

stream--642046

00:00:14.670 --> 00:00:18.573

Hello and welcome to another edition of Your Money, Your

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00:00:18.574 --> 00:00:22.514

Life, Black Enterprises Show on All things Financial

stream--642046

00:00:22.515 --> 00:00:23.259

wellness.

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00:00:23.549 --> 00:00:26.893

I'm Alfred Eman, junior, senior Vice president, executive

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00:00:26.894 --> 00:00:28.244

editor of Black Enterprise.

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00:00:28.245 --> 00:00:30.573

And this episode of Your Mother, your life is being brought

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00:00:30.574 --> 00:00:32.048

to you by Prudential.

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00:00:32.629 --> 00:00:36.453

Listen, guys, today's topic really goes to the core of why

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00:00:36.454 --> 00:00:37.847

we even started the show.

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00:00:38.148 --> 00:00:40.768

Uh You know, I guess 56 years ago, I'm losing count now.

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00:00:41.048 --> 00:00:42.573

Um And that's this idea.

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00:00:42.574 --> 00:00:45.703

Uh and based on my own experience as a person, I say, I'm

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00:00:45.704 --> 00:00:49.593

not a financial professional, I'm financially, I'm a person

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00:00:49.594 --> 00:00:51.973

who's adjacent to the financial profession.

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00:00:51.974 --> 00:00:54.813

Uh because of me being a financial journalist, but one of

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00:00:54.814 --> 00:00:56.863

the things that I've experienced in my own life and I've

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00:00:56.864 --> 00:00:59.928

discovered over the years that I've been um in this space is

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00:01:00.179 --> 00:01:03.239

that now, especially today, most of the challenges we have

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00:01:03.240 --> 00:01:03.964

with money.

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00:01:04.315 --> 00:01:07.809

Um Yes, financial literacy is a challenge for some places

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00:01:07.810 --> 00:01:11.148

and yes, um understanding of stocks and bonds and mutual

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00:01:11.149 --> 00:01:14.214

funds and real estate and credit and debt and et cetera

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00:01:14.215 --> 00:01:17.599

though a place for that is still important, but it's really

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00:01:17.600 --> 00:01:20.379

more about how we feel about money, what we think about

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00:01:20.380 --> 00:01:20.949

money.

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00:01:20.950 --> 00:01:24.179

Um what it symbolizes for us and that happens to drive

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00:01:24.180 --> 00:01:25.613

financial decisions.

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00:01:25.614 --> 00:01:28.736

And I can say that for myself because even with my education

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00:01:28.737 --> 00:01:32.574

about finances and money management increased exponentially,

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00:01:32.575 --> 00:01:35.843

especially during my years at black enterprise that did not

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00:01:35.844 --> 00:01:38.744

always translate into different or better financial

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00:01:38.745 --> 00:01:39.499

decisions.

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00:01:39.500 --> 00:01:42.904

Well, our guest today is, is a perfect person to have on the

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00:01:42.905 --> 00:01:46.039

show to talk about this um because it's what he does for,

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00:01:46.724 --> 00:01:48.993

but also he's a person who understands people.

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00:01:48.994 --> 00:01:53.959

And so today's topic is legacy and values, building black

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00:01:53.960 --> 00:01:55.019

generational wealth.

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00:01:55.020 --> 00:01:58.519

And I guess today is none other than Cheetah Klein is a Vice

stream--642046

00:01:58.520 --> 00:02:00.898

president of Business Development and market expansion at

stream--642046

00:02:00.899 --> 00:02:02.188

Prudential Ka.

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00:02:02.189 --> 00:02:04.669

Welcome to the show, Alfred.

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00:02:04.670 --> 00:02:05.569

Thank you for having me.

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00:02:05.570 --> 00:02:06.984

It's my pleasure to be here.

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00:02:07.940 --> 00:02:09.744

Yeah, we did a lot of work to get you here.

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00:02:09.745 --> 00:02:12.673

So we won't give the audience a back story, but I'm so glad

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00:02:12.674 --> 00:02:13.974

that we were able to work it out.

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00:02:13.975 --> 00:02:16.584

So listen, before we get started, just talk a little bit

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00:02:16.585 --> 00:02:18.744

about your personal journey, your professional journey to

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00:02:18.745 --> 00:02:21.478

become um who you are and what you do today.

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00:02:22.199 --> 00:02:22.954

Yeah, sure.

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00:02:22.955 --> 00:02:27.754

I, I mean, I started out uh I grew up till I was about 14

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00:02:27.755 --> 00:02:30.844

years old in the, in the Virgin Islands and made my way to

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00:02:30.845 --> 00:02:35.384

the States with my mom uh via Florida and then ended up in

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00:02:35.385 --> 00:02:39.724

Minnesota from there for schooling and, and stayed for about

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00:02:39.725 --> 00:02:40.304

20 years.

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00:02:40.305 --> 00:02:42.609

Every good story starts with, I met a girl.



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00:02:42.869 --> 00:02:47.094

So, uh you know, after that period of time and three kids

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00:02:47.095 --> 00:02:50.504

later, et cetera, but landed in the uh financial services

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00:02:50.505 --> 00:02:52.734

industry, sort of, you know, by accident.

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00:02:52.735 --> 00:02:54.944

And if you talk to many people who are uh in, in, in, in

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00:02:54.945 --> 00:02:58.524

individual financial services, you will realize that many of

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00:02:58.525 --> 00:03:01.533

them kind of fell into it if it wasn't by legacy or

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00:03:01.534 --> 00:03:02.189

otherwise.

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00:03:02.520 --> 00:03:06.334

But nevertheless, I started my career as an underwriter in

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00:03:06.335 --> 00:03:11.923

the life insurance space and very early on started to see

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00:03:11.924 --> 00:03:16.324

for that particular tool, the power that it had uh in

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00:03:16.325 --> 00:03:21.154

creating peace of mind, creating wealth, creating legacy,

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00:03:21.155 --> 00:03:23.588

all the things that we'll touch on today.

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00:03:23.869 --> 00:03:26.834

Uh But it's, it's so much bigger than that.

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00:03:26.835 --> 00:03:30.384

And so that was my foray into the, the financial and

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00:03:30.385 --> 00:03:32.299

individual financial services world.

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00:03:32.619 --> 00:03:37.359

Um And it's been easily 17 to 20 plus years since then.

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00:03:37.699 --> 00:03:40.244

And uh I know I don't look like it, don't, don't worry about

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00:03:40.245 --> 00:03:41.668

the baby face, it's all good.

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00:03:42.919 --> 00:03:48.964

But yeah, since then, since then, I have um uh ventured into

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00:03:48.965 --> 00:03:51.504

a quite a path of having these conversations and I, I'm

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00:03:51.505 --> 00:03:53.299

really looking forward to this one today.

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00:03:54.000 --> 00:03:56.374

You know, you, you mentioned your care journey and your

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00:03:56.375 --> 00:03:58.854

personal journey from the Virgin Islands to where you are

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00:03:58.855 --> 00:03:59.288

now.

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00:03:59.740 --> 00:04:03.684

And uh you know, um I have more than one story that starts

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00:04:03.685 --> 00:04:05.334

with a girl because I've been married three times.

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00:04:05.335 --> 00:04:08.774

But my first story is a woman who still, we're very, very

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00:04:08.775 --> 00:04:09.584

close today.

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00:04:09.585 --> 00:04:12.434

Um, we had three Children together and, um, she's from

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00:04:12.435 --> 00:04:16.504

Jamaica and I'm just thinking as you told your story and as

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00:04:16.505 --> 00:04:19.778

we've experienced, not only with, um, her name is Ruth.

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00:04:20.239 --> 00:04:24.454

Ruth and our kids, you know, whether I was born and raised

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00:04:24.455 --> 00:04:27.303

in a, a working, um poor family, in a working class

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00:04:27.304 --> 00:04:31.113

community on the Jersey shore, went to college at Rutgers

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00:04:31.114 --> 00:04:31.969

University.

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00:04:32.470 --> 00:04:36.634

Um then lived in Brooklyn for 21 years and, you know, um

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00:04:36.635 --> 00:04:40.404

and, and she's from, you know, uh uh kid came to America

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00:04:40.405 --> 00:04:44.124

when she was seven and then upstate New York for a while and

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00:04:44.125 --> 00:04:47.314

then Brook and at each of those places, and I'm thinking

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00:04:47.315 --> 00:04:50.124

about even our kids and how they think and see money and

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00:04:50.125 --> 00:04:52.898

wealth and they, they, they were, they're way better at it

stream--642046

00:04:53.260 --> 00:04:55.349

at their ages than I was at my age.

stream--642046

00:04:55.660 --> 00:04:59.344

But each of those things informs your values and your

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00:04:59.345 --> 00:05:00.749

thinking about money.

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00:05:01.209 --> 00:05:04.964

Um And often we're not conscious of it and that lack of

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00:05:04.965 --> 00:05:07.944

consciousness often results and not getting the results that

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00:05:07.945 --> 00:05:10.773

we think we want when we're making financial decisions as a

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00:05:10.774 --> 00:05:11.648

professional.

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00:05:11.980 --> 00:05:15.954

Um How, how does that inform your interaction with people as

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00:05:15.955 --> 00:05:18.053

they navigate their money journey?

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00:05:18.054 --> 00:05:20.994

And of course, everybody, the, the, the, the catchphrase

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00:05:20.995 --> 00:05:23.684

today is we all want to build multigenerational wealth.

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00:05:23.685 --> 00:05:25.924

But we're also, we struggle with how to get there even

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00:05:25.925 --> 00:05:28.234

though we have more access to information than any

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00:05:28.235 --> 00:05:29.729

generation that came before us.

