# **Introduction**

IntroductionSecure the Bag: Money Lessons Every School Should TeachMoney often seems like a distant concern—something to figure out ‘’later,’’ when you’re older, juggling bills, jobs, and life’s complexities. Yet here you are, taking the bold and vital first step toward financial freedom by opening this book. That decision alone sets you apart. The earlier you start understanding the money game and money moves, the better equipped you’ll be to build wealth and create the life you always dreamed of.Cover PictureHere’s a truth: the important lessons that shape our financial future, like how to budget, invest, the magic of compound interest, the risks of debt, the nuances of credit scores, the power of investing, and even the basics of starting a business—are rarely taught in school.Young adults leave high school and college tasked with enormous financial decisions. They often graduate from high school and college equipped with knowledge in subjects like English, mathematics, and science, yet many lack essential financial skills necessary for real-world success. While these academic disciplines are undeniably important, the absence of mandatory personal money management leaves students unprepared to navigate critical financial decisions. Skills such as budgeting, salary negotiation, credit management, recognizing predatory lending practices and financial pitfalls are crucial for financial well-being.Filing NumberFiling DateLapse DateDebtor Name20253354684223/12/20253/13/2030Rite-Way Industries, Inc.20253357626813/31/20254/1/2055Robert Coyner III20253353867143/6/20253/7/2030Zeon Chemicals LP20253354693323/12/20253/13/2030RIM SERVICE LIMITED LIABILITY COMPANY20253354693323/12/20253/13/2030RIM CARRIER20253354693323/12/20253/13/2030IALIH MOHAMED ABDIOur students need to have a clear understanding of how student debt can shape decades of their lives, or how investing in the stock market can potentially build substantial wealth over time. These aren’t just numbers on a page or theories in a textbook; they’re real-world tools that can transform dreams into realities.As a public school educator with over 20 years of experience, I’ve witnessed the remarkable talent, brilliance, resilience, and untapped potential in our classrooms. Every day, I encounter young people with ambitious aspirations and big dreams—dreams of launching their own businesses. Many of these youngsters are natural born entrepreneurs, driven by an innate passion and natural talent for business. A number of them are already running small businesses like clothing lines, hair services, snack sales, nail services, car detailing, lawn care etc. Sadly, they often lack the financial knowledge to turn those dreams into sustainable success.We’ve had countless conversations about money—conversations that revealed a glaring gap in how we educate young people about finances. I’ve seen this gap firsthand. Their entrepreneurial dreams are hindered by a lack of knowledge about money, a subject we rarely teach with the care, depth, focus and urgency it deserves. This gap isn’t just a missed opportunity; it’s a disservice.This gap in financial education has real consequences. Without the tools to navigate finances, many teens find themselves caught in cycles of financial hardship that could have been avoided. But here’s the hopeful part: Our young people are eager to learn about money and be ‘’rich’’. They just need it delivered in a way that feels relevant and empowering. Imagine learning through vision boards instead of traditional lectures, setting goals that reflect your dreams, and creating a roadmap to make them happen. Their eagerness to learn is undeniable. They had questions—lots of them—and a genuine curiosity about how to navigate the financial world.I am committed to bridging the financial literacy gap by equipping young individuals with the essential tools, knowledge, and confidence to take control of their financial futures. Financial education is not merely an academic subject; it’s a critical life skill that empowers teens to make informed decisions, avoid common financial pitfalls, and build a foundation for long-term success. By prioritizing financial literacy, we are not just teaching teens how to manage money—we are enabling them to navigate adulthood with resilience and purpose. This is the transformative power of financial literacy.As both a parent and an educator, my foremost aspiration is for my children, mentees, and students to surpass my achievements and lead enriched, fulfilling lives. Conversations with my sons, Yancy and Dylan, and countless heartfelt exchanges with my students during lunch breaks, became the foundation for this book. What started as simple discussions about money gradually evolved into a comprehensive roadmap for financial literacy—one created not just for my children, but for all the students I’ve taught and those I may never meet who need these tools to secure their financial future.This book is a testament to their curiosity, determination, and dreams. It exists because of them—their questions, their eagerness to learn, and their belief in a brighter, more prosperous future.To my sons, Yancy and Dylan: I love you deeply. You are the breath beneath my wings, lifting me higher every day. Thank you for sharing your dreams with me and challenging me to equip you with the tools to achieve them. Mom loves you both.To my students, Shy, Liyah, Nell and my entire Lunch Bunch: Thank you for your honesty, your thoughtful questions, and your encouragement to write this book. Knowing that you see me as a mentor, look to me for guidance and aspire to follow in my footsteps is a humbling honor that drives me to be better every day. To those of you who said, ‘’One day, you should write a book to teach us about money’’ this is for you. Your belief in me and encouragement have shaped every page of this book, and your dreams are at the heart of its purpose. Every page reflects your hope for something better.Last but certainly not least to my husband, Dr. Dennis: Thank you for your unwavering love, support, and faith in me. You have been my rock and my cheerleader every step of the way. Your belief in me has been a constant source of strength and support.This book belongs to all of you. Together, we’ve created something powerful—a blueprint to turn aspirations into realities. You all inspire me. This is your achievement as much as it is mine, and I hope it serves as a stepping stone for the futures you envision. Thank you for inspiring me every single day.