THE LEGACY LITERACY INITIATIVE

One-Page Executive Brief Reading & Financial Literacy | 2026 and Beyond

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The cycle stops here. The legacy starts now.

TWO CRISES. ONE SOLUTION.

America is facing twin literacy emergencies — one in our classrooms and one in our bank accounts — and they are not unrelated. The child who cannot read at age 8 becomes the adult who cannot manage a household budget at 28.

📚 READING CRISIS

- **54%** of U.S. adults read below 6th-grade level — 130 million people
- Only **28%** of Nebraska 4th graders read proficiently — a record low
- Children who can't read by 3rd grade are **4× more likely** to drop out
- Low literacy costs the U.S. up to **$2.2 trillion/year**

💰 FINANCIAL CRISIS

- **66%** of Americans fail a basic financial literacy test — unchanged for 9 years
- Financial illiteracy costs Americans **$436 billion annually**
- Average American loses **$948/year** due to poor financial decisions
- Low-literate adults are far more likely to carry high-interest debt & miss payments

These are not abstract statistics. They describe the families in your congregation, the students in your classrooms, the customers in your branches, and the children in your daycare — today.

THE PIPELINE THAT MUST BE BROKEN

The Data Point	The Impact
Two-thirds of children who can't read by 4th grade end up in jail or on welfare	The kindergarten-to-prison pipeline is a prediction, not a metaphor
70% of prison inmates read below a 4th-grade level	Reading illiteracy follows people into cells — and then to their children
Financially illiterate adults are 3× more likely to use payday loans & predatory lenders	Financial illiteracy transfers poverty across generations
Only 1 in 5 high school students receives any formal financial education	Schools are not solving this — communities must

THE SOLUTION: STORIES, STRATEGY & COMMUNITY

For Children (Ages 4–10): Adventures of Zara and Papa Rodney — 12-Book Series. Each illustrated story is engineered to build both reading fluency and financial vocabulary simultaneously — earning, saving, investing, giving, and ownership — in the language children trust most: story. Reading improves. Money concepts take root. At the same time.

For Adults & Families: The Abundant Life: Budgeting with Intentionality and Faith (Releasing **August 3, 2026**). Anchored in Proverbs 22:6, this resource equips adults to budget, eliminate debt, and build generational wealth — completing the financial education the child started with Zara. Available on Amazon, Walmart, and Barnes & Noble.

HOW THE TWO BOOKS WORK TOGETHER

> The Zara series plants the seed — a child learns to read and learns that money has purpose. The Abundant Life grows the harvest — the parent sitting beside that child learns to budget, save, and lead. One initiative. Two books. A complete family literacy ecosystem that addresses both crises at once.

WHAT PARTNERSHIP LOOKS LIKE

Partner	The Opportunity	The Impact
Schools & Daycares	Author visits, read-alouds, Zara book kits	Children build reading fluency & financial vocabulary before kindergarten
Banks & Credit Unions	Book sponsorships, workshop hosting, CRA investment	Literate members reduce default risk and build lasting relationships
Churches & Ministries	The Abundant Life workshop series, family stewardship nights	Congregants move from financial survival to generational sovereignty
Community Organizations	Family literacy nights, parent engagement, book distributions	Parents become the most powerful financial classroom a child will ever have

WHY THIS. WHY NOW.

The kindergarten-to-prison pipeline is real. But so is the **kindergarten-to-legacy pathway.** Communities that invest in early reading and financial education together see measurable improvements in graduation rates, household savings, credit scores, and civic participation.

The 1,095-Day Covenant cannot be fully realized without a literate community to receive it. The Legacy Literacy Initiative is the foundation that makes all six Covenant pillars possible.

THE ASK

The books are written. The workshops are ready. The author is available.

- **Schools and daycares** — schedule an author visit or Zara reading partnership
- **Banks and credit unions** — sponsor books or host a financial literacy workshop
- **Churches** — offer The Abundant Life workshop series to your congregation
- **Community leaders** — champion reading AND financial literacy as one priority
- **Divine Nine chapters** — endorse and place this initiative in every city you serve

> "If the next three generations of your family were exactly as financially literate as you are today — would you be proud of that? Or would you want more for them?"
> **— The Abundant Life, Minister Rodney A. Nichols**

Book Release: Aug 3, 2026 | Amazon, Walmart & Barnes & Noble | Rodney A. Nichols — Author of 12+ books, Certified John Maxwell Speaker & Coach, CEO of RAN Church Consulting LLC, Omaha NE