



April 15, 2025

I recently had the distinct pleasure of sitting down with John Hope Bryant — founder, chairman, and CEO of Operation Hope, which aims to make free enterprise and capitalism work for the underserved — to record an episode of my podcast about leadership, called “Below the Line.” I’ve known John for seven years, but during this conversation he shared some things I hadn’t heard (and some stories he says he’s never told before).

He talked about how, at the age of four, his older sister handed him the phone to tell police dispatchers about a domestic violence incident in his home. In our interview, he talked to me about how, at the age of nine, he witnessed drug dealers murder a trusted adult in front of his Compton, California, home. And he talked about how his best friend was killed, too.

These were terrible moments that shaped him. But one of the ways might surprise you. The through-line of his childhood, and what he carried with him into adulthood, was that his traumas were related to money — people not having enough, wanting more, and not knowing how to manage it when they had it.

Bryant is typically more apt to tell another story, about how his mother made him an amazing velvet suit that he wore to elementary school the day a banker was visiting to talk to his class. Bullies did their worst, but Bryant still had the opportunity to ask the banker how he made his money and how Bryant — whose models in finance did not come by their gains legally — could do it, too.

Bryant went on to become a wildly successful entrepreneur, starting his first venture at the age of 10 with \$10 and eventually founding more than 40 organizations. He’s been referred to as the “conscience of capitalism,” and his recapitalization and sale of Promise Homes into a new joint venture was one of the largest capital raises by a Black-owned company in more than a decade.

All of his endeavors have continued with that same through-line. And this has taught Bryant that financial literacy is one of the primary skills we must all learn.

Now, I know there are memes and posts out on social media that say things like, “I learned square dancing in grade school and now I’m supposed to do my own taxes” or “boy, this trigonometry is really gonna help me pay down my debt.”

But we at USC Upstate agree that financial literacy is incredibly important. That’s why our Financial Aid offers “Free Up: Financial Readiness Empowerment Education.”

You can learn more about this program and the associated resources at this link. There you’ll also find information about how to enroll in UNIV U302 Personal Financial Literacy, a one-credit course designed to introduce you to personal finance strategies for student loan debt, budgeting, savings, credit, and spending.

You also have the opportunity to participate in the Johnson College of Business and Economics’ Financial Literacy Series, a five-week “Lunch and Learn” designed to help college students, professional community members, and anyone who has a question about finance.

Additionally, we offer the Free Up: Financial Readiness and Empowerment Education self-guided course. This four-hour self-paced online course will lead you through the basics of spending and saving; planning for financial well-being, credit and debt; and protecting yourself from identity theft.

Like all investments, your college degree requires planning, maintenance, and financial literacy. Together we can increase your financial readiness and empower you to take control of your financial future. Our faculty and staff are dedicated to enhancing the social mobility and financial prowess of our students, empowering them to transform their lives and the lives of their families. Bryant’s stories inspire us all and remind us of what’s possible when people dream and imagine the unimaginable.

Sincerely,

A handwritten signature in black ink, appearing to read "Bennie L. Harris". The signature is fluid and cursive, written in a professional style.

Dr. Bennie L. Harris

Chancellor