

COMMON CHANGE

Quick Start Guide

Creating the conditions for shared well-being

Whether you received an invitation or you're starting your own group,

This guide will get you up and running.

commonchange.com

About Common Change

Common Change is a nonprofit organization based in the United States, with charitable status also recognized in the United Kingdom and South Africa. We both operate managed Collectives — shared financial infrastructures where people support one another through community-led giving — and provide our platform to other organizations to run their own.

As the organization behind the platform, Common Change safeguards and administers funds for the Collectives we manage, while also equipping partners with the tools, guidance, and support needed to coordinate meaningful resource sharing within their own communities.



The Common Change Collective

Groups that form under the Common Change umbrella benefit from our managed financial infrastructure — we hold funds, process payments, and provide platform support. Individual membership starts with a free Friend account, with Member accounts available for those who want to create their own group.



Your Own Collective (SaaS)

Organizations, businesses, associations, neighborhood groups, and mutual aid networks can license Common Change's software to run their own private collective — fully branded and independently managed. We provide guided onboarding, training, and ongoing guided services. Contact us at commonchange.com to learn more.



Where We Operate

Common Change currently supports members, groups, and collective in the United States, United Kingdom, and South Africa, with region-specific payment methods and compliance built in.

Account Types

Common Change offers three ways to participate. All accounts are created at app.commonchange.com.

Friend Account(Free)	Join as many groups as you like that are currently open to new participants. Contribute donations, participate in conversations, and indicate your support on Decisions. No cost.
Member Account(Free Trial / \$15/mo)	Everything in Friend, plus the ability to create your own group as part of the Common Change Collective. Common Change holds and manages your group's funds. Currently available as a free trial — normally \$15/month.
Organization /Own Collective	License the Common Change platform to run your own independent collective under your own brand. Ideal for nonprofits, businesses, associations, neighborhood groups, mutual aid networks, and

student organizations. Common Change provides managed support, training, and professional services. Pricing based on scope — visit commonchange.com for details.

Where to sign up

Visit commonchange.com to learn more, request a demo, or explore guides. To create an account or accept an invitation, go to app.commonchange.com.

Key Terms at a Glance

Here are the words you'll encounter throughout the platform.

Conversation	Everything in Common Change starts with a conversation. It is how a member shares a need, proposes an idea, offers a skill, or makes an announcement. There are four types (see Section 5).
Decision	A conversation where the group is invited to weigh in — exploring ideas, celebrating news, or making a collective choice together. Also the word for the group's response to any conversation: members make a Decision together by indicating their support.
Decision Matrix	The rules that determine how many members need to respond positively for a Decision to be approved. Set by the collective.
Decision Deadline	The window of time members have to respond to a conversation before the Decision closes.
Collective	The Common Change-managed network of groups. If your group is part of the Collective, Contributions are made to Common Chane and placed in designated accounts to be used for benevolent support as recommended by the group.
Group	A trusted circle of people who share resources and make decisions together. You can belong to multiple groups.
Group Fund	The pool of donated money available to share when a request is approved.
Donation	Money you contribute to your group's shared fund. One-time or monthly.
Items & Skills	Groups can share physical items and personal skills with one another — not just financial support.
Gift Sent	The final status when funds have been disbursed to the recipient of an approved Support.

Owner / Manager

The people who steward the group — supporting setup, participation, shared values, and the group's ongoing health.

Getting Started

Whether you found us through commonchange.com or received an invitation from someone in your network, here is how to get up and running.

Step 1 — Create Your Account

All accounts are created at app.commonchange.com.

Step 1 Go to app.commonchange.com and click Sign Up.

Step 2 Enter your email address, and click Continue, then check your email

Step 3 Enter the code, then click Continue to begin setting up your profile.

Prefer to sign in with Google?

You can use Google to sign in — no separate password needed.
Your account will be linked to your google account automatically.

Step 2 — Choose Your Account Type

After signing up, you'll start with a free Friend account. If you received an invitation to join a group, you can accept it immediately — no upgrade needed. To create your own group as part of the Common Change Collective, you'll need a Member account. As part of our current rollout, Member accounts are being offered free of charge for a limited trial period so new groups can get started. Groups that activate participation early — for example by pooling their first funds — may qualify for extended access.

Step 3 — Accept Your Invitation (if applicable)

If you were invited to join a group, you will have received an invitation email. After creating your account, click the link in that email to go to the group and accept the invitation.

Already have the link but no account yet?

Create your account first, then click the invitation link.
The link will remain active until the group cancels it.

Step 4 — Explore and Contribute

Once you're in a group you can read open conversations, indicate your support on Decisions, contribute a donation to the group fund, and start your own conversations. The sections below walk through each of these in detail.

Groups and How They Work

A group is your trusted community circle on Common Change — the people you share resources with and make Decisions alongside. Some groups focus on financial sharing, some focus on sharing items and skills, and many do all three.

