

LEGACY EDITION



# AfroEconomics™

## Our Black Wealth Matters

### PRINCIPLE 5

A STRATEGIC  
FINANCIAL PROGRAM  
DESIGNED FOR THE  
ADVANCEMENT  
OF BLACK WEALTH IN  
AMERICA AND ABROAD


CREATED & WRITTEN BY


**JB BRYAN**


## AfroEconomics™: Our Black Wealth Matters





AfroEconomics™ utilizes West African Adinkra Symbols to illustrate the ten core principles of AfroEconomics™.  
*Sesa Wo Suban - "Morning Star & The Wheel"*  
*Symbol of transformation and independence.*


**1**  **Your Legacy: Discovering YOUR WHY**  
Sankofa - "Go back and get it"  
Symbol of learning from and reflecting on the past


**2**  **Self-Reliance & Financial Independence**  
Besesaka - "Cola Nuts"  
Symbol of affluence, power, abundance and unity.


**3**  **Organization & Planning**  
Akoben - "War Horn"  
Symbol of vigilance and wariness.


**4**  **Knowledge: What you Don't Know CAN Hurt You**  
Mate Masie - "What I hear, I keep"  
Symbol of wisdom, knowledge and prudence.


**5**  **Integrity: The Soul of your Money**  
Gye Nyame - "Except for God"  
Symbol of the all-knowing power of God.


**6**  **Review & Accountability: Check Yo'self**  
Pempamsie - "Sewn in Readiness"  
Symbol of humility preparation and steadfastness.

**7**  **The Fearless Entrepreneur**  
Kwatakye Atiko - "Asante War Captain"  
Symbol of bravery and valor.

**8**  **Have Credit Confidence**  
Me Ware Wo - "The Fern"  
Symbol of commitment and perseverance.

**9**  **Determination: Make YOUR Dreams Come True**  
Wawa Aba - "Seed of the Wawa Tree"  
Symbol of hardiness, toughness and perseverance

**10**  **Black Health & Black Wealth**  
Dwennimmen - "Ram's Horns"  
Symbol of humility combined with strength.



AfroEconomics™  
Principle 5  
Integrity:  
The Soul of Your Money

In *AfroEconomics*™ integrity is doing what is right, not just doing the right thing. Doing what is a right means you have an internal conviction of what is right and it drives your actions, you're not just doing something to make yourself look good. Integrity is accepting and facing THE TRUTH. Integrity is important to me because it goes beyond religion—it is about your personal relationship with God and how you decide what's right.

Integrity is about keeping it REAL with yourself — I believe the worst type of deception is self-deception. We try to fool ourselves by not being completely honest with ourselves, and not being completely honest about our financial habits. But when we're operating outside of integrity that's when we're blaming someone else for our current situation — even if you are a victim — only YOU and GOD can fix it. Blaming others and self-deception can destroy your legacy. Even if we have made mistakes and have been done wrong, we have to exercise integrity

with ourselves first to allow our character to fully develop and take us to the next level — to financial independence.

Integrity is an important part of our lives because it helps us take responsibility for our financial decisions. *AfroEconomics™* means being selective about the character of the people that we include in our financial decisions. There are so many examples of people who have been robbed and scammed. Unfortunately they thought they were going to get rich fast and have a quick return without taking any risks. That's impossible. It should frighten you if anyone ever promises you the cake and the opportunity to eat it, too.

“A good rule:  
Anything that  
sounds too  
GOOD to be  
true usually is.

A good rule: Anything that sounds too GOOD to be true usually is. *AfroEconomics™* Principle of Integrity encourages us to realize we have to pay for what we get. With every financial decision there is going to be some risk involved, so we want to make sure that we are honest and straightforward with ourselves, honest with our family, honest with our customers, honest with our employer, and honest with our friends. Most importantly always be honest with yourself — keep it REAL.

As an example, let's say you have a job and you have to be there from 9 to 5 to do your job during those hours. But, you don't give that job your best effort from 9 to 5 because you have decided that they don't pay you enough. So, instead, you are doing your

grad school homework at your desk during work hours. We have to realize— when a person does that — they are working outside of the principle of integrity. They are not representing our community well, and they are doing a disservice to another person who actually wants, needs, and deserves the position. My point — the principle of integrity is about doing the BEST you can with the resources you have at this particular time. Integrity is about having a great life and work ethic.

