

Secure the Bag

Lessons

By Dee Martine

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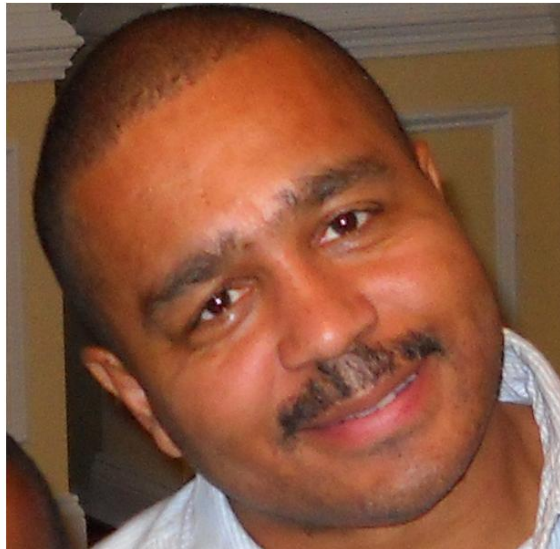
To my children, Dylan and Yancy, your curiosity, questions, and love inspired this book. You are the reason I'm so passionate about ensuring teens have the tools to build wealth and secure their future. You are my wings.

To every student, tutee, parent, and mentor who has shaped my journey—thank you. This book wouldn't be possible without you.

Let's empower the next generation together. Join the movement.

Financial Literacy: Essential Building Blocks

As an educator, my lifelong mission has been to empower young individuals by unlocking opportunities they may have never envisioned. From organizing college tours to authoring an SAT preparation guide, my efforts have consistently aimed to broaden horizons and equip students for success. Now, I am embarking on a new initiative—one that holds the potential to transform their futures profoundly.



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I am dedicated to demystifying the world of investing for the next generation, demonstrating that financial freedom is attainable for all, not just the privileged few. By teaching teens how to make informed investment decisions, we empower them to take control of their financial destinies. The stock market should be viewed as an accessible tool for wealth-building, not an insurmountable enigma.

Financial literacy is POWER!

Breaking the Cycle: Teaching Financial Literacy for a Stronger Future

With so much change happening in our world, one thing remains clear—we must make financial literacy a priority for our children. Too many in our community are caught in a cycle of bad credit, overspending on liabilities like cars and designer brands that don't support us, and chasing material wealth instead of true financial freedom.



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I was on a Zoom call recently with a few colleagues where we discussed three key factors holding our children back financially:

1. **Misplaced Priorities** – Many of us are focused on the wrong things, often shaped by systems designed to keep us consuming rather than building. We've been conditioned to place value on things that hold no long-term significance, while others quietly establish generational wealth.
2. **Gatekeeping Knowledge** – Too often, critical financial fundamentals and opportunities are kept out of reach within our own community. Whether out of fear, lack of trust, or a scarcity mindset, this withholding of knowledge prevents more of us from achieving real financial breakthroughs.
3. **Cycles of Overspending** – It's not just the kids—many adults are still making financial decisions they can't afford, prioritizing status over stability. And when kids grow up seeing this, they repeat the pattern. Financial habits, both good and bad, trickle down.

It's time to shift the narrative. We must teach our children (and ourselves) to invest in assets, not just appearances. To understand credit, ownership, and wealth-building strategies. To see money as a tool, not just something to spend. When we break these cycles, we give the next generation something far more valuable than designer labels—we give them financial power and freedom.

Financial Literacy: A Universal Tool

The Power of Financial Literacy

In today's fast-paced economy, understanding money has never been more crucial, especially for young people stepping into adulthood. This reality underscores why accessible financial education isn't just important. It's essential.

Financial literacy is a universal skill that transcends race, religion, and culture. It is the key to unlocking life's opportunities. Building a strong financial foundation starts with understanding the basics of money management. For teens, this journey begins with mastering fundamental skills: creating and sticking to a budget, developing smart saving habits, understanding how banking works, managing debt, and eventually, investing.

While the excitement of investing often captures attention, it's critical to first master these core money management skills. Think of it this way: you wouldn't build a house without a solid foundation. Similarly, jumping into investing without a solid grasp of financial fundamentals is like trying to run before you can walk. These core concepts—budgeting, saving, and responsible spending—aren't just financial tools; they're the building blocks of economic freedom. When you understand and apply these principles, you're setting yourself up for long-term success, not just short-term gains.

