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# Align Your Investments with Your Values

BY HOLISTIC FINANCE FOUNDER, ZACK GEIST

# Money Magic and Your Proverbial Hands

As the first client of Holistic Finance and its founder, I envisioned a firm that could transform how we relate to money—one where aligning financial investments with personal values isn't just possible, but easy, intuitive, and deeply fulfilling. Over the last decade, I've assembled a team that's been exceptional in fulfilling that mission for me. And now it's not just my mission, but our entire team's mission to support you in doing the same.

While the concept is straightforward, it's far from how the global economic system currently operates. My team of licensed financial advisors and I envision a future where investing in businesses and projects that reflect your values is as accessible as shopping at your local farmers' market. In recent decades, it's become popular for ethically-aware individuals to 'vote with their dollar.' This includes consciously shopping at local markets and boycotting large corporations that engage in unethical practices. While these actions are a great start, they often don't extend to investments. If you look at the typical portfolio of a "conscious consumer," you'll likely find their money invested in companies that directly contradict the values they claim to uphold—like factory farms, fast food chains, private prisons, pharmaceutical giants, weapons manufacturers, surveillance technology, and, of course, oil.

This matters quite a lot, because in terms of both dollars and impact, investments reach much further than our purchasing decisions. The money we invest creates ongoing demand for the products and services offered by the companies we are funding for as long as our investments are in place, which is often decades. For those of us who care about minimizing harm and maximizing positive impact, understanding the effects of our investments is crucial.

Why? Because in many ways, money is magic. Allow me to explain. Money functions in much the same way as a magic wand in myths and fairytales. Want a pizza for dinner? With a tap on your phone screen and a swipe of your credit card, 30 minutes later, a pizza appears at your door. Want to build a house? With enough capital, a team of builders and supplies will come together to make it happen. That's the magical power of money.

In this sense, our money acts as an extension of our hands in the world. So, what are our proverbial hands doing on our behalf? When it comes to financial investments, many of us are unknowingly creating a future world we don't want to live in, all in the name of security and stability. For many Americans, the goal of accumulating enough savings for retirement drives their investments in the global stock market. However, in doing so, they could be inadvertently funding a future that undermines the very security they're seeking.

## **Financial Proprioceptivity and Proprioceptive Coherence**

I'd like to borrow a term from physical therapy: proprioception. This refers to the innate sense that allows us to perceive the position of our body as we move through space, even without looking at it. It's why you can walk without tripping, even if you're not constantly watching your feet move. Building on this concept, I'd like to introduce the idea of financial proprioception, which is your sense of how your money moves in the world and the impact it creates. Essentially, it's the awareness of how your financial investments are positioned and the effect they have on society and the environment.

Proprioceptive coherence means your movements are in sync with your

intention. If you say you want to walk north, your feet and legs naturally follow that direction. Unfortunately, when it comes to financial investments, most people are unaware of how disconnected their choices are from their values. This isn't their fault—the financial industry can seem designed to keep us in the dark about where our money is going.

Acting with financial coherence would mean that when you say you want to support causes like regenerative agriculture, women's collectives, affordable housing, or worker-owned cooperatives, your money would flow toward these initiatives. At Holistic Finance, my team of licensed advisors is dedicated to helping clients increase coherence between their values and the impact of their investments.

This is a radical shift because the current economic system makes it exceedingly difficult to align investments with values. The financial services industry intentionally obscures how individual investments fund industries that cause ecological destruction, social injustice, and global conflict. I refer to this as 'investment blindness'.

For example, most people would never willingly purchase meat or dairy from a factory farm or slaughterhouse, if they witnessed first hand the cruelty and exploitation involved. Yet, when shopping at a grocery store, we are insulated from these realities. Cuts of meat are wrapped in plastic, making it easy to ignore their origins. Similarly, the financial services industry normalizes investments that fund harmful industries. When people invest for retirement, they are often advised to purchase broad index funds, which pool money into a large number of companies. This system hides the direct impact of individual investments, leading to investment blindness.

Much like a “Shabbat goy” in Orthodox Judaism—who performs prohibit-

ed actions on the Sabbath so that an observant Jew can still benefit—the financial advisor acts as an intermediary. This allows investors to out-source decisions that might otherwise conflict with their ethical beliefs.

So, how do people begin to explore aligning their investments with their values? My team of licensed advisors often encourage clients to reflect on not only what will maximize profits but also what will maximize the positive impact on the world future generations will inherit. Will your investments make that world more beautiful, equitable, and just?

