

## PASTOR CLINTON BUSH



While we've mainly covered people in this issue that have made a difference in Jacksonville, we also want to highlight a relative newcomer who has big plans to improve our city.

That newcomer is Pastor Clinton Bush, who hopes to educate Jacksonville's youth in the ways of financial literacy through City Kidz.

Money is still a topic that most families aren't comfortable talking about. That means that a staggering amount of teens going out into the world have no idea what terms such as APR mean, how to balance a checkbook and what a liability is.

The National JumpStart Coalition has been recording data on the financial literacy of teens and young adults since the late nineties. They had this to say about their latest data, collected in 2008:

The financial literacy of high school students has fallen to its lowest level ever...A record 6,856 12th

grade students completed the high school survey by February 2008, achieving an average score of 48.3 percent, the lowest ever recorded. While the founders of the JumpStart Coalition had hoped that the average score of 58.3 percent achieved in the baseline survey of 1997-98 would increase to a "passing" score of at least 60 percent in 10 years, just the opposite occurred. Instead of increasing, scores fell by 10 percentage points in 10 years, revealing a situation that was becoming more and more dire.

The basics of the City Kidz program, says Bush, is that they work with young people and "teach them how to read financial statements...How to effectively use credit cards. How to write checks. Particularly in this economy people are getting hammered...because they don't have the wisdom or knowledge to really make their finances work for them."

High school students in the program looking to rack up community service hours can spend sometime behind the City Kidz Ice Cream counter, learning the in and outs of retail as they serve their community. Besides fulfilling college entry and high school requirement, this community service is an excellent resume builder that can help an adolescent get that first job in a down economy.

Some of the proceeds from City Kidz Ice Cream Café go back towards the financial literacy



program. It would be disingenuous to extol the virtues of staying in the red while not working to make profit. So although City Kidz does have programs that help the community, it is a for-profit venture.

Bush is a capitalist with a Christian heart. Pastor Bush practices what he calls "marketplace ministry," which means that he sees his business as an opportunity to minister outside the church, both through example and whenever he's asked.

He also believes that helping his community helps his business because it is part of that community. When the community in Springfield succeeds, so too does City Kidz, so he has a vested interest in improving the community in any way he can.

They even have a board game for kids designed by rags to riches author Robert Toru Kiyosaki, who wrote *Rich Dad, Poor Dad*.

He also provides a book called *Everything You Need to Know About Credit But Were too Ashamed to Ask*, which has information on the credit system and various forms and letters people will need to navigate the credit system.

Once students have been through the initial program, they move their students on to entrepreneurship.

"We teach them the importance of passive income, that's becoming a business owner."

Bush envisions a future when all the empty storefronts across the street in Springfield are filled with businesses owned by entrepreneurs from his program.

Helping the community and making a profit aren't at cross-purposes. The City Kidz model and Pastor Clinton Bush remind us that capitalism isn't the opposite of good-will.

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