This chapter lays the groundwork for everything that follows, helping you develop the mindset and skills needed to confidently navigate the financial world. The sooner you start, the stronger your foundation will be.

Financial Literacy: The Gateway to Freedom and Opportunity

Financial literacy is the cornerstone of financial empowerment. Think of financial literacy as your personal GPS for navigating life's monetary decisions. Whether it's budgeting your first paycheck, planning for emergencies, or building a side hustle, financial literacy provides the tools to make informed and impactful choices. However, it extends beyond balancing checkbooks or creating budgets. It's about comprehending how money flows—through personal hands, communities, and the broader world—and leveraging that understanding to take control of one's financial narrative.

This knowledge transforms one's relationship with money, fostering a sense of control and confidence. Importantly, financial literacy isn't solely about personal success; it's about creating a legacy of opportunity that resonates through generations. By understanding and applying

financial principles, individuals can build generational wealth and contribute to economic stability within their communities.

Your Financial Personality

To better understand your financial habits, let's first take a quick quiz.

1. When you get money (allowance, paycheck, etc.), you usually:
 - a) Spend it all right away on something fun.
 - b) Put some aside for later and spend the rest.
 - c) Save most of it and spend only on what's necessary.
2. If you want something big (like a new phone), you:
 - a) Buy it right away, even if it means using credit.
 - b) Think about it for a few days, then buy it.
 - c) Save up for it and plan how you'll pay for it.
3. How often do you think about your future financial goals (like buying a car, college, etc.)?
 - a) Not much—I'm more focused on today.
 - b) Sometimes, but it's not top priority.
 - c) All the time—I've got clear goals and a plan!
4. When making a purchase, you:
 - a) Go with what feels right in the moment.
 - b) Weigh the pros and cons but usually go for it.
 - c) Compare prices, check for discounts, and plan before buying.

Results: - Mostly A's – **The Spender:** You love living in the moment! Just remember, balancing spending with saving can help you build a brighter financial future. - Mostly B's – **The Balanced Saver:** You've got a good mix! You're thoughtful about your money, balancing fun and future goals. Keep it up! - Mostly C's – **The Financial Strategist:** You're a pro! You plan, save, and invest with purpose. Keep strategizing, and you'll set yourself up for long-term success!

Take a moment to reflect on your answers—this quiz will help you understand your money habits and guide you toward making smarter financial decisions!

The Basics of Money: Build a Foundation for Understanding How Money Works

Understanding how money works is the first step to taking control of your finances. Many people never learn the basics, and that leaves them feeling confused and overwhelmed. Let's start simple and build your confidence!

A Brief History of Money and Its Role in Society: Why It Matters

Money has evolved over centuries, from bartering to digital currencies. Money wasn't always coins, bills, or digital transactions.

- **Bartering (Ancient Times):** People traded goods and services directly. For example, you might trade a basket of apples for a bag of rice.
- **First Coins (600 BCE):** The first metal coins were created in what is now Turkey, making trade easier and more standardized.
- **Paper Money (Tang Dynasty, 7th Century):** China introduced paper money, which was lighter and more convenient than coins.
- **Digital Money (Today):** Now, money often exists as numbers in a digital account, transferred with a tap of your phone or a swipe of your card.

Why It Matters: Money has always been about making trade and exchange more efficient. Understanding its history helps you see that money is a tool created by people—and like any tool, its power depends on how you use it.

The Real Money Game

What Is the Money Game?

Life is often compared to a game, and money is one of its most important playing fields. Unlike games of chance, success in the money game comes from knowledge and disciplined execution. The stakes in the “money game” are real, and the rules aren't always clearly explained. For many teens, this lack of guidance can lead to costly mistakes and missed opportunities.

So, what exactly is the money game, and how can you play it to win?

The money game is the way you interact with your finances—how you earn, save, spend, invest, and give. Every decision you make, from picking up a part-time job to deciding whether

to buy that new pair of sneakers, is a move in this game. The choices you make today will shape your financial future, so it's crucial to understand the rules and develop a winning strategy.

The Five Core Money Moves: The Building Blocks of Financial Literacy

Money moves through earning, saving, spending, investing, and giving. These five actions make up the core of how you interact with your finances.

By understanding the fundamentals of personal finance and implementing effective strategies, you can take control of your financial future. Remember, it's never too late to start building wealth and achieving your dreams.