## Different Types of Investing

Values based investing can take many forms, and understanding the nuances as we move towards greater coherency will help align your financial choices with your personal values and goals. Most investors are currently using what I would call “unaware investing”. They don’t know what companies and services they are promoting in the world. To move beyond that, the following terminology can be very helpful.

- **Aware Investing** focuses on understanding what you’re investing in and the impact of those investments. While achieving full awareness of every investment’s impact may not be possible, the goal is to continually grow in knowledge and make increasingly coherent and intentional decisions.
- **No-Harm Investing** is about minimizing harm and aligning investments with your personal definition of “no harm.” This concept will vary for everyone since values differ, and the goal isn’t to impose a single belief system but to ensure that your investments align with your values. It’s also a call to define your principles clearly and act in alignment



with them—something many people struggle to do consistently. You may not be “actively doing good” in this category, but you are at least not causing harm in any of the sectors that are important to you.

- **Positive Investing** goes beyond avoiding harm by focusing on actively creating good in the world while still being likely to generate a positive financial return. It seeks to create measurable positive benefits you can feel great about while still achieving a return on investment.
- **Restorative Investing** takes a step further, directly addressing what you consider to be the most important work that needs to be done by investing funds toward rebuilding and healing communities, ecosystems, or social structures. This category can be thought of as a “recoverable grant” meaning a financial return is being sought, but the return is low or may not occur at all. People invest in this category because of their passion, they are willing to face the higher likelihood of loss, knowing that they are really making an important difference in the world.

By exploring these different approaches, you can better define your values and create an investment strategy that aligns with your beliefs and desired impact. So what can you do today to bring your finances into greater alignment with your values?

## **5 Things You Can Do Right Now to Align Your Finances with Your Values**

### **1. AVOID MAJOR BANKS**

It's not enough to simply steer clear of extractive or exploitative investments. Large national banks are deeply tied to the global economic

system, and when your money sits in their accounts, it's often being used to fund agendas you may never fully understand—and often, those agendas likely don't align with your values. That's why choosing a local credit union is such a powerful alternative. Credit unions are closely connected to your local economy, primarily lending to their members—your neighbors—and are more accountable to the communities they serve.

In addition to their community focus, credit unions often offer tangible benefits like lower fees, better interest rates, and investments that directly support small businesses and local initiatives. Unlike big banks, credit unions are member-owned and not-for-profit, meaning their decisions and financial gains are driven by the interests of their members, not shareholders.

Whenever possible, it's worth considering leaving the big banks behind. My team of licensed advisors have found that tools like Mighty Deposits can help clients see how banks and credit unions are using their funds. With this information, you can make informed decisions about where to bank—and increase the likelihood that your money is working in alignment with your values.

<https://mightydeposits.com/>

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*Any financial strategies mentioned are illustrative and may not be suitable for your individual circumstances. Please consult a qualified financial advisor.*

## **2. STAY OUT OF CREDIT CARD DEBT (AND HELP YOUR COMMUNITY DO THE SAME)**

We all know carrying credit card debt without paying it off monthly is a bad idea. If you're exploring how to invest, chances are you've already taken care of your credit card debt. But if you haven't, it's essential to make this a priority. Credit card interest rates are notoriously high—practically predatory—and the terms are often designed to keep you trapped in a cycle of debt. If you're still accumulating interest, my team of licensed advisors tell me that some clients have found it helpful to explore 0% balance transfer credit card to temporarily halt interest while you work on paying it down. Here's a helpful resource to explore your options:

### 0% Intro Interest Credit Card Offers

For larger amounts of debt, working with a credit negotiation company could also be a practical solution. My team of licensed advisors have seen some clients benefit from working with organizations like [credit.org](https://www.credit.org), which can help you create a manageable plan to reduce your debt.

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Now, think of it this way: avoiding debt isn't just about protecting your own financial health—it can have a ripple effect on your entire community. If close friends or family are struggling under the weight of credit card debt, their financial stress can impact the people around them, including you. Some investors with extra investment funds available have reported paying off a loved one's credit card debt and allowing them to repay you at a much lower interest rate. Some investors that my team of licensed advisors have worked with have created informal agreements to help loved ones reduce high interest burdens, offering more manageable rates based on trust and clear terms.



And if you have a self-directed retirement account (we'll cover this in more detail later), my team of licensed advisors have seen people use self-directed retirement accounts to facilitate similar personal loans, turning them into strategic opportunities.