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00:05:30.579 --> 00:05:34.724

Yeah, that, I mean, I would answer that by saying, you think



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00:05:34.725 --> 00:05:38.424

about where you get your information from generally, right?

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00:05:38.425 --> 00:05:42.894

It's gonna come from initially, family, friends, uh you

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00:05:42.895 --> 00:05:47.854

know, people that are close to you and sometimes you wonder

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00:05:47.855 --> 00:05:50.118

is that really the right information?

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00:05:50.399 --> 00:05:53.544

You know, or you look and run with that or you don't, or

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00:05:53.545 --> 00:05:56.134

then you start in this world that we're in and you start

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00:05:56.135 --> 00:05:58.294

getting, you have access as you mentioned to all the

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00:05:58.295 --> 00:06:01.583

information and then you become paralyzed because you're

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00:06:01.584 --> 00:06:04.574

like, should I do this or should I do that or should we move

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00:06:04.575 --> 00:06:05.289

this way?

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00:06:05.290 --> 00:06:10.514

So, you know, paralysis of analysis is a real thing and some

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00:06:10.515 --> 00:06:13.944

things historically uh that we've all been through, nobody

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00:06:13.945 --> 00:06:16.553

wants to get caught in the trap like, oh, I did this and it

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00:06:16.554 --> 00:06:17.344

didn't work out.

stream--642046

00:06:17.345 --> 00:06:20.833

See, I should have just kept it in the mattress, you know,

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00:06:20.834 --> 00:06:23.374

or I shouldn't, I, I knew I shouldn't have done that or, you

stream--642046

00:06:23.375 --> 00:06:26.354

know, you run into all these remorse stories so that

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00:06:26.355 --> 00:06:29.634

paralyzes quite a few people as well.

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00:06:29.635 --> 00:06:33.704

Uh And, you know, I think from there that kind of sets

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00:06:33.705 --> 00:06:37.894

attitudes and beliefs that gets passed along generation to

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00:06:37.895 --> 00:06:38.624

generation.

stream--642046

00:06:38.625 --> 00:06:42.254

And so until you can start getting really good information

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00:06:42.255 --> 00:06:44.764

and you really excited to see the trend of what's been

stream--642046

00:06:44.765 --> 00:06:48.744

happening uh across the community, with folks coming along,

stream--642046

00:06:48.745 --> 00:06:52.204

getting the information and people actually moving right,

stream--642046

00:06:52.205 --> 00:06:56.504

taking action, um you know, to, to take the right steps to

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00:06:56.505 --> 00:07:01.514

ingrain this type of information in the next generation and

stream--642046

00:07:01.515 --> 00:07:04.644

how to actually do something, uh you know, with the

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00:07:04.645 --> 00:07:07.964

information versus getting so much information and just not

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00:07:07.965 --> 00:07:11.394

being so sure or frankly being afraid with what to do with

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00:07:11.395 --> 00:07:11.509

it.

stream--642046

00:07:11.869 --> 00:07:14.613

Yeah, I, I share your, your enthusiasm and with what we're

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00:07:14.614 --> 00:07:18.744

seeing around us now, um now we're seeing um Black Gen Z are

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00:07:18.745 --> 00:07:22.333

like the first generation, they are leaning into money

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00:07:22.334 --> 00:07:26.069

management and investing in a way that uh I'm a baby boomer

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00:07:26.329 --> 00:07:28.564

and you know, every generation got a little bit more

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00:07:28.565 --> 00:07:32.344

assertive and confident but serves are showing that Black

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00:07:32.345 --> 00:07:35.354

Gen Z are the first generation to like no, of course, I'm

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00:07:35.355 --> 00:07:36.284

going to learn about this.

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00:07:36.285 --> 00:07:38.363

Of course, I'm going to invest, of course, I'm going to take

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00:07:38.364 --> 00:07:41.884

some risks when my parents didn't even have access to the

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00:07:41.885 --> 00:07:43.389

information to even think about it.

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00:07:43.709 --> 00:07:45.544

And I had access to the information.

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00:07:45.545 --> 00:07:47.734

But I came from a generation like you said, it was like, oh,

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00:07:47.735 --> 00:07:49.384

I don't want to make any big mistakes.

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00:07:49.385 --> 00:07:51.594

Don't want you heard what happened to Uncle Jojo?

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00:07:51.595 --> 00:07:56.354

You, you hear auntie this with her money and, and, and so

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00:07:56.355 --> 00:08:01.124

we're in a good space where the access to information is

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00:08:01.125 --> 00:08:03.684

meeting a generation that's like you said, ready to actually

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00:08:03.685 --> 00:08:06.914

take action with it and take some risks with it and, and um

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00:08:06.915 --> 00:08:09.434

I think will produce better results, generation over

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00:08:09.435 --> 00:08:10.124

generation.

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00:08:10.125 --> 00:08:12.684

Um One of the thing I want to ask you about is mindset when

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00:08:12.685 --> 00:08:15.298

it comes to this idea of legacy and values.

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00:08:15.589 --> 00:08:19.894

Um, and I want to our audience, if you pass on the money or

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00:08:19.895 --> 00:08:22.964

the assets, but you don't pass on a set of values



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00:08:22.965 --> 00:08:25.434

understandings with it, then that's when you have

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00:08:25.435 --> 00:08:28.164

generations that may have something to work with, but don't

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00:08:28.165 --> 00:08:29.244

really know what to do with it.

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00:08:29.245 --> 00:08:32.994

And we've seen, you know, this kind of gain, wealth, lost

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00:08:32.995 --> 00:08:35.228

wealth, gain, wealth, lost wealth over the years.

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00:08:35.229 --> 00:08:37.464

One of the things that helped me was to kind of understand

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00:08:37.465 --> 00:08:39.069

my own money personality.

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00:08:39.070 --> 00:08:43.084

One of my uh mentees and an author whose, whose book I look

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00:08:43.085 --> 00:08:47.244

forward to, um, had this four money languages and, and, and

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00:08:47.245 --> 00:08:50.434

I find it helpful, it was helpful to me to understand what I

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00:08:50.435 --> 00:08:53.874

believed about money and the values that I took from my

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00:08:53.875 --> 00:08:55.218

mother in particular.

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00:08:55.510 --> 00:08:57.574

And then those values I said, well, maybe if that worked for

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00:08:57.575 --> 00:09:00.004

my mother, that won't work for me and maybe won't, it'll

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00:09:00.005 --> 00:09:01.629

work for me, but it won't work for my kids.

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00:09:02.020 --> 00:09:04.784

And that was she, she, this book is the four financial

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00:09:04.785 --> 00:09:08.603

languages and she broke down the financial languages in

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00:09:08.604 --> 00:09:09.354

buckets.

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00:09:09.355 --> 00:09:12.543

You know, there are spenders, there are savers, there are

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00:09:12.544 --> 00:09:18.344

givers and there are, uh, God Spenders, saves investors.

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00:09:18.345 --> 00:09:18.934

Yeah, you're right.

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00:09:18.935 --> 00:09:19.454

You got it.

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00:09:19.455 --> 00:09:20.164

You got it.

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00:09:20.165 --> 00:09:25.074

And that now I, I, after reading her book, I began to

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00:09:25.075 --> 00:09:28.454

understand that I came from a strict savor background.

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00:09:28.455 --> 00:09:30.908

My mother was a single mother.

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00:09:31.679 --> 00:09:35.934

She, she knew how to manage the money but she knew nothing

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00:09:35.935 --> 00:09:37.189

about investing.

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00:09:37.580 --> 00:09:41.014

Um, giving was, I mean, she gave a title to her church but

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00:09:41.015 --> 00:09:42.113

she didn't have the kind of money to be like a

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00:09:42.114 --> 00:09:42.928

philanthropist.

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00:09:43.479 --> 00:09:47.574

And I didn't realize that as I moved into well into upper

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00:09:47.575 --> 00:09:51.154

middle class income lifestyle, I was still operating like

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00:09:51.155 --> 00:09:53.923

that person that didn't, I can't really get serious about

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00:09:53.924 --> 00:09:54.444

investing.

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00:09:54.445 --> 00:09:58.834

I can't really, because I still was carrying that saver

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00:09:58.835 --> 00:10:01.599

value system that's valuable but not valuable.

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00:10:01.600 --> 00:10:03.344

You can't build wealth by saving your way there.

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00:10:03.345 --> 00:10:05.853

You gotta, at some point, you gotta invest, you gotta build,

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00:10:05.854 --> 00:10:10.574

you gotta talk to me about, about uh your, your, the

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00:10:10.575 --> 00:10:14.363

importance of this topic of legacy and values as key to

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00:10:14.364 --> 00:10:16.954

building generational wealth, both from your own personal

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00:10:16.955 --> 00:10:18.829

experience and from what you see professionally.

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00:10:20.000 --> 00:10:23.884

Well, the baseline of, of it all that underpins it all is

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00:10:23.885 --> 00:10:29.644

that uh you can build money to any generation, call yourself

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00:10:29.645 --> 00:10:33.764

ultra wealthy or, or even, you know, just passing on a few

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00:10:33.765 --> 00:10:37.774

key things, passing on the wealth.

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00:10:37.775 --> 00:10:41.934

And you mentioned that the, the point that many generational

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00:10:41.935 --> 00:10:44.904

wealth, much generational wealth doesn't go beyond three

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00:10:44.905 --> 00:10:46.269

generations, right?

