base	High poverty, no collective enterprises	Mixed economy with some cooperatives	Strong solidarity economy with community ownership	—
Cooperative Infrastructure	No experience with collective ownership	Some cooperative or mutual aid experience	Extensive cooperative networks and institutions	—
External Dependency Level	High reliance on private investment/aid	Moderate dependency with some autonomy	Strong economic sovereignty and self-reliance	—

Subtotal Dimension 2: ___/25

Equity Notes:

- Recognize informal economies and unpaid care work in economic assessment
- Value Indigenous land relationships and traditional resource management
- Consider refugee and displaced community economic vulnerabilities

Dimension 3: Community Ownership Experience (Maximum: 25 points)

Purpose: Evaluates experience with democratic governance and collective decision-making.

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
Collective Decision-Making	Hierarchical/individual decision structures	Some group consultation processes	Strong consensus-building and assembly traditions	—
Resource Sharing Practices	Individualistic resource management	Occasional mutual aid or sharing	Systematic community resource pooling	—
Conflict Resolution Capacity	Adversarial/punitive approaches	Some mediation or dialogue experience	Restorative justice and healing circle traditions	—
Youth/Elder Integration	Age-segregated or youth marginalization	Limited intergenerational collaboration	Strong traditions of youth-elder knowledge exchange	—
Financial Transparency Experience	Private/secretive financial management	Basic transparency requirements	Open-book community financial governance	—

Subtotal Dimension 3: ___/25

Equity Notes:

- Recognize diverse cultural models of collective ownership
- Include marginalized group leadership in governance assessment
- Value Indigenous and traditional knowledge-sharing systems

Dimension 4: Values Alignment (Maximum: 25 points)

Purpose: Measures community commitment to non-extractive and regenerative principles.

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
Anti-Extraction Commitment	Acceptance of profit from education	Discomfort with but tolerance of extraction	Strong rejection of profiting from learning	—
Commons Orientation	Private property priority	Mixed public-private approach	Strong commitment to shared ownership	—
Regenerative Values	Growth/consumption focused	Some environmental awareness	Deep ecological and restoration commitments	—
Equity/Justice Priority	Individual advancement focus	Some attention to inclusion	Systemic commitment to marginalized group liberation	—
Long-term Thinking	Short-term results orientation	Balanced planning approaches	Multigenerational and seven-generation thinking	—

Subtotal Dimension 4: ___/25

Equity Notes:

- Honor diverse cultural values and spiritual traditions
- Recognize that values may differ across community subgroups
- Include marginalized group perspectives on justice and equity

Dimension 5: Implementation Capacity (Maximum: 25 points)

Purpose: Assesses practical capacity for financial model implementation and management.

Criterion	1 (Very Low)	3 (Moderate)	5 (Very High)	Score
Financial Management Skills	Limited bookkeeping/budgeting experience	Basic financial literacy and management	Strong cooperative finance and accounting capacity	—
Network Connections	Isolated from solidarity networks	Some regional connections	Extensive solidarity and mutual aid networks	—
Risk Management Capacity	High vulnerability to external shocks	Some resilience and backup plans	Strong community resilience and risk mitigation	—
Learning/Adaptation Culture	Fixed approaches, resistance to change	Some openness to new methods	Strong experimentation and iterative improvement culture	—
Technical Infrastructure	No access to digital/communication tools	Basic technology with some connectivity	Robust technical capacity with community control	—

Subtotal Dimension 5: ___/25

Equity Notes:

- Value diverse forms of knowledge and skill beyond formal credentials
- Recognize technology sovereignty and community-controlled infrastructure needs
- Include neurodiverse and disabled community capacity in assessment

Pathway Selection Guide

Calculate Total Score

Total Assessment Score: ___/125

Pathway Recommendations

Track 2: Non-Extractive Transformation (Score: 100-125)

Recommended: Your community demonstrates high readiness for non-extractive educational financing.

Implementation Strategy:

- **Immediate Track 2 Adoption:** Begin with 100% non-extractive funding sources
- **Reparative Funding Priority:** Focus on wealth taxes, corporate redistributions, and historical harm levies

- **Community Ownership:** Establish democratic financial councils with marginalized group majority
- **Commons Development:** Build permanent community education endowments

Next Steps:

1. Convene community assembly to confirm Track 2 commitment
2. Identify reparative funding sources and solidarity partners
3. Establish participatory budgeting and democratic oversight systems
4. Connect with other Track 2 implementations for peer learning

Resources: Track 2 implementation guide ([Section 4.15](#)), Bolivia case model ([Section 8.5](#))

Track 1 with Strong Safeguards (Score: 75-99)

Recommended: Pragmatic transition model with maximum community protections and clear pathway to Track 2.

Implementation Strategy:

- **Enhanced Blended Finance:** Use transitional private capital with strict community oversight
- **Maximum Safeguards:** Implement all Porto Alegre Clause protections and community veto powers
- **Transition Planning:** 5-year timeline for converting to Track 2 non-extractive model
- **Capacity Building:** Strengthen areas needed for Track 2 readiness while implementing Track 1

Safeguard Requirements:

- Cap private returns at inflation + 1% maximum
- Binding community referendums for all external funding
- Automatic sunset clauses converting arrangements to community ownership
- Monthly participatory budget reviews with marginalized group majority

Next Steps:

1. Negotiate safeguard agreements with any private funders
2. Build reparative funding streams for transition to Track 2
3. Strengthen democratic governance and community ownership experience
4. Plan specific milestones for Track 2 conversion

Resources: Enhanced blended finance guidelines ([Section 4.15](#)), transition planning template

Track 1 with Extended Transition (Score: 50-74)

Recommended: Pragmatic approach with 7-10 year transition timeline and intensive capacity building.

