

## STUDENT QUOTES

The “Expectations” section of the Syllabus stated “It is expected that each student will, in exchange for the textbook they are being given, write a thank you to the anonymous donor upon completion of the class.” Once we received the notes, and saw the comments provided by the students, we asked them if we could use excerpts of those letters. (Please note: numbering is for reference purposes only.)

1. “The book really helps us understand finances and how to make financial decisions.” – *Juan*
2. “They (the books) have helped us gain a better understanding of financing through an entertaining book.” – *Denise*
3. “It helped us a lot by having real life examples of what we were learning. It honestly made a difference in how I learned in my class.” – *Ana*
4. “Right now I have many financial issues, but thanks to this book, I was able to sort things out and learn good habits for the future.” – *Cristian*
5. “The books were a vital tool for our class discussions and lectures. The class itself was very useful but the books helped very much as well.” – *Christine*
6. “I read the book and have become more educated with financial activities and may not be the expert on it all but definitely know more than the average person. I’m 18 and thankful I’m learning this now and not at 40 and realizing I need to learn quick. I have buckled down on my spending and creating a budget and have convinced my parents to do it too. Now my Mom is reading the book.” – *Christina*
7. “It is better for me to start to save my money at a young age and have backup money when I am older.” – *Sergio*
8. “I really have learned so much. Reading these books have really inspired me to save tons of money by budgeting something that I am not accustomed to doing as often but I have managed to make it work. I will keep this book so that when I go off to college next year I will have the book to go back to so that I can remember the things that I have read and also put them in real life situations and see how much I have learned from the book. This book has changed me for the better...” – *Hector*
9. “After reading parts of this book, I felt like I knew more than most adults financially. I am more ready to figure out my financial problems when I start living on my own. Everyone in America should have this book because this is great information that everyone should know.” – *Aaron*
10. “It helped me understand things since they explained in plain English. It was funny, interesting and informative.” – *Mercedes*

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## Red & Black Financial Literacy Program

11. "Learning about Red and Black's mistakes has made me learn from them and I will be sure to be cautious and not make those mistakes when I go off on my own." – *Jaime*
12. "This is an amazing book that has taught me how to save my money and spending it smarter. It has also taught me how to manage our budget and managing our time which is really going to be helpful for college career. ... If I would have bought the book, it would have been one of the best investments I have ever made." – *Jose*
13. "The class shall help me to become not only financially literate, but to live successfully in the future." – *Aziza*
14. "My senior classmates and I now feel more prepared to go out into the real world and be okay." – *Ely*
15. "I have learned a lot thanks to those books, knowledge that in the past that I didn't know. This has helped me understand more about how to handle money. This will help me out in the future." – *Nancy*
16. "The fact that I will be able to keep this textbook that is filled with financial literacy tactics that are easily understood is great. During my first years of college with the use of both this book and the class, I will be better off in my future years financially." – *Tenene*
17. "Usually we receive textbooks but we have to return them, but thanks to you we can keep the books and use them as a guide for us." – *Miguel*
18. "I read the entire book and it was very very helpful." – *Ivan*
19. "I will always remember this class and effectively use what I learned and the book throughout my whole life." – *Tiara*
20. "This class will help in the real world and I'm glad I got to be a part of it." – *Julie*
21. "I learn how to think smart while spending or before making a purchase, saving more rather than spending money on goods not needed, or simply learning that one should not spend more money than they earn." – *Danny*
22. "I have learned many new and important things this year but I feel that this financial class has been extremely helpful and important to my daily life. I have learned how to spend, save and manage my money wisely." – *Damariz*
23. "The books have been very helpful with our financial literacy program. This means that you play a large role in our success in life and finances." – *Ife*
24. "Without your donation we would not be able to keep and take notes in the Red and Black book. Your donation will help me and my fellow team mates in the future because we will be able to use the book to make important financial decisions." – *Danisha*
25. "It has truly helped knowing that if I forget something, I can always go back to my new book. ... You are helping to change some lives." – *Sara*