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00:10:46.520 --> 00:10:49.154

It, it could, that wealth or whatever might be, would be,

stream--642046

00:10:49.155 --> 00:10:53.728

might be gone within two generations of, of working for it.

stream--642046

00:10:54.450 --> 00:10:59.184

And what happens is people don't talk about what the money

stream--642046

00:10:59.185 --> 00:11:03.124

is for or what the, what's being passed on is for.

stream--642046

00:11:03.125 --> 00:11:05.824

And these are the values and that's the most important part.

stream--642046

00:11:05.825 --> 00:11:09.194

If I give you a million dollars, we started and, and, you



stream--642046

00:11:09.195 --> 00:11:11.764

know, mom and I worked for this and we did everything.

stream--642046

00:11:11.765 --> 00:11:15.034

We set up these structures and everything else, but we never

stream--642046

00:11:15.035 --> 00:11:19.103

had the conversation about what it's for what you should be

stream--642046

00:11:19.104 --> 00:11:19.654

doing with it.

stream--642046

00:11:19.655 --> 00:11:22.194

Here's where we think about it and we want, we want you to

stream--642046

00:11:22.195 --> 00:11:25.353

adopt those values and then we demonstrate and show those

stream--642046

00:11:25.354 --> 00:11:26.988

values right?

stream--642046

00:11:27.950 --> 00:11:30.434

Then you just take it and say, wow, mom and then made some

stream--642046

00:11:30.435 --> 00:11:33.144

money and now I got the money and then you're gonna do

stream--642046

00:11:33.145 --> 00:11:38.034

whatever you want with it versus driving those values even

stream--642046

00:11:38.035 --> 00:11:40.859

into the next and the next generation, right?

stream--642046

00:11:40.860 --> 00:11:43.594

I've been fortunate enough to, you know, spend some time in

stream--642046

00:11:43.595 --> 00:11:45.684

places like, you know, Martha's Vineyard where there is

stream--642046

00:11:45.685 --> 00:11:48.404

historical, you know, black money, right?

stream--642046

00:11:48.405 --> 00:11:51.569

And people have homes that have been there for generations.

stream--642046

00:11:52.030 --> 00:11:54.374

And so they're bringing their kids there and their kids get

stream--642046

00:11:54.375 --> 00:11:57.704

to interact with other kids, you know, uh you see that type

stream--642046

00:11:57.705 --> 00:12:01.494

of thing and that's generational thinking and that the idea

stream--642046

00:12:01.495 --> 00:12:05.014

and the value there is, there's community here, there's good

stream--642046

00:12:05.015 --> 00:12:09.684

community here when you receive this, now you bring your

stream--642046

00:12:09.685 --> 00:12:13.404

kids so that they understand that community and perpetuate

stream--642046

00:12:13.405 --> 00:12:13.704

that.

stream--642046

00:12:13.705 --> 00:12:14.089

Right.

stream--642046

00:12:14.380 --> 00:12:18.204

So the values are, are, are really one of the underpinnings

stream--642046

00:12:18.205 --> 00:12:21.913

of driving and maintaining legacy and getting it from point

stream--642046

00:12:21.914 --> 00:12:23.043

to point the mechanics.

stream--642046

00:12:23.044 --> 00:12:23.814

Sure.

stream--642046

00:12:23.815 --> 00:12:24.293

Right.

stream--642046

00:12:24.294 --> 00:12:27.113

The mechanics and the tools are there.

stream--642046

00:12:27.114 --> 00:12:30.163

That technical aspect comes into play when you're working

stream--642046

00:12:30.164 --> 00:12:33.214

with your advisors and, and uh starting to take advantage of

stream--642046

00:12:33.215 --> 00:12:35.643

these, but it's underpinning the value.

stream--642046

00:12:35.644 --> 00:12:38.043

You wanna get the bag, you know, you talk about the gen Z,

stream--642046

00:12:38.044 --> 00:12:40.473

you wanna get the bag, you wanna get the money, you wanna do

stream--642046

00:12:40.474 --> 00:12:43.543

it now, but once you have, once you're there or starting to

stream--642046

00:12:43.544 --> 00:12:47.673

acquire it, what's the purpose, you know, um at first it's

stream--642046

00:12:47.674 --> 00:12:50.879

gonna be, it's generally gonna be I, I, I wanna take care of

stream--642046

00:12:50.880 --> 00:12:51.259

myself.

stream--642046

00:12:51.260 --> 00:12:52.228

I want to take care of my family.

stream--642046

00:12:52.229 --> 00:12:55.339

I wanna meet those needs and I wanna be more than

stream--642046

00:12:55.340 --> 00:12:57.649

comfortable or whatever the case may be, right?

stream--642046

00:12:57.650 --> 00:12:59.519

Whatever that initial goal is.

stream--642046

00:12:59.520 --> 00:13:03.649

But when that evolves to a point, it will come to, you know,

stream--642046

00:13:03.650 --> 00:13:08.619

what you, you, you've grown to now, uh a point of beyond

stream--642046

00:13:08.620 --> 00:13:14.394

just that, that basic need right now, it's a kind of a point

stream--642046

00:13:14.395 --> 00:13:16.094

for existence and what this is for.

stream--642046

00:13:16.095 --> 00:13:19.384

So I think having those conversations and the underpinning,

stream--642046

00:13:19.385 --> 00:13:22.774

that's what underpins not making uh allowing the money

stream--642046

00:13:22.775 --> 00:13:24.978

rather to last multiple generations.

stream--642046

00:13:25.409 --> 00:13:27.834

I mean, that's, that applies on so many levels, you know,

stream--642046

00:13:27.835 --> 00:13:31.733

I'm just saying, I'm in the, my, my chosen sport is natural

stream--642046

00:13:31.734 --> 00:13:32.293

bodybuilding.

stream--642046

00:13:32.294 --> 00:13:33.733

The audiences for my show, I love that.

stream--642046

00:13:33.734 --> 00:13:36.594

No, not that I'm really into health and fitness and, and

stream--642046

00:13:36.595 --> 00:13:39.309

weight training and trying to political gains.

stream--642046

00:13:39.310 --> 00:13:41.584

And I always tell people whether, you know, whatever your



stream--642046

00:13:41.585 --> 00:13:44.223

goal you're trying to meet, whether it's nutritional goal or

stream--642046

00:13:44.224 --> 00:13:45.769

fitness goal or whatever.

stream--642046

00:13:46.039 --> 00:13:49.668

If you could, if you know your, why you can find your way,

stream--642046

00:13:49.669 --> 00:13:52.189

you know, and find your, why you can find your way.

stream--642046

00:13:52.580 --> 00:13:56.053

And so that what you said about what is the purpose of the

stream--642046

00:13:56.054 --> 00:13:58.543

money and that works not only in a multigenerational

stream--642046

00:13:58.544 --> 00:14:01.194

standpoint, you know, as you talk about what, what you teach

stream--642046

00:14:01.195 --> 00:14:03.358

your kids and what they teach their kids.

stream--642046

00:14:03.359 --> 00:14:05.714

But it happens actually on an individual standpoint that the

stream--642046

00:14:05.715 --> 00:14:09.154

people who tend to manage, save, invest their money more

stream--642046

00:14:09.155 --> 00:14:12.514

effectively are the ones who are, who have some very clear

stream--642046

00:14:12.515 --> 00:14:14.043

ideas of why they're doing it.

stream--642046

00:14:14.044 --> 00:14:17.689

You know, I, I remember teaching my kids that, that, uh, you

stream--642046

00:14:17.690 --> 00:14:19.769

gotta have a purpose for, if you don't have a purpose for

stream--642046

00:14:19.770 --> 00:14:22.858

what you're saving for, you probably won't stick to the

stream--642046

00:14:22.859 --> 00:14:25.488

saving plan or if you don't have a purpose to investing, you

stream--642046

00:14:25.489 --> 00:14:26.483

won't stick to the plan.

stream--642046

00:14:26.484 --> 00:14:29.929

And so this whole idea of, of, of having these conversations

stream--642046

00:14:29.930 --> 00:14:32.559

first with yourself, then with the people in your circle and

stream--642046

00:14:32.560 --> 00:14:35.969

obviously with future generations about why we're building

stream--642046

00:14:35.970 --> 00:14:36.329

the world.

stream--642046

00:14:36.330 --> 00:14:41.274

What is the ultimate mission goes back to values and legacy?

stream--642046

00:14:41.275 --> 00:14:43.483

Like, what is this family stand for?

stream--642046

00:14:43.484 --> 00:14:45.344

What do you want to accomplish in your life?

stream--642046

00:14:45.345 --> 00:14:47.173

What do you want to see happen?

stream--642046

00:14:47.174 --> 00:14:49.019

Even if it happens after you're gone?

stream--642046

00:14:49.450 --> 00:14:52.494

And I find that the families, whether they start out at a

stream--642046

00:14:52.495 --> 00:14:57.624

quote unquote, low economic rung or a wealthy economic run,

stream--642046

00:14:57.625 --> 00:15:00.444

the families that have that conversation tend to continue to

stream--642046

00:15:00.445 --> 00:15:02.363

make progress generation over generation.

stream--642046

00:15:02.364 --> 00:15:03.899

Has that, has that been your experience?

stream--642046

00:15:04.460 --> 00:15:07.064

Well, I tell you what, that's the part, right?

stream--642046

00:15:07.065 --> 00:15:09.934

You know, and I hear it over and over and sometimes you

stream--642046

00:15:09.935 --> 00:15:12.254

don't want to pay with a broad brush but having family

stream--642046

00:15:12.255 --> 00:15:17.043

conversations, it there is a generational uh thing to that,

stream--642046

00:15:17.044 --> 00:15:17.413

right?

stream--642046

00:15:17.414 --> 00:15:20.804

So if you're gonna talk about underpinnings and foundational

stream--642046

00:15:20.805 --> 00:15:23.904

values, financial education and literacy, and we just talked

stream--642046

00:15:23.905 --> 00:15:26.304

about where some of that comes from, right?

stream--642046

00:15:26.305 --> 00:15:29.264

Understanding those money management skills, budgeting,

stream--642046

00:15:29.265 --> 00:15:32.803

saving investing, you know, those are crucial and having

stream--642046

00:15:32.804 --> 00:15:35.988

that knowledge helps people make informed decisions, right?