1. **Earning:** This is your offensive strategy. Whether through employment, entrepreneurship, side hustles, or investments, focus on maximizing your income-generating potential. A teen earning \$15/hour babysitting isn't just making money - they're learning valuable lessons about time management and service value. Earning is the first step of building wealth.
2. **Saving:** Consider this your defensive line. Smart saving habits create financial security and opportunity. The key is consistency, not amount - even small regular deposits compound significantly over time. Remember not all money you earn should be spent immediately.
3. **Spending:** This is where strategy meets reality. Effective money management isn't about restricting all spending - it's about intentional allocation aligned with your values and goals. Spend wisely and avoid impulse purchases.
4. **Investing:** This is your growth strategy. While saving preserves wealth, investing builds it. Starting early gives you an enormous advantage through compound growth.
5. **Giving:** This often-overlooked aspect of financial mastery actually strengthens your money management skills while creating positive community impact.

Interactive Activity: “Your Money, Your Choices”

This activity will help you reflect on your own spending habits and identify ways to improve money management skills.

What You'll Need: - A piece of paper or a notes app - A pen/pencil

Instructions:

1. **Track Your Spending:** Write down the last three things you spent money on.
 - Example: food, Door Dash, an essential hoodie, or sneakers...
2. **Categorize Your Spending:** Next to each item, label it as a Need (something essential) or a Want (something you could live without).
 - Example: Snacks = Need, Hoodie = Want.
3. **Reflect:** Ask yourself these questions:
 - Did I really need to spend money on this?
 - Could I have made a different choice to save money?
 - How much could I have saved by skipping one “Want”?
4. **Set a Goal:** Write down one short-term money goal. How much would you need to save weekly to reach it? (e.g., saving \$20 this week).
 - Identify one change you can make to reach your goal, such as skipping ordering fast food.
5. **Plan Your Next Move:** Create a simple budget for the next week.
 - Allocate how much you’ll spend on Needs, Wants, and Savings.

Debrief: After completing the activity, reflect on how small changes in spending can help you save more and work toward your goals. The key takeaway? Every choice with money matters, and building smart habits now sets the foundation for financial success later!

Takeaway: Why Money Matters

Money matters because it impacts every part of your life, from what you eat to where you live to what dreams you can pursue. By understanding what money is, where it comes from, and how to manage it wisely, you’re building a strong foundation for the future.

This journey starts with knowledge and grows with practice. The more you learn about money, the more confident you’ll feel about using it to create the life you want.

The money game isn’t just about how much you have—it’s about how you use it. By understanding the basics, recognizing systemic barriers, and learning how to manage your money, you’re setting yourself up for financial freedom. This is your first step toward building a brighter, more empowered future. Let’s move forward—because your financial future is waiting, and it’s worth every effort.

The Money Mindset—Building Wealth Starts in Your Head

Overcoming Limiting Beliefs

- Money beliefs: How childhood, culture, and social media influence financial habits.
- Instant gratification vs. long-term rewards: The power of delayed gratification.
- Shifting from scarcity to abundance: Why money isn't just about "having enough" but making it work for you.
- Setting financial goals: Short-term vs. long-term financial planning.
- Activity: Personal money reflection—What's your money story?

Before you can manage your money, you've got to master your mindset. Every wealth journey begins in the mind—because how you think about money will shape how you handle it. The truth is, financial freedom doesn't start with a budget or a bank account—it starts with your beliefs. Period! Change your mindset, and you change your money story. Your relationship with money is shaped by the way you think about it, and that relationship influences every financial decision you make—from how much you save to how much you spend, and everything in between. By understanding the psychology behind money, you can begin to make smarter decisions and take the first steps toward building real wealth.

Bag Builder Tip #1: Money is more than just numbers—it's emotional. The way you feel about money can shape how you use it.

The Origins of Our Money Beliefs: How Childhood, Culture, and Social Media Influence Financial Habits

Our relationship with money begins long before we earn our first paycheck. From the moment we're born, we start to form beliefs about money. These beliefs are often shaped by the people around us, the culture we grow up in, and, increasingly, the images and messages we see on social media. If you grew up hearing things like "money doesn't grow on trees" or "rich people are greedy," or "money is the root of all evil" those ideas might stick with you and influence how you view wealth. These early messages, often subconscious, can define how we approach financial opportunities throughout our lives.

