

THE BOOK



Your
children
will not
inherit
your
Degree

AUTHOR:
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Welcome!



This book is not written from theory alone.
It is written from observation.
From frustration.
From ambition.
From love for my people.
From a deep desire to see families win – not just survive.

I simply wish that Black parents emphasized financial literacy with the same fervor as they do religion.

I was born in Buyisonto, in Bushbuckridge, Mpumalanga, South Africa. I am an IT Technician, a software Developer, a coder – but more than that, I am a builder of ideas.

I am the founder of Teddy McAlbert Wine, a brand built on the belief that African excellence can be bold, refined, and timeless.

I am the founder of Axiom TV Podcast, a platform created to unlock creativity, expand thinking, and remind people that anything is possible.

I am also the founder of Arete NPC, an initiative driven by the pursuit of excellence – because “Arete” means becoming the best version of yourself.



Teddy Dlamini
Author:

The New African Parent
Education plus financial literacy.
Faith plus strategy.
Employment plus ownership.

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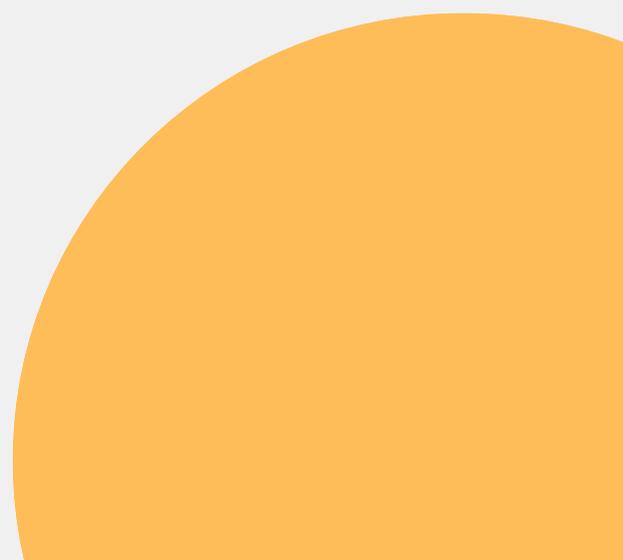
A Note to the Reader

This book is not an attack on education or the church.
It is a call to expand our vision.

I composed this while in buyisonto between meetings and during the
moments after my child had gone to bed.

It is raw it is direct.
It comes from a place of love for our community.
Lets get to work.

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TEDDY DLAMINI



The Inheritance Myth

My father worked for the company for 30 years. He came home with a gold watch and a pension that was eaten by inflation within a decade. His greatest hope was that I would get a job too.

But as I watched him retire I saw a truth: my father was preparing me to be a good employee while other fathers were preparing their children to be owners.

We have been sold a story that says: Get a degree get a job and your children will be safe.. A degree is just a start. It gets you to the station. It doesn't buy you the train. A job provides an income. Ownership builds wealth.

Your degree is your achievement. It is not a legacy. You can't divide a payslip among your three kids. You cannot frame a job offer. Expect it to pay for their future. Your kids are not going to inherit your degree. They are going to inherit your habits, your fears, your relationship with money and whatever assets you build.

The question this book will ask is: **What are you truly leaving behind for them?**



Chapter 1:

The Parchment on the Wall

In black family homes the degree is proudly displayed on the wall. It is our modern-day proof that we have made it.. Look closer.

That degree is a receipt. It is proof that you paid tuition and passed exams. It is a ticket to the game, not a guarantee you'll win.

For decades a degree was a tool against a system designed to keep us out.. That mindset has been passed down and now we tell our children to get a degree so they don't struggle like we did..

In doing so we teach them to be excellent employees, not owners. The white family down the street has a piece of paper on their wall. A share certificate, a deed to a house or incorporation papers for a family business. They are proud of the asset, not the education.

Take the degree off the wall for a moment. Look at it not as the finish line. As the starting line. Ask yourself: What can this degree build? What can it own?



Chapter 2: The 5-Year Plan vs. The 500-Year Plan

We plan for the five years: finish school get into university, graduate find a job. It's an narrow path. But while we are focused on the 5-year plan other communities are building a 500-year plan. A 500-year plan is about building structures that outlive you. It's about wealth.

Our 5-year plan is fragile. Lose your job. The plan fails.. A 500-year plan is resilient. It's not dependent on one persons performance; it's dependent on the system you built. Black kids are going to university while white kids are running businesses. This is a choice. The white family values education,. They see it as a tool for the business.

When your child chooses a degree don't just ask, "What job will this get you?" Ask, "What business can you start with this knowledge? What problem can you solve for our community?"



Chapter 3: The Sunday Tithe and the Monday Economy

We are a spiritual people. We pray over our exams and our finances. We give our 10% on Sunday trusting God to multiply the remaining 90%. We have a blind spot. We trust God with our finances. We often refuse to learn about them. We treat literacy as less important than scripture.

Imagine if we applied the discipline to financial education as we do to religious education. Imagine if the church ran workshops on budgeting and entrepreneurship alongside prayer meetings.

We push our kids to Sunday school to save their souls. We fail to give them the tools to build a life now. Start a family tradition. On Sunday afternoon have a 10-minute "Family Economy Council." Talk about the household budget, a savings goal or a business idea. Make financial talk as normal as prayer talk.

Chapter 4: What They Teach at the Dinner Table

I've been to my white colleagues homes and the vibe is different. At the dinner table the conversation is not about school grades or sports. It's, about the news and how it affects their investments and business. A child overhears a parent discussing a stock purchase. Another child is taught how to track their income and expenses. They are being trained as managers of capital.