stream--642046

00:15:36.640 --> 00:15:41.043

And it then reinforces strong financial habits, consistency,

stream--642046

00:15:41.044 --> 00:15:42.053

as you mentioned, right?

stream--642046

00:15:42.054 --> 00:15:45.844

Practices like saving regularly avoiding the wrong kind of

stream--642046

00:15:45.845 --> 00:15:48.863

debt, you know, and living within your means, those types of

stream--642046

00:15:48.864 --> 00:15:52.334

basics are there that, that we can, that you mentioned and

stream--642046

00:15:52.335 --> 00:15:56.464

then there's then it comes those shared family values uh

stream--642046

00:15:56.465 --> 00:15:58.663

because you, now everybody agrees.

stream--642046

00:15:58.664 --> 00:16:03.274

Yes, this is what it's for and you have the conversation, it

stream--642046

00:16:03.275 --> 00:16:04.969

doesn't become taboo.

stream--642046

00:16:04.970 --> 00:16:05.931

I truly true.

stream--642046

00:16:05.932 --> 00:16:09.499

Truly believe that you mentioned that Gen Z are really the

stream--642046

00:16:09.500 --> 00:16:12.848

some leaning in, I would say, you know, your millennials are

stream--642046

00:16:12.849 --> 00:16:16.569

also leaning in and again, millennials are grown adults on

stream--642046

00:16:16.570 --> 00:16:17.709

the far end of the spectrum.



stream--642046

00:16:17.710 --> 00:16:20.219

Now, these people are, these are getting married.

stream--642046

00:16:20.220 --> 00:16:23.788

Um You know, I'm a excerpt uh uh in, you know, as we

stream--642046

00:16:23.789 --> 00:16:25.964

classify each other in these ways now.

stream--642046

00:16:25.965 --> 00:16:29.228

But nevertheless, those family values are being passed on

stream--642046

00:16:29.229 --> 00:16:32.089

and they're living them out, they guide the decision.

stream--642046

00:16:32.090 --> 00:16:36.534

So to have the conversation intentional about having the

stream--642046

00:16:36.535 --> 00:16:39.054

conversation about what those shared values are.

stream--642046

00:16:39.055 --> 00:16:43.009

That's part of uh you know, what happens with this and then

stream--642046

00:16:43.679 --> 00:16:47.204

investing in yourself, you mentioned the book you read, uh

stream--642046

00:16:47.205 --> 00:16:51.483

getting the education, it's vastly available now, right?

stream--642046

00:16:51.484 --> 00:16:54.899

You can find out in any information about anything you want

stream--642046

00:16:55.229 --> 00:16:58.223

in seconds with the device in the palm of your hand or

stream--642046

00:16:58.224 --> 00:17:00.738

sitting in your pocket of your jacket pocket right now.

stream--642046

00:17:01.150 --> 00:17:04.863

But actually spending time for what you want to learn and

stream--642046

00:17:04.864 --> 00:17:07.664

continuously growing and learning that information, then

stream--642046

00:17:07.665 --> 00:17:08.938

passing it on.

stream--642046

00:17:09.319 --> 00:17:12.294

Uh Today I, there was a podcast I just sent to my family

stream--642046

00:17:12.295 --> 00:17:14.693

over our group text, how many people have a family group

stream--642046

00:17:14.694 --> 00:17:14.983

chat.

stream--642046

00:17:14.984 --> 00:17:18.504

Now, you know, to drop little information in, in, in there

stream--642046

00:17:18.505 --> 00:17:18.934

for that.

stream--642046

00:17:18.935 --> 00:17:23.494

And, and that particular uh podcast was specifically talking

stream--642046

00:17:23.495 --> 00:17:27.343

about living out of your abundance versus focusing on what

stream--642046

00:17:27.344 --> 00:17:30.904

you lack if you focus on what you lack, you'll pass your,

stream--642046

00:17:30.905 --> 00:17:33.448

you'll, you look past the abundance that you have.

stream--642046

00:17:33.760 --> 00:17:36.473

You know, so things like that, those are values that you

stream--642046

00:17:36.474 --> 00:17:37.073

shared on.

stream--642046

00:17:37.074 --> 00:17:39.424

And so it gets back to the importance of teaching that not

stream--642046

00:17:39.425 --> 00:17:43.174

just passing money uh to ensure that the wealth lasts beyond

stream--642046

00:17:43.175 --> 00:17:44.179

one generation.

stream--642046

00:17:44.520 --> 00:17:48.083

You know, this whole idea of talking about it in families

stream--642046

00:17:48.084 --> 00:17:50.983

and in communities is more near and dear to my heart

stream--642046

00:17:50.984 --> 00:17:51.483

personally.

stream--642046

00:17:51.484 --> 00:17:54.274

Because frankly, yeah, yeah, I can talk about my

stream--642046

00:17:54.275 --> 00:17:57.353

educational, you know, advancement from the where I came

stream--642046

00:17:57.354 --> 00:17:57.583

from.

stream--642046

00:17:57.584 --> 00:18:00.713

And I can talk about um you know, like his mother is very,

stream--642046

00:18:00.714 --> 00:18:04.524

very educated there really, you know, multiple degrees on um

stream--642046

00:18:04.525 --> 00:18:07.784

you know how you high achieving Western Indians can be, you

stream--642046

00:18:07.785 --> 00:18:10.353

know, so they have multiple degrees that, you know,

stream--642046

00:18:10.354 --> 00:18:12.104

obviously very hard working.

stream--642046

00:18:12.105 --> 00:18:14.124

I come from a family that's very hard working.

stream--642046

00:18:14.125 --> 00:18:18.664

But when all is said and done, the biggest thing that I

stream--642046

00:18:18.665 --> 00:18:22.583

think was different between me and my mom and my siblings

stream--642046

00:18:22.584 --> 00:18:26.264

and me and my kids is that we did talk about it all the

stream--642046

00:18:26.265 --> 00:18:26.899

time.

stream--642046

00:18:27.189 --> 00:18:28.483

Like I'm talking basic stuff.

stream--642046

00:18:28.484 --> 00:18:32.233

Like when my mother said, turn who's leaving all these

stream--642046

00:18:32.234 --> 00:18:35.034

lights on and running on my light bill, we just thought she

stream--642046

00:18:35.035 --> 00:18:38.289

was being, you know, a mama and being difficult.

stream--642046

00:18:38.699 --> 00:18:42.914

But when my kids, we actually sat them down when they were

stream--642046

00:18:42.915 --> 00:18:46.254

little like 786, they said, here's the bill.

stream--642046

00:18:46.255 --> 00:18:47.593

Here's the light bill.

stream--642046

00:18:47.594 --> 00:18:53.203

Uh And here's what happens when we burn up all of our money,

stream--642046

00:18:53.204 --> 00:18:54.174

leaving the lights on.

stream--642046

00:18:54.175 --> 00:18:56.294

And this translates into what do you think you're gonna get



stream--642046

00:18:56.295 --> 00:18:56.853

for Christmas?

stream--642046

00:18:56.854 --> 00:18:59.929

And you know, you want these new shoes or whatever?

stream--642046

00:18:59.930 --> 00:19:03.193

And by the time they're 10 or 11, they're telling us who

stream--642046

00:19:03.194 --> 00:19:08.853

left all the lights on, who tell us with the household money

stream--642046

00:19:08.854 --> 00:19:11.754

and we just things, we want mom and dad to be able to do

stream--642046

00:19:11.755 --> 00:19:12.229

this thing.

stream--642046

00:19:12.230 --> 00:19:16.304

And so you, you, you, you just hit it so well on the head

stream--642046

00:19:16.305 --> 00:19:20.434

that often it's not that we don't have the right values as,

stream--642046

00:19:20.435 --> 00:19:23.273

as you know, right grown ups.

stream--642046

00:19:23.274 --> 00:19:25.973

But if we're not sharing them with one another, we're not

stream--642046

00:19:25.974 --> 00:19:26.863

teaching one another.

stream--642046

00:19:26.864 --> 00:19:29.264

Like you said, now we have access to podcast.

stream--642046

00:19:29.265 --> 00:19:32.314

There are several great people I've had on this show who I

stream--642046

00:19:32.315 --> 00:19:35.613

just follow their Instagram because they really teach well

stream--642046

00:19:35.614 --> 00:19:37.618

on Insta you like or youtube or whatever.

stream--642046

00:19:37.949 --> 00:19:41.904

And those types of resources, my mother's generation, forget

stream--642046

00:19:41.905 --> 00:19:41.943

him.

stream--642046

00:19:41.944 --> 00:19:44.093

She didn't even know a stockbroker was much less have the

stream--642046

00:19:44.094 --> 00:19:46.323

money to be able to afford to sit down with somebody like

stream--642046

00:19:46.324 --> 00:19:46.539

that.

stream--642046

00:19:46.890 --> 00:19:51.103

Um But today we have the information and, and so this values

stream--642046

00:19:51.104 --> 00:19:54.193

conversation is really important and like you said, the, the

stream--642046

00:19:54.194 --> 00:19:57.024

average, I mean, I know eight or nine year olds that can

stream--642046

00:19:57.025 --> 00:20:00.424

explain very pretty effectively what a stock market is and

stream--642046

00:20:00.425 --> 00:20:02.633

what, what, what do you do when you buy it and that was

stream--642046

00:20:02.634 --> 00:20:04.818

unheard of for me as a nine year old.

stream--642046

00:20:05.589 --> 00:20:08.333

Yeah, I, I, I have to agree 100%.

stream--642046

00:20:08.334 --> 00:20:08.654

Right.

