

# Chapter 1

## Page 28 - Black Culture + TCOM

What is Black culture? Perhaps, it is a combination of what Blacks inherited from our African ancestors and what we have adopted, modified and learned throughout history. Our culture is a result of centuries of racial oppression and systemic under-resourcing. Such conditions have pushed us to be creative and industrious. From language to dress to scholarship...elements of Black culture are clearly distinctive and widely accepted by Black people. Our culture is not monolithic, it is a wide framework. It has been given credit as one of the major contributors to overall American culture.

Black culture can be seen in religion, language, family structure, food, music, dance, literature, art and so much more. It is about the community and the individual, giving back, the coolness and the drip, the spoken word and the written prose. Aspects of Black culture inform American life

in a multitude of ways. Black culture is valuable. In fact, Black culture sets the trends for all other cultures in America including fashion, music, art and dance.

But therein lies the issue: Blacks do not set *the culture for money*. When American people think about wealth, money management, stewardship and financial knowledge, they don't think about Black people. In fact, Black people are the last group many of *us* think about when it comes to financial savvy or good stewardship.

Our culture is not just "hood"; it is Black excellence. Because of this, we must realign our financial focus from just "earning it to spend" to "earning it to grow more." If we are truly to be excellent, we need to adopt *the culture of money* more than any other people in America.

## Page 35 - Wealth Mentality

Wealth, or the lack thereof, affects everything in our lives. If that's the case, we owe it to ourselves to develop and articulate an ideology, philosophy and theology of wealth. I would argue that understanding about wealth may be one of the civil rights issues of our day.

When you start to self-examine and make the behavioral changes necessary to realize the blessed life, you will want to *know more* about how to handle your money and pass down wealth to the next generation.

I am trying to shift you to want more for yourself, your family and your people. I am trying to shift you to do what is necessary to live and experience the blessed life. The Almighty has sent me as a messenger for this generation to encourage you to go get it and he has given me the blueprint for you to follow. I am *the culture of money*.

This isn't a gimmick for me. My testimony is bankrupt by 21, millionaire by 33! I've gone from being worth less than zero dollars to being able to accumulate wealth to pass down. My estate is considerable, and my grandchildren's futures are secured. *The culture of money* is not about "gaining the world and losing your soul," as scripture says. That's not profitable. It is all about a healthy wealth mentality.

## Page 44 - Long Term Planning

The central idea [of *The Culture of Money*] is to make moves today for a better tomorrow; to value long-term gain over short-term lifestyle gain. It is about investing today for an expected return tomorrow. It means we pursue thriving over surviving. It requires a commitment to understanding more about money and how it affects every aspect of life. It is a commitment to seeing yourself as an appreciable asset that requires consistent financial education investment.

*The culture of money* is not about instant gratification; making yourself feel good today only to live in financial pain for days, weeks, months and possibly years to come. We aim to have money and not just look like we have money. Instead, start thinking in the long term about every purchasing decision—what will buying this do for my tomorrow, not just my today? Ask yourself, is this purchase going to make me look good today and feel bad tomorrow? Thinking about your long-term needs is the only way to create economic power. It is knowing that if you use money poorly today, it may destroy your tomorrow. Use money wisely today to predictably improve your tomorrow.

## Page 46 - 3 Principles Invitation

*The culture of money* is future proof of Black excellence and taking it upon ourselves to *know more, own more and pass down more* to the next generation. Every Black church, educator, politician, corporate leader and family needs to own this. This is not my wealth movement: it's ours. I'm just the voice sent to provide navigation with an awakening message.

I expect you are receiving the progressive revelation – knowing more creates better ownership potential and owning more creates better legacy potential. *Passing down more* is simply leaving a financial inheritance and legacy values for the next generation. *The culture of money* just can't start and end with you. It is getting exhausting reading the stories about others who get a head start because of the birth lottery. They were just lucky enough to be born into the right family, living in the right zip code. This hurts because it implies being born Black is simply bad luck.

To change this, today's 20-year-old Blacks need to get woke about Black legacy. Today's 40-year-old Blacks need to become more self-sacrificing, so we have a future. Even if you don't accumulate the money to leave a financial legacy, make sure the next generation receives these Black cultural values to *know more, own more and pass down more*.

## Chapter Two

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Black people have had to fight, scratch and claw for everything in this country, including basic civil rights. Outsiders and those in our community who want to play it safe will accuse me of encouraging a victim mentality. I told you in the beginning, this book is not safe. *The culture of money* is not safe. It is for Black people who seriously want to radically reduce the wealth gap by *knowing more, owning more and passing down more*. We claim our financial healing because we confess our fault. We build a safe space for Black people to be financially healed. We bring this ideology into our institutions so we can continue the process. We will not apologize or explain to anyone about why we have the best things life has to offer. We dream. We go get it.

We will no longer show and live a lie. We will be “salt” and “light” and allow our financial healing to inspire others. We will not testify about our money, but with God’s strength, we will make our money testify. Now, let’s go to work!