When any person, especially a Black person, is not doing their best we are blocking an opportunity for advancement for another Black person. You represent me and I represent you. So no matter what it is we're doing, someone else wishes they had that chance. Believe it or not, bad work ethic is robbing your employer and/or your customers. Negligence and low commitment to good business can lead to a business closing or having to lay off people. A lack of integrity can create a negativity that leads to stress and the illnesses that come with it.

The *AfroEconomics*<sup>™</sup> principle of Integrity helps us make wise financial decisions. Integrity helps us avoid buying things we cannot afford because integrity includes staying in touch with YOUR financial reality. Building a false financial position can lead to a lot of lies down the road. This, in turn, can lead to bills getting behind, credit scores getting destroyed, bankruptcy, and even divorce. No one should look at bankruptcy as an easy way to get out of debt. Bankruptcy must be a very last resort because of its long term impact on your credit score, employment, and your financial future.

This world of borrowing money for every purchase encourages us to buy things we can't afford and it's really misleading. Have you ever thought about how different your life would be if you only had that which you could pay for at the time of purchase? Try hard to only use credit cards for purchases you can pay for by the end of the month. If you can't pay them off at the end of the month — can you wait and save up for the purchase?

Most people are in a lot of debt because of purchasing things they really can't afford.

## **Are You in Debt?**

We need to make a change from living beyond our means and stay at that place of integrity. We all have the ability to change. Debt is an addiction because it is all around us and most people are in debt. BUT another rule : If you are doing what most people are doing... you are usually doing the WRONG thing. Dare to be debt FREE. We need to work from a place where we know we are capable but possibly have developed some bad habits that pull us away from our core, which is our place of truth and integrity. If we realize this is our core, we can reprogram ourselves and believe that we are not the mistakes that we made, we are a good person. Think about when the bill collectors call and they talk to you like you are a bad person. Well you are not a bad person, you are a good person who is making better decisions and getting out of unnecessary debt.

Avoid getting into debt because of your desire to help others. Unfortunately, many Black investors are taking care of multiple generations. It is great to be generous, but you cannot be generous based on money that you really don't have. When we go into debt for a loved one, that's not following the principle of integrity — that's working from a place of self-deception because if that person can't make that payment, then it's yours and you can't afford it, so then it harms both of you.

Unfortunately, many of us have hurt ourselves in order to help others. However, as we realize we MUST move toward a place of integrity, the more financially confident we will become. Learning to say NO to others and learning to live within my means was NOT a gradual change; I had to JUST DO IT! We have to decide to be that person, and then do the things to create that person. We say to ourselves, "I am an honest person with integrity," and then we have to exercise practices that will create the financial life we deserve.

All too often we think that “we are the things that we have.” BUT, the things we have are NOT who we are. We are not our car, we are not our job. We are honest, we are true, we are a leader — those are the things we are, or can BE. So we need to create those good things we do, and through those activities we maintain that person of good character and integrity and over time our finances will be strong and match our strong character.

Financial challenges do not discriminate. It is not the degree or a particular school that we went to that determines our financial position or financial well-being. I have even realized that our integrity, our character is our real success. Our integrity is who we decide to be and the things we decide to do, it's WHO we are as a person — the degree doesn't make that person. That's why we see people with a very high level of education who are not operating from a level of integrity because they feel that by having a certain title or designation it has already given them everything they need. But, over time, hopefully they realize that is not success. True sustainable success is knowing what is really valuable in life. It is the contribution that we are making to society, or the ability to handle and face our responsibilities to one another and to the world.

In my opinion, our integrity is our contribution that people will remember about us. We will get what we want out of life by being all that we can be internally. Integrity gives us the strength to take the hits in life but still keep going. Whatever it was that went financially wrong — even a divorce or job loss — our high level of integrity allows us to accept the consequences and use it all as an opportunity to look for new opportunities. We can see each challenge as an opportunity. Let's not see challenges as an opportunity to get angry and stop — but we can get angry, release it, and NEVER stop. Instead of stopping, we can get stronger and continue to follow the principles of *AfroEconomics*™.

## Scriptures

I think you will enjoy reading the following scriptures which will help you understand more fully how money connects on the spiritual level. These are some of my favorites. Please take some time to review these passages that are found at <https://www.biblegateway.com>. Enjoy.

The Word says...

*“For where your treasure is, there your heart will be also.”*

— Jesus, Luke 12:34

The Soul of Your Money is about including integrity in all of your financial decisions. Being honest with yourself and your family. Your financial decisions are all about taking disciplined steps toward long-term wealth development.

In my opinion, there is no such concept as getting rich quick, but there is true wealth development over time. For many of us it will take generations to accomplish God’s plan for our family. By starting now on a plan for wealth development and having integrity in each choice, we make the way for a financially strong Black community.