Implementation Strategy:

- **Cautious Private Engagement:** Minimal private capital with maximum safeguards
- **Capacity Building Priority:** Focus on developing Track 2 readiness while implementing basic framework
- **Network Building:** Connect with solidarity networks and Track 2 communities
- **Gradual Transition:** Extended timeline allowing community capacity development

Development Priorities:

1. **Political:** Build grassroots organizing and advocacy capacity
2. **Economic:** Develop cooperative enterprises and collective ownership experience
3. **Governance:** Practice participatory decision-making and conflict resolution

4. **Values:** Strengthen anti-extraction and commons commitment through education

Next Steps:

1. Begin with "Start with the Seed" kit using minimal external funding
2. Focus on building community organizing and cooperative capacity
3. Reassess pathway readiness annually using this tool
4. Connect with Track 2 communities for mentorship and learning

Resources: Seed Kit ([Section 4.3](#)), community organizing guide, cooperative development resources

Capacity Building Phase (Score: Below 50)

Recommended: Focus on foundational capacity development before selecting financial pathway.

Development Strategy:

- **Community Organizing:** Build grassroots capacity for collective action
- **Cooperative Education:** Learn about alternative economic models and community ownership
- **Values Clarification:** Engage in community dialogue about education, extraction, and commons
- **Network Building:** Connect with solidarity networks and experienced communities

Timeline: 1-3 years of capacity building before reassessing pathway options

Next Steps:

1. Form community education circle to study framework and alternatives
2. Visit or connect virtually with Track 2 implementation communities
3. Begin small cooperative projects to build collective ownership experience
4. Reassess using this tool annually

Resources: Community organizing toolkit, cooperative education curriculum, framework study guide

Implementation Planning Worksheet

Selected Pathway: Track __

Implementation Team Formation

- **Community Financial Council:** __% marginalized group representation planned
- **Youth Leadership:** Ages __ to __ included in governance
- **Elder/Traditional Authority Integration:** [Description]
- **Conflict Resolution Capacity:** [Current systems and needs]

Funding Strategy (Based on Selected Track)

Track 2 Communities:

Non-Extractive Source	Potential Amount	Timeline	Requirements
Reparative Transfers			
Public Investment			
Community Assets			
Solidarity Networks			

Track 1 Communities:

Transitional Source	Safeguards Required	Sunset Timeline	Community Oversight
Blended Finance			
Public Funding			
Philanthropy			

Risk Assessment and Mitigation

Identified Risks: [List main risks for selected pathway] **Mitigation Strategies:** [Community plans for addressing risks] **Support Networks:** [Solidarity connections and mutual aid arrangements]

Success Metrics (Aligned with Selected Track)

Track 2 Liberation Indicators:

- Complete elimination of extractive relationships by [date]
- Community wealth accumulation target: \$[amount] by [date]
- Democratic governance participation: [target]% marginalized group leadership

Track 1 Transition Indicators:

- Private capital percentage reduction: [current]% to [target]% by [date]
- Community ownership conversion: [target]% by [date]
- Track 2 readiness improvement: [specific areas and timeline]

Next Steps and Timeline

Month 1-3: [Immediate actions] **Month 4-12:** [Year 1 priorities] **Year 2-3:** [Medium-term goals] **Year 4-5:** [Long-term transformation if Track 1]

Assessment Review and Iteration

Annual Reassessment Process

- **Community Assembly Review:** Annual discussion of pathway effectiveness and any needed adjustments
- **Participatory Evaluation:** Marginalized group leadership in assessing financial model impacts
- **Peer Learning:** Share experiences with other communities implementing framework
- **Pathway Adjustment:** Option to transition between tracks based on capacity development

Documentation and Sharing

- **Assessment Results:** Share anonymized results with global framework network
- **Lessons Learned:** Contribute insights to framework development and community guidance
- **Solidarity Support:** Offer mentorship to communities beginning pathway assessment

Support Resources

Community Consultation Support

- **Facilitation Guide:** Instructions for conducting inclusive assessment workshops
- **Translation Support:** Contact [globalgovernanceframework@gmail.com] for additional language versions
- **Technical Assistance:** Connect with experienced Track 2 communities for guidance

Financial Pathway Resources

- **Track 1 Implementation:** Enhanced blended finance guidelines and safeguard templates
- **Track 2 Implementation:** Non-extractive funding source directory and cooperative finance toolkit
- **Transition Planning:** Detailed guides for moving from Track 1 to Track 2

Network Connections

- **Regional Networks:** Connect with communities implementing similar pathways in your region
- **Solidarity Partnerships:** Link with established Track 2 communities for mentorship
- **Global Platform:** Access online community for sharing experiences and resources

Cross-References

- Dual-Track Financial Framework ([Section 4.15](#))
- Implementation Strategies ([Section 4](#))
- Community-Led M&E ([Section 5.5](#))
- Bolivia Indigenous Cooperatives ([Section 8.5](#))
- Nordic Youth Parliaments ([Section 8.1](#))

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Available at [framework website](#) as PDF, Word, online survey, markdown, and accessible formats (audio, braille, oral facilitation guides). Contact [globalgovernanceframework@gmail.com] for translation requests or consultation support.