I have seen, time and again, that given an informed choice, the poor do not want a hand out, but simply a hand up. They want the dignity that comes from doing for self. That education is the ultimate poverty eradication tool, and when you know better, you tend to do better. --John Bryant

**Financial Literacy for the Masses**

For years John Bryant has been telling anyone who will listen about the problems caused by widespread ignorance of finance. In 1992, in the aftermath of the Los Angeles riots, he founded Operation HOPE, a non-profit organization, to give poor people in the worst-hit parts of the city "a hand-up, not a handout" through a mixture of financial education, advice and basic banking. Among other things, Operation HOPE offers mortgage advice to homebuyers and runs "Banking on Our Future", a national personal-finance course of five hour-long sessions that has already been taken by hundreds of thousands of young people, most of them high-school students. He calls the attempt to help people help themselves out of poverty through financial literacy and economic opportunity the "silver-rights movement." This Economist article shares more.

**Be The Change:**

The FDIC created a program called Money Smart to help people enhance their money skills. Check out the training modules, or share them with someone who could benefit from them.