As an Investment Advisor, sharing my belief in integrity as a major principle of wealth development is unexpected. It’s important to me that you be solid in your financial principles. The economy changes, jobs change, but the need for honesty and clarity in our financial decisions is a constant.

## Cash Management

“And my God will meet all your needs according to the riches of his glory in Christ Jesus.” —Philippians 4:19

<https://www.biblegateway.com/passages/?search=Philippians+4:19>

“But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which



he swore to your ancestors, as it is today.” — Deuteronomy 8:18

<https://www.biblegateway.com/passage/?search=Deuteronomy+8%3A18&version=NIV>

“And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” — 2 Corinthians 9:8

<https://www.biblegateway.com/passage/?search=2+Corinthians+9%3A8+&version=NIV>

“The wise store up choice food and olive oil, but fools gulp theirs down.” — Proverbs 21:20

<https://www.biblegateway.com/passage/?search=Proverbs+21%3A20&version=NIV>

## Generosity

“In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’” — Acts 20:35

<https://www.biblegateway.com/passage/?search=Acts%2020:35&version=NIV>

“Honor the Lord with your wealth, with the first fruits of all your crops;...” — Proverbs 3:9

<https://www.biblegateway.com/passage/?search=+Proverbs+3%3A9&version=NIV>

“ Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” — Luke 6:38

<https://www.biblegateway.com/passage/?search=Luke+6%3A38+&version=NIV>

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and

pour out so much blessing that there will not be room enough to store it.” — Malachi 3:10

<https://www.biblegateway.com/passage/?search=+Malachi+3%3A10&version=NIV> <<https://www.biblegateway.com/passage/?search=+Malachi+3%3A10&version=NIV>>

### Seek Trustworthy Financial Assistance

“Plans fail for lack of counsel, but with many advisers they succeed.” — Proverbs 15:22

<https://www.biblegateway.com/passage/?search=Proverbs+15%3A22&version=NIV>

“The way of fools seems right to them, but the wise listen to advice.” — Proverbs 12:15

<https://www.biblegateway.com/passage/?search=+Proverbs+12%3A15&version=NIV>

“Blessed is the one who does not walk in step with the wicked or stand in the way that sinners take or sit in the company of mockers,” — Psalms 1:1

<https://www.biblegateway.com/passage/?search=Psalms+1%3A1+&version=NIV>

### Financial Planning

“The way of fools seems right to them, but the wise listen to advice.” — Proverbs 19:22

<https://www.biblegateway.com/passage/?search=Proverbs+19%3A22+&version=NIV>

“All who are prudent act with<sup>[a]</sup> knowledge, but fools expose their folly.” — Proverbs 13:16

<https://www.biblegateway.com/passage/?search=Proverbs+13%3A16+&version=NIV>

““<sup>28</sup> Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it? <sup>29</sup> For if you lay the foundation and are not

able to finish it, everyone who sees it will ridicule you, <sup>30</sup> saying, ‘This person began to build and wasn’t able to finish.’” — Luke 14:28-30

<https://www.biblegateway.com/passage/?search=Luke+14%3A28-30&version=NIV>

“In their hearts humans plan their course, but the Lord establishes their steps.” — Proverbs 16:9

<https://www.biblegateway.com/passage/?search=+Proverbs+16%3A9&version=NIV>

“Put your outdoor work in order and get your fields ready; after that, build your house.” — Proverbs 24:27

<https://www.biblegateway.com/passage/?search=+Proverbs+24%3A27&version=NIV>

## Investing

“Go to the ant, you sluggard; consider its ways and be wise! <sup>7</sup> It has no commander, no overseer or ruler, <sup>8</sup> yet it stores its provisions in summer and gathers its food at harvest.” — Proverbs 6:6-8

<https://www.biblegateway.com/passage/?search=Proverbs+6%3A6-8&version=NIV>

“Whoever is patient has great understanding, but one who is quick-tempered displays folly.” — Proverbs 14:29

<https://www.biblegateway.com/passage/?search=Proverbs+14%3A29&version=NIV>

## The Parable of the Bags of Gold

<sup>14</sup> “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup> To one he gave five bags of gold, to another two bags, and to another one bag, <sup>[a]</sup> each according to his ability. Then he went on his journey. <sup>16</sup> The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup> So also, the one with two bags of gold gained two more. <sup>18</sup> But the man who

had received one bag went off, dug a hole in the ground and hid his master's money.