Joining a Group

You can join a group in two ways:

- Via invitation — accept an email invitation from a group owner or member.
- Via search — find open or restricted groups on the platform and request to join. The group manager may approve you for participation in the group.
- Note: If you're having trouble finding a group, contact Member Support. Some groups are private and may not appear in search results.

Creating a Group (Member Account)

With a Member account, you can create and steward your own group within the Common Change Collective. New groups begin as a private draft — only you can see them until you publish.

Step 1 From the left-hand menu, open **My Groups**, then click **Create Group**

Step 2 Enter a group name and brief description. This is the only required step.

Step 3 Invite founding members by email, or skip and invite later.

Step 4 Add a general location to help local people discover your group. Exact addresses are never shown.

Step 5 Choose who can find and join your group (Open, Restricted, or Closed).

Step 6 Set suggested giving guidance. These are recommendations, not requirements.

Step 7 Add a covenant or shared values to clarify culture and expectations.

Step 8 Confirm details, then publish when you're ready. Your group will go live according to your privacy settings.

Group Privacy Options

Open	Visible within the Collective. Anyone on the platform can find and join immediately. Not searchable on the public internet. May optionally have a public-facing page.
Restricted	Visible within the Collective. People can find the group but must request to join and be approved for participation. Not searchable on the public internet. May optionally have a public-facing page..
Closed	Private and hidden within the platform. The group does not appear in searches. Only invited people can join.

Member Roles

Owner	Full control — settings, members, fund, Usually the group creator.
Manager	Can manage settings, members, and conversations. A trusted co-administrator.
Member	Core participant role. Members engage in conversations, make donations, and weigh in on requests by indicating their decision.
Friend	Contributor participant. Friends can view and respond to conversations and make donations but do not participate in decisions on requests.

The Four Types of Conversations

Everything that happens within a group starts with a conversation. There are four types. Choosing the right type helps your group understand what you need and how best to respond.

1. Financial Request	<p>A request for financial support for someone in need, with a specific amount identified. Whenever possible, another member starts the request as an advocate rather than the person in need submitting it themselves. Members indicate their support, and if the Decision threshold is met before the deadline, funds are released.</p> <p><i>Example: "Chris needs \$350 to cover an unexpected car repair."</i></p>
2. Goods / Services	<p>A request for non-financial support — time, skills, or items. Useful when practical help is needed instead of money.</p> <p><i>Examples: childcare help, rides, meals, tools, furniture</i></p>
3. Exploring	<p>A space to gather input before making a request. Members can discuss a situation, ask questions, or seek guidance to determine whether a financial or goods-and-services request should be created.</p>
4. Announcement/Not Sure	<p>Information shared with the group that does not require a decision or support — such as updates, gatherings, or general news.</p>

Starting a Conversation

Step 1 From the left-hand menu, go to **Conversations** → **Create New**.

Step 2 Choose the group where the conversation will take place, then click **Proceed**.

Step 3 Provide a title and share what's happening in your own words. This is the heart of the conversation.

Step 4 Select the type of conversation (Financial Request, Goods & Services, Exploring, or Announcement).

Step 5 Provide any relevant information based on the conversation type. For financial requests, this may include the requested amount, category, and check-in timeframe.

Step 6 Enter information about the person or household who will benefit from the request.

Step 7 Choose how funds should be delivered. This step can be completed later but is required before disbursement.

Step 8 Confirm the details and post when you're ready. Your conversation will then be shared with the group.

Your draft is always saved

Progress is saved automatically as you go. Come back anytime. Drafts are only visible to you until you post them.

Advocate Recommended (Financial Request)

Yes — a group member can be the recipient of a financial request. In these cases, another member should initiate the request as an advocate. Members are discouraged from submitting requests for themselves. While most gifts support people outside the group, an advocate can bring forward a request when a member is in need.

How the Decision Process Works

When a conversation is posted, the group makes a decision collectively. Every eligible member has until the decision deadline to indicate their support. The outcome is determined by the group's decision matrix.

For Financial Supports — Four Ways to Indicate Your Support

I'm In	You support this request and are happy for funds to be shared.
I'm Listening	You're open to the request and following along — not objecting.
I Have Questions	You want more information before forming a view. The conversation stays open.
Not Aligned	You have concerns about this request moving forward.

For Goods / Services Supports

I Can Help	You have the item or skill and can offer it directly.
Might Know Someone	You don't have it yourself but know someone who might.
I'll Keep Ears Open	You'll watch out for an opportunity to help.
Not Sure	You don't have a way to help right now.

For Exploring and Announcement Decisions

I Love This	Enthusiastic encouragement.
This Has Potential	Positive but thoughtful interest.
Well Done!	Celebration and acknowledgment.
Thinking	Still processing — watching the conversation with interest.

[About the Decision Matrix](#)

Each group uses a Decision matrix set by the Collective, defining how much member participation is needed for approval before the deadline.
 If the threshold is not met, the request expires and no funds are disbursed.
 Matrices are established at the Collective level, with limited adjustments made in coordination with a Collective manager..

