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Community Events
Business Directory Contact Us!



JAN 5 | WRITTEN BY ASHLEY IGHOREWO

Meet: XORENI

“Reni The Resource” is what she calls herself, and the name sits well because she is probably one of the most resourceful people on the internet. Born in London, England and raised in Mississauga, Ontario, Reni aims to make complex topics about money simple, and accessible. Her content is based around financial literacy and she breaks it down for her audience in a fun, relatable and non-judgmental way.





[Reni, The Resource](#)

We got the chance to chop it up with the Toronto-based influencer, where she broke down how talking about money and educating others on it became her full-time job. "It all started with my parents. My first memory of money is from my childhood; When I was 4 years old, my parents opened my first bank account for me, and I still remember being upset that the money I had in cash had to go somewhere else and was gone, basically. The money talks didn't stop there though, because when I was 18 or 19, they started talking to me about credit cards because they wanted me to be educated about that. Around the same time, I began investing in the stock market. I think what truly peaked my interest in financial literacy is the fact that I saw that my money kept growing. I put \$200 a month in some stocks, and 5 years later I was able to buy my first home".

After purchasing her first home at 23 years old, she shared the big news via her Instagram page, as most would do after accomplishing a major feat. She then noticed that a lot of people were curious as to how she was able to buy her first home... at such a young age. The people wanted *details!*

That's when another lightbulb went off, and she launched her YouTube channel. "I feel really blessed that my parents were able to teach me these things, not everyone has parents like that, so I can share what mine taught me". She also breaks down these topics on her podcast titled "Don't Go Broke Trying" ([Listen HERE](#)).





Reni on the set of her podcast, ["Don't Go Broke Trying"](#)

Not only is Reni making an impact, she is definitely inspiring change. When asked about how she feels like financial literacy should change within the black community, she responded "I think that we need to be financially literate, so we can teach our kids to be

financially literate. I want to help level the playing field because if you look at our white counterparts, their parents teach them about financial literacy so when they go to university, they don't get into a lot of debt from the credit card, because they already know how to use it. They know it's not free money. Whereas in our community, our parents maybe didn't even use credit card because they were scared, or they use the credit card in a way that isn't financially responsible. So, when we go to university, we automatically accumulate debt. It pushes us back because now we have to get out of that debt, and when we get our first "job" is when we begin to learn financial literacy, and that's why I make my content. Because word spreads".

Representation always matters; seeing someone who looks like you accomplishing their goals pushes you to believe you can accomplish yours too. And let's be real, the financial industry and its content creator sector is dominated mainly by cis-white men. "People tell me the only reason they started learning about financial literacy is because they saw a face that looked like them; I think we need more representation of black people in this space".

Like most young women... Reni dates. And we know what it's like to be a black woman who's in a position of power, AND who knows the length of her coins. It's intimidating AF and can respectfully scare men (the weak ones) away. When asked about how she navigates her dating life, she simply responded, "You know how everybody says the dating pool has piss in it and it's trash? Honestly, I haven't experienced it. I feel like because I'm so open about how much money I make and hold myself a certain way, I feel like the only guys who approach me have sense. So, it's been really good, I don't really have any complaints. And if anyone who didn't have much sense approached me, I wouldn't really give them the time of day anyway". Pssh, we know that's right!



[Reni](#) attended the Schulich school of business at York university where she earned her degree in business administration with specialization in marketing and operations management. When asked if she'd like to keep pursuing her studies and maybe get her master's degree, she simply responded "No". She went on to say, "I honestly love school and I love learning, but to do a hundred-

thousand-dollar degree does not make much sense to me, especially since I'm self-employed now. If someone wants to pay for it, of course I'll go, but like no. Other than that, I'm not going back to school". A very honest answer, just how we like it.

Most full-time content creators will tell you that their favourite perk of the job is the flexibility, and this is no different for Reni. When asked about her favourite career perk, she replied "Being able to travel and having flexibility; I'm basically a digital nomad now. Although a lot of my time has been spent in Canada, I can work from anywhere in the world, and that's amazing. I didn't have that opportunity when I was working at the bank. I've been to a total of 7 countries this year, and hopefully more coming in 2023." Reni visited Rwanda, UAE, Mexico, Mali, Turkey and the U.S. in 2022.



Toward the end of FGM's chat with Reni, we asked her what's the best piece of advice she has ever gotten, to which she responded "One of my old managers at BMO told me that perfection is the enemy of progress, and I remember it every time because I can be a perfectionist! If I kept that mindset I would have never posted my first Youtube video. You WILL continue to get better overtime, but you need to start in order to get better first". No lies were told here.

Reni is bridging learning gaps and representing all at the same time and we are HERE FOR IT. With an audience of over 100k+ across all her platforms, we cannot wait to see how far this young mogul goes. She regularly posts budgeting templates on her Instagram, so if your goal is to save \$1000 or \$50,000 this year, you are covered there. Be sure to follow Reni on [social media](#), visit her [website](#), subscribe to her [youtube](#) channel, and tune in to her [podcast](#) to learn more about how you can save your coins!

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Love this interview!! Excellent job Ashley!



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Loved this interview! Thanks for the feature 💕



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Had so much fun reading!

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