stream--642046

00:20:08.655 --> 00:20:12.284

It's, you know, I think one of the things that the sooner

stream--642046

00:20:12.285 --> 00:20:15.794

you can start giving kids the money lesson and, and, you

stream--642046

00:20:15.795 --> 00:20:19.024

know, it starts there, we're talking about generations and,

stream--642046

00:20:19.025 --> 00:20:23.404

you know, for some people, uh, and this is key to talking.

stream--642046

00:20:23.405 --> 00:20:23.784

Right.

stream--642046

00:20:23.785 --> 00:20:27.943

Some people, the generation that would experience the

stream--642046

00:20:27.944 --> 00:20:30.304

benefit of what you've been building might be the next

stream--642046

00:20:30.305 --> 00:20:30.989

generation.

stream--642046

00:20:30.990 --> 00:20:31.649

Yes.

stream--642046

00:20:31.650 --> 00:20:32.249

Yes.

stream--642046

00:20:32.819 --> 00:20:33.323

Right.

stream--642046

00:20:33.324 --> 00:20:36.514

So you might be putting something in place that this next

stream--642046

00:20:36.515 --> 00:20:39.654

generation will experience when they, when they, when it

stream--642046

00:20:39.655 --> 00:20:40.899

comes to fruition.

stream--642046

00:20:41.459 --> 00:20:44.223

But what has to pass on for it to actually come to fruition

stream--642046

00:20:44.224 --> 00:20:47.144

again is those values and the conversations that you have

stream--642046

00:20:47.145 --> 00:20:51.093

about what it's for and uh what the underpinning of

stream--642046

00:20:51.094 --> 00:20:54.389

everything you're building was is for to some degree.

stream--642046

00:20:54.729 --> 00:20:59.384

So, uh yeah, I, I, I know we gave our kids checking accounts

stream--642046

00:20:59.385 --> 00:21:02.004

as early as we could remember to help them start thinking

stream--642046

00:21:02.005 --> 00:21:03.374

about those types of things.

stream--642046

00:21:03.375 --> 00:21:05.853

And uh you know, and as much as you can give kids an

stream--642046

00:21:05.854 --> 00:21:09.353

opportunity to do some kind of money, money management,

stream--642046

00:21:09.354 --> 00:21:12.198

lemonade, stand, all the old school stuff we used to do.

stream--642046

00:21:12.599 --> 00:21:17.193

You know, I used to sell uh gift paper to try to get, you

stream--642046

00:21:17.194 --> 00:21:17.953

know, prizes.

stream--642046

00:21:17.954 --> 00:21:20.024

You remember those things back in the day I'm dating myself.

stream--642046

00:21:20.025 --> 00:21:20.669

A little bit.



stream--642046

00:21:20.959 --> 00:21:24.223

But, you know, those types of values are what you come up

stream--642046

00:21:24.224 --> 00:21:24.904

working hard.

stream--642046

00:21:24.905 --> 00:21:26.218

All those things never go away.

stream--642046

00:21:26.760 --> 00:21:30.394

Well, that's smart, working smarter is one of the, the

stream--642046

00:21:30.395 --> 00:21:32.603

things that I think many of the younger kids will tell you

stream--642046

00:21:32.604 --> 00:21:32.988

now.

stream--642046

00:21:33.449 --> 00:21:33.963

Oh, yeah.

stream--642046

00:21:33.964 --> 00:21:37.858

Um, one of the key lessons I did with, with my kids is, uh,

stream--642046

00:21:38.170 --> 00:21:39.244

my oldest daughter is a beast.

stream--642046

00:21:39.245 --> 00:21:41.684

By the time she was going up to college, I was like, oh my

stream--642046

00:21:41.685 --> 00:21:42.734

God, I need to pay.

stream--642046

00:21:42.735 --> 00:21:45.134

I didn't treat you well because you might be the one to take

stream--642046

00:21:45.135 --> 00:21:46.099

care of me some day.

stream--642046

00:21:46.100 --> 00:21:50.624

But you know, this idea of um I helped them to understand

stream--642046

00:21:50.625 --> 00:21:54.064

the whole idea of saving and, and um at that time, 401 Ks

stream--642046

00:21:54.065 --> 00:21:57.853

are relatively new and it was like every, at the end of

stream--642046

00:21:57.854 --> 00:22:01.024

every quarter, I'm gonna see how much you save and I'm gonna

stream--642046

00:22:01.025 --> 00:22:04.184

match a certain part of it, you know, you know, to, to kind

stream--642046

00:22:04.185 --> 00:22:06.634

of just incent, you know, to keep you from like saving it

stream--642046

00:22:06.635 --> 00:22:07.688

and spending it right away.

stream--642046

00:22:08.060 --> 00:22:10.124

So they would be able to at least learn delayed

stream--642046

00:22:10.125 --> 00:22:13.529

gratification, which is a critical value of multi

stream--642046

00:22:13.939 --> 00:22:16.384

generational wealth creation that everybody has to learn how

stream--642046

00:22:16.385 --> 00:22:17.874

to delay gratification.

stream--642046

00:22:17.875 --> 00:22:20.134

So I would say, listen, every three months, I'm gonna see

stream--642046

00:22:20.135 --> 00:22:23.343

how much you save and if you don't spend it down as fast as

stream--642046

00:22:23.344 --> 00:22:26.333

you're saving it, I will match it, you know, and of course,

stream--642046

00:22:26.334 --> 00:22:27.754

that created a discipline about.

stream--642046

00:22:27.755 --> 00:22:31.173

No, I'm not, I'm not trying to spend this money right away

stream--642046

00:22:31.174 --> 00:22:32.973

because I don't get that full match.

stream--642046

00:22:32.974 --> 00:22:33.453

Oh, yeah.

stream--642046

00:22:33.454 --> 00:22:33.823

Oh, yeah.

stream--642046

00:22:33.824 --> 00:22:37.733

So, so in, in the time that I've left, you know, is, is, is,

stream--642046

00:22:37.734 --> 00:22:40.088

you know, we could spend three hours talking about this.

stream--642046

00:22:40.489 --> 00:22:43.924

But what would you say if you had to identify three things

stream--642046

00:22:43.925 --> 00:22:47.223

that you wanna, you're one of your life audience to think

stream--642046

00:22:47.224 --> 00:22:52.304

about and, or do to begin this conversation about legacy and

stream--642046

00:22:52.305 --> 00:22:55.924

values and passing it and communicating it to others in the

stream--642046

00:22:55.925 --> 00:22:59.184

family and future generations with the goal of creating

stream--642046

00:22:59.185 --> 00:23:00.929

multi generational wealth.

stream--642046

00:23:01.319 --> 00:23:03.463

What would be two or three things that you would, you would

stream--642046

00:23:03.464 --> 00:23:05.818

strongly advise at least to, to get people started.

stream--642046

00:23:06.739 --> 00:23:11.093

Yeah, I would say, you know, um talk to the family openly

stream--642046

00:23:11.094 --> 00:23:11.809

about money.

stream--642046

00:23:11.810 --> 00:23:14.759

Uh here at Prudential, we've launched a strategy.

stream--642046

00:23:15.199 --> 00:23:18.054

Uh And I call it a strategy because it's not just a program

stream--642046

00:23:18.055 --> 00:23:20.759

or initiative that we're calling blueprints to Black wealth.

stream--642046

00:23:21.099 --> 00:23:26.083

And it is a key focus on getting more wealth, building tools

stream--642046

00:23:26.084 --> 00:23:29.064

and generational wealth, building tools into the hands of

stream--642046

00:23:29.065 --> 00:23:29.833

Black Americans.

stream--642046

00:23:29.834 --> 00:23:31.483

It's a shared value strategy.

stream--642046

00:23:31.484 --> 00:23:34.703

We've been doing so much work in the community over a number

stream--642046

00:23:34.704 --> 00:23:35.244

of years.

stream--642046

00:23:35.245 --> 00:23:38.343

You know, we're based in Newark, um you know, Prudential is

stream--642046

00:23:38.344 --> 00:23:42.004

AAA pillar in that new work and in that doing that work.

stream--642046

00:23:42.005 --> 00:23:46.184

So, but it combines that with now, the business case to get



stream--642046

00:23:46.185 --> 00:23:49.938

these tools in the hands of, of uh more Black Americans.

stream--642046

00:23:50.310 --> 00:23:54.164

And so how we just launched a piece specific to that

stream--642046

00:23:54.165 --> 00:23:57.213

specifically about how you can have the conversations with,

stream--642046

00:23:57.214 --> 00:23:58.294

with the family, right?

stream--642046

00:23:58.295 --> 00:24:02.719

How do you talk across generations and you know, uh engage

stream--642046

00:24:02.720 --> 00:24:06.814

with someone who might have some older uh uh thinking and,

stream--642046

00:24:06.815 --> 00:24:08.494

and or more ingrained to thinking.

stream--642046

00:24:08.495 --> 00:24:11.968

I don't want to call it older thinking for, for lack of, uh,

stream--642046

00:24:13.140 --> 00:24:15.159

shaming anybody or anything like that.

stream--642046

00:24:15.449 --> 00:24:17.684

But how do you engage in those family conversations?

stream--642046

00:24:17.685 --> 00:24:21.164

So talk openly about money, make that a habit, start having

stream--642046

00:24:21.165 --> 00:24:25.164

the conversations with kids uh, at their various levels as

stream--642046

00:24:25.165 --> 00:24:25.824

well.

stream--642046

00:24:25.825 --> 00:24:27.823

Um Talk to, talk to your parents.

stream--642046

00:24:27.824 --> 00:24:29.728

We just, I just talked about generations.

stream--642046

00:24:30.290 --> 00:24:32.164

What's gonna happen down the road?

stream--642046

00:24:32.165 --> 00:24:34.744

I'm square in the, in the sandwich generation.