Conversation Status Flow

Draft	Being prepared and not yet posted.
Open	Posted and live — members can respond until the Decision deadline.
Yes for Now	Positive early momentum — the Decision is still in progress.
Being Reviewed	Under administrative review prior to processing payment
Processing	Payment arrangements are underway.
Gift Sent	Funds have been disbursed. The request is complete.
Expired	The Decision deadline passed without sufficient participation to meet the threshold. No funds are disbursed.
Canceled	Withdrawn by the person who initiated the request or by a site administrator.
Archived	Removed from active views but retained for historical reference. Not permanently deleted.

Sharing Items and Skills

Not all giving is financial. Groups on Common Change can also share physical items and personal skills with one another. This is a core part of the platform for communities that want to exchange resources beyond money.

Items	Browse available items shared by members of your groups. List something you like to share — a piece of furniture, clothing, equipment, or household goods. Respond to a Goods/Services conversation if you have what someone needs.
Skills	Browse available skills offered by members of your groups. List a skill you can offer — bookkeeping, childcare, home repair, tutoring, translation, and more. Start a Goods/Services conversation if you are looking for a particular skill.

Groups built around items and skills

Some groups are primarily Items & Skills communities — not financial sharing circles. These groups use conversations to connect members with needs to members with resources, building community through generosity of time and goods.

A group owner can configure their group to emphasize this type of sharing during setup.

Donations

Donations enable your group to respond to financial needs within your community. Funds are held in a shared account managed by Common Change and become available for gifting once they have cleared processing and approval.

After you donate, your contribution will appear as **Pending** until funds fully clear and are approved for allocation. This typically takes **3–7 business days**, as each transfer is reviewed before being released for group use.

How to Donate

Step 1 From the left-hand menu, click **Money**, then select **Start Donating**. To view the status of your past donations at any time, click **View History**.

Step 2 Enter how much you would like to donate.

Step 3 Choose whether to help cover Common Change expenses. This optional contribution supports platform operations and development.

Step 4 Choose where you would like your donation to go: **Single Group** — Donate to one specific group; **Multiple Groups** — Split your donation across selected groups; **Collective Fund** — to be allocated as Collective managers provide funds to group groups

Step 5 Select your donation frequency: **Monthly (recommended)** — Recurring donation or **One-time** — Single contribution.

Step 6 Choose visibility: **Public** — Visible within the collective according to established rules or **Private** — Visible only to you and administrators

Step 7 Review your donation details, including fees and total charge.

Step 8 Complete payment through Stripe's secure payment gateway.

Monthly donations

Choosing Monthly sets up a recurring subscription. Your card is charged automatically each month and the funds flow into your group's shared pot.

You can cancel or update your monthly donation at any time from your account settings.

Payment by Region

United States	Card payments via Stripe (Apple Pay and bank options may be available). Recipient disbursements typically sent via Zelle or check.
United Kingdom	Card payments via Stripe. Recipient disbursements via bank transfer
South Africa	EFT bank transfer (details provided during donation). Recipient disbursements via EFT.

The Collective Fund

Donations to the Collective Fund support needs across the wider Common Change network, including: Emergency community support, Assistance for groups without sufficient internal funds, Platform maintenance and development, Strategic community initiatives

These funds are allocated by Common Change administrators to where they are most needed.

Tips for a Meaningful Community

Share honestly	The more authentic your story, the more your community can connect with it. You don't need to justify your need — just share it.
Engage in every Decision	Take time to read each conversation before responding. 'I Have Questions' is always a valued and constructive response.
Give consistently	Even small monthly donations add up. A group where everyone gives a little can respond to a lot.
Welcome newcomers	When someone new joins your group, take a moment to reach out personally. Community is built one relationship at a time.
Honor your covenant	If your group has a Group Covenant, it is the shared commitment you have all made. Return to it when things get difficult.
Comment and encourage	You don't have to be in a position to give financially to show up for someone. Comments and encouragement matter.

Need Help?

If you run into questions as you get started, here is where to turn:

- Visit commonchange.com for guides, documentation, and to request a demo.
- Sign up or log in at app.commonchange.com.
- Contact your group owner or manager for group-specific questions.
- For technical support or account questions, use the support link within the platform.
- Organizations interested in their own Collective or professional services can reach us directly at commonchange.com.

A note on privacy and funds

Common Change is a nonprofit organization that facilitates benevolent giving within trusted communities. Contributions are made to Common Change and placed in designated accounts to support charitable and benevolent purposes as guided by group Decisions and applicable policies. Because donations are charitable contributions to the organization, **they are not refundable**.

If a group ceases operations, remaining funds may be:

- Distributed through a final group Decision, or
- Made available to the broader Collective to continue supporting people in need

Common Change does not use donated funds for private benefit.

Your personal information and donation details are shared only according to your selected privacy settings and applicable group permissions. Common Change does not sell your data or provide it to advertisers.

Welcome to Common Change.

We're glad you're here.