Cultural influences also play a significant role in shaping our relationship with money. In some communities, financial success is seen as a way to gain status and respect, while in others, modesty, saving and frugality are prioritized over spending. For instance, in many Asian cultures, the practice of giving red envelopes filled with money during holidays reinforces

the connection between money and family relationships. In many African cultures, financial responsibility is deeply tied to family and community. The concept of harambee (a Swahili term meaning “pulling together”) emphasizes collective wealth-building, where families and even entire villages contribute money to support education, business ventures, and social events like weddings. Wealth is often viewed as a shared resource rather than an individual pursuit. Many Hispanic communities emphasize ‘familismo’, the strong prioritization of family. It’s common for multiple generations to pool resources to support one another. Sending remesas (remittances) to family members in one’s home country is also a deeply ingrained practice, demonstrating a commitment to financial support beyond individual wealth-building.

In Caribbean communities, susu (a rotating savings system) is a common way to collectively save money. This informal banking system allows members of a group to contribute a set amount regularly, with each person taking turns receiving the total sum. This practice reinforces trust, community, and the idea that financial success is a shared effort rather than an individual goal.

Each of these cultural perspectives influences how money is viewed, saved, and spent, shaping financial habits across generations.

Social media, however, has become one of the most powerful forces in shaping how we think about money today. It has created new pressures and expectations around spending. It’s like a constant highlight reel in your face. We are constantly bombarded with influencers flaunting and flexing luxurious lifestyles, flashy cars, expensive designer clothes, and dream vacations that can distort our perception of normal financial behavior. The truth is, a lot of it is smoke and mirrors. That “dream house”? Rented. The yacht? Borrowed. The lifestyle? Often sponsored to sell you a fantasy—and their program. This pressure to “keep up” isn’t just hitting teens—it’s hitting adults too. It’s important to differentiate between the highlight reels on social media and the reality of building sustainable wealth over time. Real financial freedom isn’t built in filters and likes. It’s built over time, with strategy, discipline, and smart choices behind the scenes. Don’t let the scroll mess with your goals. Stay focused on building your bag—not chasing someone else’s illusion.

Reflection: Understanding where your money beliefs come from is the first step in re-shaping them. Do your childhood messages about money hold you back? Are you constantly comparing your financial situation to others online? By identifying these beliefs, you can begin to challenge them and create new, healthier financial habits.

Bag Builder Tip #2: Overcoming Limiting Beliefs. The biggest obstacle to building wealth isn’t your paycheck—it’s your mindset.

Instant Gratification vs. Long-Term Rewards: The Power of Delayed Gratification

One of the biggest challenges to financial success is the constant battle between instant gratification and long-term rewards. In today's digital world, where one-click shopping and buy-now-pay-later options make spending easier than ever, resisting the urge to splurge takes real discipline.

Impulse Spending: That excitement of grabbing a great deal or making a spontaneous purchase feels good at the moment, but it can quickly throw off your budget.

Peer Pressure: Watching friends buy the latest trends or go out all the time can make it tempting to keep up—but it's okay to say no.

Far too often, I've watched teens approach money as if it were endless—swiping, clicking, and spending on the spot for convenience and cravings. Fast food, Food delivery apps like DoorDash or Uber Eats, rideshares, impulse buys—they all seem harmless in the moment, but those everyday choices quietly shape your financial future.

I've been called “cheap” more times than I can count just because I refuse to pay extra for food delivery. But let me tell you the truth—it's not about being cheap, it's about being intentional. If I can't pick it up myself, I'll cook at home. It's healthier, more nourishing, and way better for my wallet. One time, I tried to order a simple chicken strip meal—\$8 on the menu. By the time delivery fees, tips, and service charges were added, it almost doubled the price. I felt it in my soul. It genuinely pained me. That's not just a meal—that's a missed investment.

Why spend double for convenience when I could be doubling my future returns? I'd rather grow my money than let it slip through my fingers for a 20-minute craving.

This isn't about irresponsibility. It's about awareness. The truth is, many young people haven't been given the tools, language, or mindset to truly understand how money works—or how powerful it can be when used with purpose. Financial literacy isn't just about knowing how to save or invest—it's about seeing the bigger picture and recognizing how small decisions today create big outcomes tomorrow.

The key to financial success is mastering delayed gratification. It's not about depriving yourself; it's about making intentional choices that align with your long-term goals. Sure, the latest sneakers, gaming console, or designer bag might be tempting now, but real financial power comes from the ability to wait—saving for something bigger and more meaningful down the road. Here's the secret: every dollar you spend reflects a choice. When you choose long-

term rewards over instant gratification, you're building discipline and setting yourself up for success.

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