stream--642046

00:24:34.745 --> 00:24:36.443

As many of the excerpts are called, right?

stream--642046

00:24:36.444 --> 00:24:38.228

I got kids who are going off to college.

stream--642046

00:24:38.569 --> 00:24:41.453

I got uh, uh parents who are getting a little bit older and

stream--642046

00:24:41.454 --> 00:24:43.884

we're having to think about, you know, their, their uh

stream--642046

00:24:43.885 --> 00:24:47.759

latter life living and what's gonna be happening there.

stream--642046

00:24:47.760 --> 00:24:50.414

So how do you manage both of those?

stream--642046

00:24:50.415 --> 00:24:52.304

But still make sure you're taking care of yourself.

stream--642046

00:24:52.305 --> 00:24:54.723

So you have to have those conversations on both ends.

stream--642046

00:24:54.724 --> 00:24:56.679

Mom, that what do you have set up?

stream--642046

00:24:56.680 --> 00:24:57.853

What should we be doing?

stream--642046

00:24:57.854 --> 00:25:00.233

What happens if you need care down the road?

stream--642046

00:25:00.234 --> 00:25:01.749

How do you want that to happen?

stream--642046

00:25:02.040 --> 00:25:05.244

You know, which of us in the family or should be, should be

stream--642046

00:25:05.245 --> 00:25:09.374

uh do you want to handle in the case of AAA power attorney

stream--642046

00:25:09.375 --> 00:25:10.299

type situation?

stream--642046

00:25:11.439 --> 00:25:14.924

Tough, maybe scary nerving conversations for folks.

stream--642046

00:25:14.925 --> 00:25:18.093

But they are tools to help you bridge uh breach the

stream--642046

00:25:18.094 --> 00:25:19.419

conversation, right?

stream--642046

00:25:19.680 --> 00:25:21.934

And then like I said before, and as we've been talking

stream--642046

00:25:21.935 --> 00:25:25.664

about, talk to Children, so you'll see the theme there have

stream--642046

00:25:25.665 --> 00:25:29.419

the conversation across uh generations, right?

stream--642046

00:25:30.400 --> 00:25:33.284

And then a couple of other things, one early financial

stream--642046

00:25:33.285 --> 00:25:34.603

planning, right?

stream--642046

00:25:34.604 --> 00:25:37.453

Talk with an advisor, of course, get with somebody who this

stream--642046

00:25:37.454 --> 00:25:39.603

is their job, right?

stream--642046

00:25:39.604 --> 00:25:42.473

You have a, you, you mentioned you're, you're into fitness,

stream--642046

00:25:42.474 --> 00:25:44.693

you know, I'm sure you've had a coach at some point or

stream--642046

00:25:44.694 --> 00:25:45.679

another, right?

stream--642046

00:25:46.079 --> 00:25:48.723

If you're gonna get a coach for that, you're gonna get a

stream--642046

00:25:48.724 --> 00:25:51.443

coach, you know, a lot, I'm sure there's a lot you can

stream--642046

00:25:51.444 --> 00:25:54.134

research on, on your own, but that coach holds you

stream--642046

00:25:54.135 --> 00:25:54.693

accountable.

stream--642046

00:25:54.694 --> 00:25:57.973

They also give you new ideas and helps help, uh, at least

stream--642046

00:25:57.974 --> 00:26:01.004

refine some of what you, uh, you're working on.

stream--642046

00:26:01.005 --> 00:26:03.164

You're the strategist at the end of the, at the end of the

stream--642046

00:26:03.165 --> 00:26:03.384

day.

stream--642046

00:26:03.385 --> 00:26:05.934

In most instances, you tell them what direction you're what

stream--642046

00:26:05.935 --> 00:26:09.044

you're trying to accomplish, but you're the, you're the

stream--642046

00:26:09.045 --> 00:26:11.534

person who will give them and then say, help me put this



stream--642046

00:26:11.535 --> 00:26:14.374

together because this is what I want this cake to look like

stream--642046

00:26:14.375 --> 00:26:16.169

when it's finished baking, ok?

stream--642046

00:26:16.579 --> 00:26:18.549

Um, and then estate planning.

stream--642046

00:26:19.329 --> 00:26:21.733

And when I say estate planning, some people think about, oh,

stream--642046

00:26:21.734 --> 00:26:25.784

what am I passing on for, uh, you know, or otherwise?

stream--642046

00:26:25.785 --> 00:26:27.144

No, it's currently.

stream--642046

00:26:27.145 --> 00:26:27.443

Yes.

stream--642046

00:26:27.444 --> 00:26:28.914

Will power of attorney right now.

stream--642046

00:26:28.915 --> 00:26:34.274

Living will, um, you know, those basics, we don't have time

stream--642046

00:26:34.275 --> 00:26:35.554

to get into it today.

stream--642046

00:26:35.555 --> 00:26:38.473

But one of the worst things that could happen to a family

stream--642046

00:26:38.474 --> 00:26:41.213

and, and you and I have seen it happen in our community as

stream--642046

00:26:41.214 --> 00:26:41.554

well.

stream--642046

00:26:41.555 --> 00:26:46.174

Is somebody dies in tested meaning without a will or uh and

stream--642046

00:26:46.175 --> 00:26:48.789

it has to go to the courts to probate.

stream--642046

00:26:48.790 --> 00:26:50.784

It takes forever.

stream--642046

00:26:50.785 --> 00:26:55.223

It's so costly and there are tools that you can set up to

stream--642046

00:26:55.224 --> 00:26:58.624

have these things in place where it becomes a much smoother

stream--642046

00:26:58.625 --> 00:27:03.233

process, a much more private process uh that you can pass on

stream--642046

00:27:03.234 --> 00:27:06.723

wealth or pass on on what's supposed to happen, um You know,

stream--642046

00:27:06.724 --> 00:27:08.279

with assets or otherwise.

stream--642046

00:27:08.280 --> 00:27:10.823

But then it's the stuff that's supposed to happen while

stream--642046

00:27:10.824 --> 00:27:12.179

you're alive as well.

stream--642046

00:27:12.859 --> 00:27:17.473

So life insurance, wealth transfer, those types of things

stream--642046

00:27:17.474 --> 00:27:19.843

are all a part of that estate planning tool.

stream--642046

00:27:19.844 --> 00:27:21.924

So those are just some of the key things I would say to

stream--642046

00:27:21.925 --> 00:27:22.363

start with.

stream--642046

00:27:22.364 --> 00:27:25.244

Start having conversations, look at your basic estate

stream--642046

00:27:25.245 --> 00:27:29.103

planning and, and really seek out and interview a financial

stream--642046

00:27:29.104 --> 00:27:29.958

planner.

stream--642046

00:27:30.640 --> 00:27:33.203

You know, I, I, I really wanna circle back to one of the

stream--642046

00:27:33.204 --> 00:27:36.044

points you just made in part because you are a financial

stream--642046

00:27:36.045 --> 00:27:40.424

professional and it was you, you talked about um the

stream--642046

00:27:40.425 --> 00:27:43.264

importance of, of, of, of a professional who can help you

stream--642046

00:27:43.265 --> 00:27:45.368

navigate this once these conversations started.

stream--642046

00:27:45.800 --> 00:27:49.874

Um, yeah, going back to my experience as a, as a fitness

stream--642046

00:27:49.875 --> 00:27:52.134

enthusiast, I've done it both ways.

stream--642046

00:27:52.135 --> 00:27:52.654

You're right.

stream--642046

00:27:52.655 --> 00:27:55.573

There's a ton of information out there on fitness and the

stream--642046

00:27:55.574 --> 00:27:57.443

diet and training exercise.

stream--642046

00:27:57.444 --> 00:28:01.953

And you, you, you could spend hours on social media podcast,

stream--642046

00:28:01.954 --> 00:28:02.448

et cetera.

stream--642046

00:28:03.119 --> 00:28:06.353

And so speaking as a competitive natural bodybuilder, my

stream--642046

00:28:06.354 --> 00:28:08.718

first time go around doing it.

stream--642046

00:28:08.719 --> 00:28:11.863

I just like, oh, I'm gonna figure this out and I did make

stream--642046

00:28:11.864 --> 00:28:19.129

progress I want, but the second go around, I got a coach.

stream--642046

00:28:19.619 --> 00:28:22.064

Um actually, it was a long time friend and mentor of mine

stream--642046

00:28:22.065 --> 00:28:23.414

that was like you had asked me to help you out.

stream--642046

00:28:23.415 --> 00:28:24.958

I helped you a long time ago.

stream--642046

00:28:25.280 --> 00:28:29.374

And I gotta tell you, Keta, we made more progress in two

stream--642046

00:28:29.375 --> 00:28:33.024

years to my goals, especially competitively that I had made

stream--642046

00:28:33.025 --> 00:28:36.593

in seven years of me figuring out on my own.

stream--642046

00:28:36.594 --> 00:28:37.613

And now why is that?

stream--642046

00:28:37.614 --> 00:28:38.983

Is it because I'm stupid?

stream--642046

00:28:38.984 --> 00:28:42.029

No, first of all, it's not what I do for a living.

stream--642046

00:28:42.359 --> 00:28:46.479

Second of all, I do have a job in her life and family and



stream--642046

00:28:46.480 --> 00:28:47.483

other things to do.

stream--642046

00:28:47.484 --> 00:28:49.299

It's not my sole focus.

stream--642046

00:28:49.300 --> 00:28:53.154

And so one of the things I tell people all the time is even

stream--642046

00:28:53.155 --> 00:28:54.749

the, the best in the world.