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### **3. FIND (AND CREATE) COMMUNITY INVESTMENT OPPORTUNITIES**

If one of your values is to heavily focus on local investment opportunities that is a wonderful thing, but it can be difficult. Aligning with your values is different from aligning locally. If you're just trying to invest locally, you might find it's hard to find options close to home depending on how progressive your local community is. If you can't find enough opportunities immediately, my team of licensed advisors say you could put some of your money into a local credit union and use CDs to grow your money responsibly in a no-harm way while keeping your radar open for local investment opportunities as they emerge.

It's also a good idea to try and build community around local investing and to connect with local business circles. If there's a business you love in your local community, ask them if they've ever thought about expanding because you are interested in community investing and if they ever opened a second location you would want to invest if possible. You can also try to find local investment clubs.

Some communities have lots of opportunities and others are less progressive with less pioneers. If there are no existing groups in your area, you could start your own investment club.

Put up fliers around town and build a network with like-minded people who are passionate about local investment options.

The Main Street Journal by Michael Shuman is another excellent resource for supporting local investment efforts. He wrote the book “Put Your Money Where Your Life Is” which we also recommend. It goes into depth with self-directed retirement accounts.

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#### **4. USE SELF-DIRECTED IRAS AND SOLO 401KS**

Traditional 401k's only have a certain set of investment options and you guessed it... they are mostly all tied to traditional broad spectrum investments that won't align well with your values. However, using retirement accounts is an important part of investing. The tax benefits from these accounts provide enormous value to your portfolio because these accounts provide tax advantages, with tax-deferred growth and, in some cases, tax-free withdrawals through Roth accounts.

The solution for aware investors to benefit from retirement accounts and make investments that fit their values is by using self-directed retirement accounts.

Self-directed IRAs and Solo 401(k)s offer you the flexibility to align your investments with personal values, expanding beyond traditional stocks and bonds to include assets like real estate, private businesses, and socially

responsible investments... even paying off credit card debt from friends and family as discussed above!

Self-directed accounts enable investors to directly support causes they believe in, from local businesses to social justice initiatives, fostering both personal fulfillment and positive societal impact. They empower individuals to grow their wealth while contributing to causes they care about. The difficult thing is finding the best custodian for your needs since there are dozens to search from and they have a wide range of fees and services offered and the best one depends on your unique situation. My team of licensed advisors tell me they have a few preferred custodians and existing relationships that sometimes offer lower startup fees, depending on the situation.

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#### **4. BUILD A PORTFOLIO OF NO-HARM INVESTMENTS**

Committing to no-harm investing was an easy decision for me, emotionally and intellectually, but putting it into practice proved to be much more challenging. While I'm not a licensed advisor or a professional investor, I was able to leverage my business acumen, seek guidance from experienced mentors, and rely on support from my licensed team to find options that aligned with my values.

By using self-directed retirement accounts, my team of licensed advisors helped me discover a variety of well-vetted opportunities that fit my ethical standards—and many of them are accessible to non-accredited investors, which are just everyday people like you and me. I'm proud to say that I now have a 100% aware, no-harm, values-aligned investment portfolio. Now that I've seen how powerful this process can be for myself, I'd love

to see my team of licensed advisors help you build a portfolio that aligns with your values as closely as possible.

This eBook has shared tips and strategies to help you move closer to your goals, but building a portfolio that truly aligns with both your financial objectives and personal values often requires a customized approach and deeper exploration.

If you want to simplify the process and avoid the overwhelm of researching and decision-making, I often refer people to the team I organized to help me build my portfolio, as they offer a free evaluation and explain how this approach can apply to your individual goals and circumstances.

They offer a free evaluation and can guide you through how this approach applies to your unique circumstances. There are only a handful of firms and advisors equipped to help with this kind of work, and I'm proud to contribute to making these services more accessible.

As this eBook emphasizes, creating a livable future requires us to rethink how we view and invest money. Aligning your portfolio with your values isn't just possible—it's necessary for fostering the profound changes our world needs.

## **Important Disclosures**

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*Disclaimer: Zack Geist is the founder of Holistic Finance. He is not currently a licensed investment advisor or financial advisor.*

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If you want to explore deeper into ethical investment options we highly encourage you to contact us and schedule a free evaluation call with our team who can help you.

SCHEDULE FREE EVALUATION



## Meet Our Founder

Zack Geist founded Holistic Finance after building the most trusted student loan advisory firm in the country. As an investor and entrepreneur—not a licensed advisor—he realized that even those freeing themselves from debt were often still entangled in harmful systems. Refusing to separate money from meaning, Zack has since founded multiple multi-million dollar impact companies and now focuses on deploying capital into investments that serve life. That spirit lives on in Holistic Finance, guided by a team of licensed professionals who lead with skill, soul, and sincerity.