At our dinner tables we often talk about our struggles, our unfair bosses and our lack of money. We teach our children about the times but we often forget to teach them how to overcome those struggles. We talk about how much things cost. We rarely talk about their actual value.

We teach our children to be consumers. We should be teaching them to be producers and owners.

Lets Change the Conversation:

Lets change how we talk at the dinner table. For every complaint about the price of bread lets have a conversation about how a bakery makes money. Lets focus on how to earn and own things of just spending.

Chapter 5: Reclaiming Nepotism

We all know the feeling. A qualified black candidate is overlooked for a promotion. The job goes to the CEO's less-qualified nephew. We shout, "Nepotism!". We are right to be angry.

Sustainable income grows when you work with your strengths instead of forcing rigid business models. What you enjoy creating, what you are good at, and what others already find useful often overlap more than you think. Recognizing this connection allows you to build something that feels natural and repeatable.

Let's look at it from the CEO's perspective. His job is to ensure the company's success. Who does he trust more than his family? He trusts his nephew because he knows him well, has taught him, and shares the values. The CEO is not being evil; he is being loyal to his family.

When black people do this we call it nepotism. When others do it it's called building a "family business" or "networking." It's how successful families are built. It's how communities are strengthened.

Why are we ashamed to help our people? If you are a manager and you have a chance to hire a young black person why do you hesitate? You might fear being accused of favoritism. The system is already designed to favor others.

This is not about hiring people; it's about creating opportunities for our own. It's about seeing a black person and thinking "How can I help them grow?"

****Let's Make a Change:****

Let's make a pact to help others if we are in a position of power. Let's identify a person in our family or community and become their professional sponsor. Let's open doors for them. This is not nepotism; this is building a community.

Chapter 6: Financial Literacy is Freedom

Our parents and grandparents fought for the right to vote and walk through any door.. Economic freedom was left unfinished. Financial literacy is the key to this phase of our struggle.

Being Free from Debt: Understanding interest rates helps us avoid being enslaved by credit cards and loans.

Being Free from a payslip: Knowing how to budget save and invest means we are not tied to a salary. We can negotiate from a position of power.

Giving Our Children Freedom: Building assets means our children can take risks. They can start a business. Pursue their passion because we have built a financial cushion for them.

This is not about being rich; it's about being free. It's about having options. A degree gives us access. Financial literacy gives us ownership

Chapter 7: Starting the Conversation

This may seem like a task but it starts small. You don't need to be an accountant to begin. Here's how:

For Ages 5-10: The Three Jars. Get three jars. Label them Spend, Save, Give. Every time your child gets money they must divide it among the jars. This teaches them to budget be patient and be generous.

For Ages 10-15: Starting a Business. Help your child start a business like a sweet candy stand or washing cars. Focus on the process: the cost of goods, pricing and customer service.

For Ages 15-20: Investing. Open a savings account or a Notice Deposit Account in their name. Help them buy their share. The lesson is that they can own a part of a business.

For Ages 20+: Being a Partner. As your child grows your role changes from teacher to partner. Discuss your finances with them. Ask for their opinion. Treat them as an adult learning to manage the family's future.

Chapter 8: Building a Stronger Community Economy

Our goal is not just to have individuals but a wealthy community. We need to rebuild our village.

The Stokvel/Savings Group 2.0: Transform savings clubs. Of just saving pool your resources to invest. Buy a property together. Fund a members business.

The Professional Network: Create a WhatsApp group for your family and friends to help each other with jobs and businesses. Share job openings, ask for help with projects. Seek advice. Turn your network into a job and business agency.

The Legacy Project: As a family identify one asset you can build together like buying a flat to rent out or starting a small business. The goal is to create something that belongs to the family..



The Degree is Yours. The World is Theirs.

Your degree got you where you are. Be proud of it. But your children don't need to inherit your seat; they need to own the table.

The world is. Jobs are disappearing. The economy is being rewritten by those who own the assets. We cannot let our children be left behind again.

The task is simple. Requires a change in mindset. We need to see our homes as boardrooms for the generation. We need to see our salaries, as capital to invest. We need to see our children as founders, investors and owners.

Go look at your child and ask: Am I leaving them a piece of paper or a piece of the world?

The choice is yours. The time is now.

The End.





Support This Movement

This book is completely free.

I chose to make it free because the message is bigger than money. Conversations about financial literacy, ownership, and generational wealth must reach as many homes as possible

If this book has inspired you...

If it has challenged your thinking...

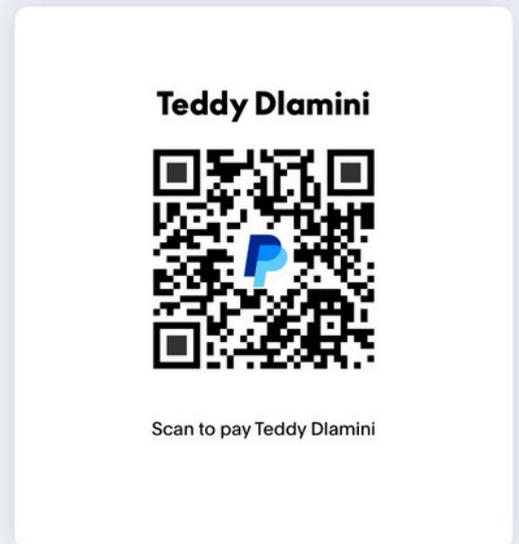
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Thank you for believing in ownership, growth, and generational impact.



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