stream--642046

00:28:55.160 --> 00:28:58.598

You know, Tom Brady when he was still playing or Venus

stream--642046

00:28:58.599 --> 00:29:01.774

Williams and Serena Williams, they had coach they, they

stream--642046

00:29:01.775 --> 00:29:06.064

never didn't have a coach and not, and also often what they

stream--642046

00:29:06.065 --> 00:29:09.708

do, you know, the coach can't play tennis as well as Venus,

stream--642046

00:29:10.560 --> 00:29:12.463

but Venus is not a coach.

stream--642046

00:29:12.464 --> 00:29:15.424

He, she needs a coach to maximize the performance.

stream--642046

00:29:15.425 --> 00:29:17.784

I say all that to say and, and, and, and, and, and a

stream--642046

00:29:17.785 --> 00:29:21.134

gratitude for you to take the time to do the show is that

stream--642046

00:29:21.135 --> 00:29:24.154

one of the things that used to be a big part of the Black

stream--642046

00:29:24.155 --> 00:29:27.634

enterprise mission was we had this first generation of black

stream--642046

00:29:27.635 --> 00:29:28.848

financial professionals.

stream--642046

00:29:29.410 --> 00:29:33.573

I mean, the biggest lament was um uh yes, I wanna help all

stream--642046

00:29:33.574 --> 00:29:36.713

of my clients, but I have a special emotional reason to want

stream--642046

00:29:36.714 --> 00:29:41.294

to help the black community and they don't want to talk to

stream--642046

00:29:41.295 --> 00:29:43.983

me or, you know, for lots of reasons there are cultural

stream--642046

00:29:43.984 --> 00:29:44.948

barriers to.

stream--642046

00:29:45.300 --> 00:29:50.004

And so a big part of our, our mission was we gotta help get

stream--642046

00:29:50.005 --> 00:29:53.863

more visibility and more black people in the financial

stream--642046

00:29:53.864 --> 00:29:57.064

services industry because the industry needs it to be more

stream--642046

00:29:57.065 --> 00:29:59.534

effective for, to, to help black communities.

stream--642046

00:29:59.535 --> 00:30:01.863

And black people need to have people they can trust and they

stream--642046

00:30:01.864 --> 00:30:04.874

can talk to so fast forward today.

stream--642046

00:30:04.875 --> 00:30:07.103

It's, it's a very gratifying whenever I get to interview

stream--642046

00:30:07.104 --> 00:30:10.314

someone like you because I can say mission accomplished.

stream--642046

00:30:10.315 --> 00:30:14.028

Uh But the other mess message to the audience is that

stream--642046

00:30:14.029 --> 00:30:17.323

despite everything we've said about all the information is

stream--642046

00:30:17.324 --> 00:30:19.588

out there and all the stuff you can find online.

stream--642046

00:30:19.930 --> 00:30:24.733

Uh, it's not a substitute for having a coach that could say,

stream--642046

00:30:24.734 --> 00:30:27.554

yeah, you could figure it out on your own in 10 years.

stream--642046

00:30:27.555 --> 00:30:30.573

But maybe if you said that with me, but it would take you 10

stream--642046

00:30:30.574 --> 00:30:33.384

years to figure out you could figure out in 10 months and

stream--642046

00:30:33.385 --> 00:30:36.363

come up with a plan to actually do it because my thing is

stream--642046

00:30:36.364 --> 00:30:37.179

I'm an idea.

stream--642046

00:30:37.180 --> 00:30:39.659

So I have a different idea every three months.

stream--642046

00:30:40.020 --> 00:30:43.853

I need, you know, I need a coach to kind of know this is the

stream--642046

00:30:43.854 --> 00:30:47.654

plan we lock in lock world, nothing over there.

stream--642046

00:30:47.655 --> 00:30:47.754

Yeah.

stream--642046

00:30:47.755 --> 00:30:48.603

Yeah, exactly.

stream--642046

00:30:48.604 --> 00:30:50.103

Stop, stop running after this.

stream--642046

00:30:50.104 --> 00:30:53.044

The next tiny object which of course, in this day and age

stream--642046

00:30:53.045 --> 00:30:56.453

because of all the information there objects everywhere, you

stream--642046

00:30:56.454 --> 00:30:57.593

know, every six months.

stream--642046

00:30:57.594 --> 00:30:58.894

Oh my God, it's, it's crypto.

stream--642046

00:30:58.895 --> 00:30:59.799

I need to do that.

stream--642046

00:30:59.800 --> 00:31:01.624

Oh my God, it's, you know, really?

stream--642046

00:31:01.625 --> 00:31:02.684

I need to do that.

stream--642046

00:31:02.685 --> 00:31:03.088

Yeah.

stream--642046

00:31:03.910 --> 00:31:06.353

You know, so, yeah, being in this, like I said, being in

stream--642046

00:31:06.354 --> 00:31:09.044

this industry for so long, you see just some of the changes

stream--642046

00:31:09.045 --> 00:31:12.613

and what's happened is, is what is uh uh one of the biggest

stream--642046

00:31:12.614 --> 00:31:14.934

things is the speed of information and how fast it can be

stream--642046

00:31:14.935 --> 00:31:17.618

delivered and how access, how you can quickly access it.



stream--642046

00:31:17.930 --> 00:31:21.034

That is, is more of a game changer than many people

stream--642046

00:31:21.035 --> 00:31:21.688

realize.

stream--642046

00:31:22.010 --> 00:31:24.894

But I also want to say as far as getting a coach and, and

stream--642046

00:31:24.895 --> 00:31:26.564

again, I'm not an advisor.

stream--642046

00:31:26.565 --> 00:31:28.843

I work in our corporate offices and I drive this, this

stream--642046

00:31:28.844 --> 00:31:29.608

strategy.

stream--642046

00:31:29.939 --> 00:31:33.694

But um one of the things I specifically want to say is in

stream--642046

00:31:33.695 --> 00:31:36.394

thinking about getting a coach, many people will say, oh, I,

stream--642046

00:31:36.395 --> 00:31:37.254

I don't have anything.

stream--642046

00:31:37.255 --> 00:31:39.524

I don't, I don't wanna, some people would say that I should

stream--642046

00:31:39.525 --> 00:31:41.649

say I don't, I don't need to go talk to an advisor.

stream--642046

00:31:42.069 --> 00:31:44.759

There are resources that will meet you where you are.

stream--642046

00:31:45.189 --> 00:31:45.693

Ok?

stream--642046

00:31:45.694 --> 00:31:49.483

You might not need the ultra wealthy advisor if you're

stream--642046

00:31:49.484 --> 00:31:50.554

thinking of that person.

stream--642046

00:31:50.555 --> 00:31:54.613

But there are counselors and advisors who can work with you

stream--642046

00:31:54.614 --> 00:31:57.314

if you have, you're looking at your, your student loans and

stream--642046

00:31:57.315 --> 00:31:58.598

debt and what you should do with it.

stream--642046

00:31:58.910 --> 00:32:02.804

That's an advisor, that's a part of your team that you can

stream--642046

00:32:02.805 --> 00:32:06.573

add and it's not a one stop shop in many instances,

stream--642046

00:32:06.574 --> 00:32:09.203

depending on where you are, you want to be thinking about

stream--642046

00:32:09.204 --> 00:32:10.664

putting a team together.

stream--642046

00:32:10.665 --> 00:32:13.894

Uh and it, it may not come under one house, but you might

stream--642046

00:32:13.895 --> 00:32:16.784

find the person who helps you with your home, uh mortgage

stream--642046

00:32:16.785 --> 00:32:19.853

and wondering about how to manage your debt and then you

stream--642046

00:32:19.854 --> 00:32:22.453

find the other person who helps you with those legal

stream--642046

00:32:22.454 --> 00:32:23.419

aspects, right?

stream--642046

00:32:24.000 --> 00:32:28.693

So it's almost become AAA specialist type model that you're

stream--642046

00:32:28.694 --> 00:32:32.014

looking because you're not gonna have a heart surgeon, you

stream--642046

00:32:32.015 --> 00:32:33.438

know, work on your bunion.

stream--642046

00:32:33.750 --> 00:32:34.649

Ok?

stream--642046

00:32:34.939 --> 00:32:37.943

So, uh those types of things when you think about that,

stream--642046

00:32:37.944 --> 00:32:41.144

think of building a team and when you're looking for advice

stream--642046

00:32:41.145 --> 00:32:44.144

and you're putting that advisory group and team together for

stream--642046

00:32:44.145 --> 00:32:44.884

yourself.

stream--642046

00:32:44.885 --> 00:32:46.953

So you know, where you can reference depending on where you

stream--642046

00:32:46.954 --> 00:32:47.449

are.

stream--642046

00:32:47.450 --> 00:32:51.863

So just don't nobody's there to judge you based on decisions

stream--642046

00:32:51.864 --> 00:32:52.994

that were happened before.

stream--642046

00:32:52.995 --> 00:32:56.904

That sometimes can stop a lot of people from starting to

stream--642046

00:32:56.905 --> 00:32:59.384

take that step to go actually talk to somebody because they

stream--642046

00:32:59.385 --> 00:33:01.843

feel they're going to be judged, whether you made some uh

stream--642046

00:33:01.844 --> 00:33:04.554

decisions or something didn't work out before.

stream--642046

00:33:04.555 --> 00:33:08.504

And you have to, to, to, uh, address that whatever the case

stream--642046

00:33:08.505 --> 00:33:11.198

may be, you gotta start somewhere.

stream--642046

00:33:11.449 --> 00:33:15.723

Uh, and I implore your audience to just start having the

stream--642046

00:33:15.724 --> 00:33:18.478

conversations because you're not in the boat alone.

stream--642046

00:33:19.270 --> 00:33:21.384

You know, and that's, that circles back to where obviously

stream--642046

00:33:21.385 --> 00:33:25.483

the topic of the whole conversation, which is legacy values

stream--642046

00:33:25.484 --> 00:33:26.304

and goals.