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26. "This is the first book I have actually understood when it comes down to financing and can actually talk to my mom about it and having her understand the information. These books are actually better than the one we are using in Economics. They are easy to understand and I can read it without looking anything up on the internet." – *Dario*
27. "We were able to not only take the financial literacy class, but we were able to read Red & Black's personal stories. Reading this book allowed us to relate to each lesson and get the most out of what they taught us." – *Andrea*
28. "Knowing that I will attend college in the next few months, this book has been immensely beneficial. The knowledge of obtaining the use of credit cards, insurance and even time management will most definitely prepare me for the real world. The activities given to manage money wisely was an eye opener. I have now realized a smart method to save and use money effectively." – *Iris*
29. "They (the books) have made learning about financial stability much easier. The books help us to look at situations in a different manner, and making learning easier." – *Jesse*
30. "We have been utilizing them as textbooks, which is more efficient and entertaining than any other school textbooks. We have been reading sections of the book and relating them to class work. Unlike regular school textbooks, there are many things in the Red & Black book that one can personally relate to and store information for the future. Relative information we learn from the book is applied in class and not only useful to us but it can benefit parents as well." – *Joana*
31. "I myself, like many others, do not know where my money goes. ... I have learned how to spend my money wisely, not just for the then and there." – *Israel*
32. "The topics we discussed in the Finance class will stick in my mind forever, especially since I will be going to college soon and will be expected to manage my life independently. Thanks to the books we were able to get a head start on life, which unfortunately not many are privileged to have" – *Tracy*
33. "I have been attending financial literacy classes with Red and Black. In my opinion they were extremely useful and I know that all of the seniors who took this class benefited from it. We all learned something that we would have learned the hard way later on in life. I would like to thank you for purchasing the book and allowing us to keep them for future reference. This book will be a great resource for when I am older, and need financial guidance." – *Yesenia*
34. "We are able to learn about how to take control of our financial lives and how to deal with financial strains. These books have shown us personal experiences that can essentially make our lives better. Not only do these books help us get an idea of the way we can deal with financial problems, but it teaches us ways to avoid even getting those problems. The book has also built connections with many readers that have problems with money-handling or just finance in general. Also, we benefit from it and we can teach others, such as our parents, the lessons we have learned." – *Jennifer*
35. "We have learned so much from the Red and Black book. It has helped us learn how to manage our money in a fun and interesting manner. The way the book was organized with Red and Black's conversations made it more personal and helped me relate to them easily." – *Maria*

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36. “Generously opening your wallet to buy all those books for us has turned out to be an investment. Thanks to your donation we were all well-equipped for our financial literacy class, which helped us understand the concepts better. Given that we are amidst a recession and facing the consequences of reckless spending, these lessons have never been more relevant. Educating students on how to correctly use money will better prepare them for life and for avoiding economic struggles.” – *Aldo*
37. “We used these books to learn much about how to manage money in our own lives. I enjoyed this book so much I have recommended it to my older siblings so it gets its worth.” – *Eric*
38. “Your help has taught all of us pivotal information about finance that will serve us greatly in the future. The book that was given to us has proved to be an extraordinary book that has sparked a greater interest in the world of finance and business.” – *Adolfo*
39. “It (the book) has helped understand how to manage my time and money. It will come more into use when I am in college when I am all on my own.” – *Kimberly*
40. “This has really helped me understand things about college, finance wise, that I would never have understood if it wasn’t for Red and Black’s book and class.” – *Christopher*
41. “We as a student body have relied on other’s support. Because of your contribution to the Red and Black program, we are now wiser with our financial status. – *Herbert*
42. “The financial literacy class has helped us learn more about that real world that awaits us after we graduate college. I have recently learned about credit, insurance and many different items. The book has made our learning experience funnier and satisfactory.” – *Maria*
43. “The book itself has been really helpful in understanding realistically things that can happen, and how to get out of it and never fall back. The book has been a boost in this class by taking real examples from the book and talking about what was happening. With the help from you and this class, I am better prepared financially for the future and will make smarter choices about spending money.” – *Rafael*
44. “If it wasn’t for you, I would not have been able to obtain such an informative book on life and how to better one’s self.” – *Isaac*
45. “Those books were extremely useful and full of interesting stories that we can learn from. Their class is very useful for those who are not familiar with this subject which is mainly everyone including some of our teachers. In this class, I learned some interesting do’s and don’t’s that will help me throughout my life. I now think about where my money is going and thinking if it’s a great decision or if there is any other available options that will be a smarter choice.” – *Stacy*
46. “Thanks to your donation I feel more prepared to go into the real world with the financial weapons given to me.” – *Victor S.*
47. “These books help to make the knowledge I have received more tangible and real. I have learned so much through this class because it has prepared me for college and has helped me to understand many financial questions that I had no formal knowledge about.” – *Bree*

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48. "You have helped set a strong foundation in our ability to become financially literate." – *Brian*
49. "Having the Red and Black book available to us, we have learned most of the issues we will face in the future. With the expenses at hand right now, I know I wouldn't have been able to pay for the book myself." – *Abigail*
50. "These books helped all of my classmates understand and know how to act when the situation is bad. The book also helped us learn how to manage not only money but also time. The book was really interesting because of the real life scenario that occurred to Red. This will not only help me during college but also after college." – *Jose*