<sup>19</sup> “After a long time the master of those servants returned and settled accounts with them. <sup>20</sup> The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

<sup>21</sup> “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’

<sup>22</sup> “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

<sup>23</sup> “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!’

<sup>24</sup> “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. <sup>25</sup> So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

<sup>26</sup> “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? <sup>27</sup> Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

<sup>28</sup> “‘So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup> For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. <sup>30</sup> And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’” — Matthew 25:14-30

<https://www.biblegateway.com/passage/?search=+Matthew+25%3A14-30++&version=NIV>

“On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it

up, so that when I come no collections will have to be made.”

— 1 Corinthians 16:2

<https://www.biblegateway.com/passage/?search=+1+Corinthians+16%3A2&version=NIV>

“The prudent see danger and take refuge, but the simple keep going and pay the penalty.” — Proverbs 27:12

<https://www.biblegateway.com/passage/?search=Proverbs+27%3A12++&version=NIV>

## Following YOUR dream

### FOLLOWING YOUR DREAM

“<sup>13</sup> Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” <sup>14</sup> Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. <sup>15</sup> Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.”” — James 4:13-15

<https://www.biblegateway.com/passage/?search=James+4%3A13-15+&version=NIV>

## Diversification and Asset Allocation

“Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.” — Ecclesiastes 11:2

<https://www.biblegateway.com/passage/?search=Ecclesiastes+11%3A2+&version=NIV>

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<https://www.biblegateway.com/passage/?search=+Matthew+25%3A+14-30&version=NIV>

## Be Debt Free

“The wicked borrow and do not repay, but the righteous give generously.” — Psalms 37:21

<https://www.biblegateway.com/passage/?search=Psalms+37%3A21+&version=NIV>

“The wicked borrow and do not repay, but the righteous give generously.” — Proverbs 22:7

<https://www.biblegateway.com/passage/?search=+Proverbs+22%3A7&version=NIV>

### Protect Your Credit

“Take the garment of one who puts up security for a stranger; hold it in pledge if it is done for an outsider.” — Proverbs 27:13

<https://www.biblegateway.com/passage/?search=Proverbs+27%3A13+&version=NIV>

“Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.” — 1 Timothy 5:8

<https://www.biblegateway.com/passage/?search=1+Timothy+5%3A8+&version=NIV>

### Legacy Planning

“A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.” — Proverbs 13:22

<https://www.biblegateway.com/passage/?search=Proverbs+13%3A22+&version=NIV>

### Grind Smart and HARD

“All hard work brings a profit, but mere talk leads only to poverty.” — Proverbs 14: 23

<https://www.biblegateway.com/passage/?search=Proverbs+14%3A+23++&version=NIV>

“Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.” — 1 Timothy 5:8

<https://www.biblegateway.com/passage/?search=1+Timothy+5%3A8+&version=NIV>

## The Last Word

I believe happy people make more money, so do what you love!



### Points to Remember

Integrity includes:

1. There are no short cuts so do it right the first time.
2. Never kid yourself. Self-deception is financial suicide.
3. Numbers don't lie, so always look at the numbers.  
Don't assume anything and don't take anyone's word for it.
4. Learn to love THE TRUTH and appreciate it.
5. Learn to love your work and be GREAT at it.
6. Connect to your financial decisions spiritually.



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# AFROECONOMICS™ OUR BLACK WEALTH MATTERS

## PRINCIPLE 5

AfroEconomics™ is a strategic financial management program developed for the advancement of Black Wealth in America and abroad. Created by Ms. JB Bryan, the President and Chief Investment Officer of JB Bryan Financial Group, Inc., a Registered Investment Advisory Firm.

This material is here to serve and empower YOU! New information is available through the AfroEconomics™ App, our website and weekly live streaming webinars. Connect & Subscribe!

### The AfroEconomics™ Core Principles

-  Your Legacy: Discovering YOUR Why?
-  Self-Reliance & Financial Independence
-  Organization & Planning
-  Knowledge: What you Don't Know CAN Hurt You
-  Integrity: The Soul of your Money
-  Review & Accountability: Check Yo'self
-  The Fearless Entrepreneur
-  Have Credit Confidence
-  Determination: Make YOUR Dreams Come True
-  Black Health & Black Wealth

### About the Instructor

J.B. Bryan earned her Bachelor of Science degree from the University of Virginia, and received her Master of Science degree from Virginia Commonwealth University

She founded J.B. Bryan Financial Group, Inc. in 1995 and celebrates more than 20 years of serving investors and educating the community.



[www.AfroEconomics.com](http://www.AfroEconomics.com)