stream--642046

00:33:26.305 --> 00:33:30.843

And I tell people that, that understanding why you're doing

stream--642046

00:33:30.844 --> 00:33:34.193

what you're trying to do as individuals as in a family that

stream--642046

00:33:34.194 --> 00:33:38.054

becomes not only your, your North Star to your GPS, it's

stream--642046

00:33:38.055 --> 00:33:38.999

your destination.

stream--642046

00:33:39.579 --> 00:33:41.494

But the other thing is what you said, then you don't have to

stream--642046

00:33:41.495 --> 00:33:44.494

feel shame or guilt at quote unquote mistakes.



stream--642046

00:33:44.495 --> 00:33:47.843

How many times a year driving someplace your gps is set a

stream--642046

00:33:47.844 --> 00:33:51.463

destination and you get off course and it just says, you

stream--642046

00:33:51.464 --> 00:33:54.523

know, we're going to course correct, rerouting you and

stream--642046

00:33:54.524 --> 00:33:55.564

there's no shame.

stream--642046

00:33:55.565 --> 00:33:58.624

And often you learn things along the way when something you

stream--642046

00:33:58.625 --> 00:33:59.698

try didn't work.

stream--642046

00:34:00.109 --> 00:34:02.299

If you remove the shame and the guilt from that.

stream--642046

00:34:03.040 --> 00:34:05.363

If all these new things come at you, then it's like, no,

stream--642046

00:34:05.364 --> 00:34:06.843

we're, yeah, it didn't work out.

stream--642046

00:34:06.844 --> 00:34:09.403

But look what we learned that's gonna help us get towards

stream--642046

00:34:09.404 --> 00:34:10.969

this long term goal.

stream--642046

00:34:10.970 --> 00:34:13.973

But once you have, you know, your legacy and your, your

stream--642046

00:34:13.974 --> 00:34:17.314

legacy goals and your values set and everybody because of

stream--642046

00:34:17.315 --> 00:34:20.402

shared communications is on the same page and, and I told

stream--642046

00:34:20.403 --> 00:34:23.367

you on the same page doesn't mean agreement necessarily.

stream--642046

00:34:23.678 --> 00:34:26.733

It's just that now, I understand why mom did what she did

stream--642046

00:34:26.734 --> 00:34:29.073

because I understand what our family goal is.

stream--642046

00:34:29.074 --> 00:34:32.063

Uh Now I can explain to my mom why I want to do something

stream--642046

00:34:32.064 --> 00:34:36.503

different in the context of a shared family goal or maybe

stream--642046

00:34:36.504 --> 00:34:37.657

she didn't understand.

stream--642046

00:34:38.128 --> 00:34:40.442

But when you say, but mom, this is gonna help us to get to

stream--642046

00:34:40.443 --> 00:34:44.723

there, then even, you know, the traditionalist will open up

stream--642046

00:34:44.724 --> 00:34:48.803

and say, OK, well, now I can see why but the shared family

stream--642046

00:34:48.804 --> 00:34:52.063

goal, the shared legacy is what helps keep things off course

stream--642046

00:34:52.064 --> 00:34:54.912

when you have so many different pieces of information coming

stream--642046

00:34:54.913 --> 00:34:58.493

at you and so many ideas that may be generational

stream--642046

00:34:58.494 --> 00:35:00.198

traditional emotional.

stream--642046

00:35:00.199 --> 00:35:02.783

Uh But you have that North Star that keeps everybody on

stream--642046

00:35:02.784 --> 00:35:03.058

track.

stream--642046

00:35:04.020 --> 00:35:07.403

Yeah, Alfred, I mean, look, the wealth gap is real, right?

stream--642046

00:35:07.404 --> 00:35:12.159

And we know that uh there's, but there's an opportunity

stream--642046

00:35:12.160 --> 00:35:14.319

right now, I think it's an important moment.

stream--642046

00:35:14.580 --> 00:35:19.203

Uh You got things that are trending in the ways that work

stream--642046

00:35:19.204 --> 00:35:23.824

for us to keep attacking that, you know, that gap, uh you

stream--642046

00:35:23.825 --> 00:35:26.703

know, black employment is at a record high that, that in

stream--642046

00:35:26.704 --> 00:35:29.324

trends that we've seen income levels are rising.

stream--642046

00:35:29.325 --> 00:35:33.443

Um you know, black consumers that from some of the research

stream--642046

00:35:33.444 --> 00:35:36.223

that we've done, we know you want to be engaged, you, like

stream--642046

00:35:36.224 --> 00:35:38.864

we said, we talked about, we're seeing it all the content

stream--642046

00:35:38.865 --> 00:35:40.519

and information that's out there.

stream--642046

00:35:40.770 --> 00:35:45.683

Uh And in the, the most recent survey that we did like it,

stream--642046

00:35:45.684 --> 00:35:48.723

it was, came back that 80% of Black Americans say they want

stream--642046

00:35:48.724 --> 00:35:53.614

to pass some type of wealth to the next generation and have

stream--642046

00:35:53.615 --> 00:35:56.413

a, a strong commitment to their financial freedom in later

stream--642046

00:35:56.414 --> 00:35:56.744

years.

stream--642046

00:35:56.745 --> 00:36:01.584

So, you know, the desires there and when you address and

stream--642046

00:36:01.585 --> 00:36:04.643

talk about maybe mistakes or challenges that you faced in

stream--642046

00:36:04.644 --> 00:36:07.054

the past, guess what happens most of the time you come out

stream--642046

00:36:07.055 --> 00:36:11.094

of that and you accelerate, it's, you accelerate from there

stream--642046

00:36:11.095 --> 00:36:14.499

because it's kind of a now, you know, type phenomenon.

stream--642046

00:36:14.850 --> 00:36:15.163

Yeah.

stream--642046

00:36:15.164 --> 00:36:18.923

And now you're the next person knows because again, so much

stream--642046

00:36:18.924 --> 00:36:21.683

of what have my kids been able to do, um whether it's

stream--642046

00:36:21.684 --> 00:36:24.064

managing their credit or, or investing.

stream--642046

00:36:24.065 --> 00:36:27.524

In fact, I've learned, it's, it's interesting, I'm the the

stream--642046

00:36:27.525 --> 00:36:30.423

business and financial journalist, but often my son will



stream--642046

00:36:30.424 --> 00:36:33.744

give me better advice that I gave him when he was younger.

stream--642046

00:36:33.745 --> 00:36:35.574

So, you know, you, you absolutely right.

stream--642046

00:36:35.575 --> 00:36:38.133

It's a very good time to lean in.

stream--642046

00:36:38.134 --> 00:36:42.344

It's very good time to be talking about legacy and values

stream--642046

00:36:42.345 --> 00:36:45.539

and of course, it was perfect time to have you as my guest

stream--642046

00:36:45.899 --> 00:36:46.944

on Beyond the hype.

stream--642046

00:36:46.945 --> 00:36:50.173

Listen, if people want to kind of uh you know, keep up with

stream--642046

00:36:50.174 --> 00:36:53.054

what you're doing or keep up with, with a resource that you

stream--642046

00:36:53.055 --> 00:36:54.254

think they should pay attention to.

stream--642046

00:36:54.255 --> 00:36:57.104

I don't know how you are on linkedin or other social uh

stream--642046

00:36:57.105 --> 00:36:57.984

platform.

stream--642046

00:36:57.985 --> 00:37:00.574

What's the best way for people to keep up with uh the

stream--642046

00:37:00.575 --> 00:37:01.569

information that you share?

stream--642046

00:37:02.620 --> 00:37:05.483

Yeah, I, I would say they can engage uh overall with

stream--642046

00:37:05.484 --> 00:37:08.754

Prudential and this uh blueprints of Black Wealth strategy

stream--642046

00:37:08.755 --> 00:37:10.274

uh at prudential dot com.

stream--642046

00:37:10.275 --> 00:37:11.244

Very easy.

stream--642046

00:37:11.245 --> 00:37:14.233

We're about to celebrate 100 and 50 years.

stream--642046

00:37:14.234 --> 00:37:17.923

Uh Prudential is and like I said, many, many years in the

stream--642046

00:37:17.924 --> 00:37:22.264

community and in driving this and um our, our president of,

stream--642046

00:37:22.265 --> 00:37:26.784

of our business has committed to this and what a step to

stream--642046

00:37:26.785 --> 00:37:28.163

take in this damn time.

stream--642046

00:37:28.164 --> 00:37:31.814

So I'm very proud of that and uh uh that's where you can go

stream--642046

00:37:31.815 --> 00:37:34.733

prudential dot com and you'll be able to see a lot of the

stream--642046

00:37:34.734 --> 00:37:37.254

information on and good places to start as well.

stream--642046

00:37:37.255 --> 00:37:37.913

Excellent.

stream--642046

00:37:37.914 --> 00:37:41.289

Excellent ka Thank you so much for everything that you do.

stream--642046

00:37:41.590 --> 00:37:43.834

Uh everything that you'll continue to do and thank you for

stream--642046

00:37:43.835 --> 00:37:47.448

being my guest on this edition of Your Money, Your life.

stream--642046

00:37:48.409 --> 00:37:53.014

Thank you another great edition of Your Money, your life.

stream--642046

00:37:53.015 --> 00:37:55.643

As promised this episode of your Money, your life was

stream--642046

00:37:55.644 --> 00:37:57.219

brought to you by Prudential.

stream--642046

00:37:57.220 --> 00:38:00.064

I'm Alfred et Junior, senior vice president and executive

stream--642046

00:38:00.065 --> 00:38:01.453

editor of Black Enterprise.

stream--642046

00:38:01.454 --> 00:38:04.329

Thanks for joining us and we will see you next time.