

Retired Air Force Chief and Wealth Philosopher John ‘Jay’ Snead Releases Book on Financial Miseducation

As Black History Month begins, a new book reframes generational wealth as a civil-rights issue and breaks financial miseducation at its roots.

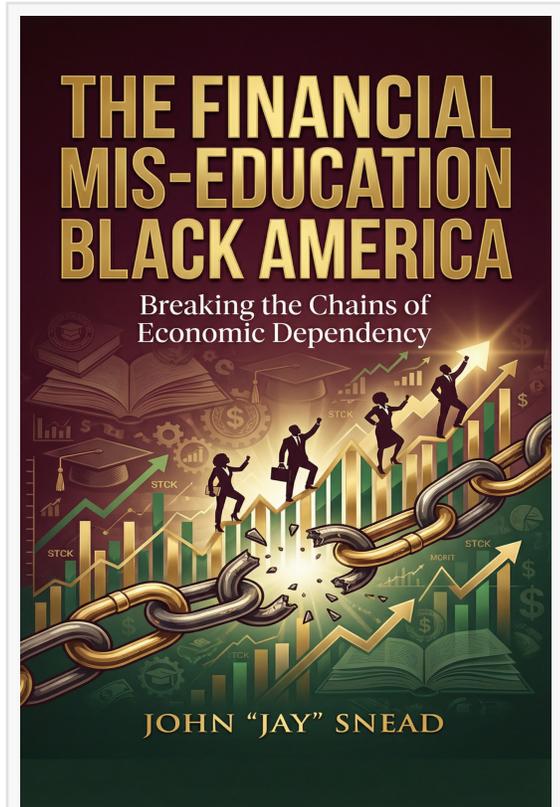
CLEARWATER, FL, UNITED STATES, January 27, 2026 /EINPresswire.com/ -- John “Jay” Snead, a retired U.S. Air Force Chief Master Sergeant, wealth educator, and founder of the Wealth Builders Mastermind Group, today announced the release of his new book, [The Financial Mis-Education of Black America](#), a bold examination of how financial illiteracy is not accidental—but systemic.

Inspired by Dr. Carter G. Woodson’s 1933 classic *The Mis-Education of the Negro*, Snead’s work reframes modern financial struggles through a historical and structural lens, using the Black American experience as a case study to reveal broader truths about wealth, ownership, and economic dependency in the United States.

“A century after Carter G. Woodson warned us about miseducation, we’re still paying the price — now with interest,” said Snead.

Unlike traditional personal finance books that focus narrowly on budgeting or credit repair, *The Financial Mis-Education of Black America* challenges readers to rethink how economic systems shape behavior, opportunity, and long-term outcomes. Snead argues that many Americans are taught how to earn and spend money—but not how to own, invest, or build generational wealth.

The book is the cornerstone of a larger educational trilogy that includes an Instructor Guide for community leaders and a Companion Workbook designed to help readers translate insight into action. Together, the materials are positioned as a scalable curriculum for churches, universities, veteran organizations, and community groups.



The Financial Mis-Education of Black America

“Financial illiteracy isn’t accidental,” Snead added. “It’s the most effective form of control nobody talks about. Once people understand the system, they can finally start to beat it.”

Drawing on more than two decades of senior leadership experience—from the Pentagon to corporate America—Snead blends historical analysis with practical wealth-building strategies focused on disciplined investing, entrepreneurship, and long-term ownership.

The Financial Mis-Education of Black America is available now on Amazon.

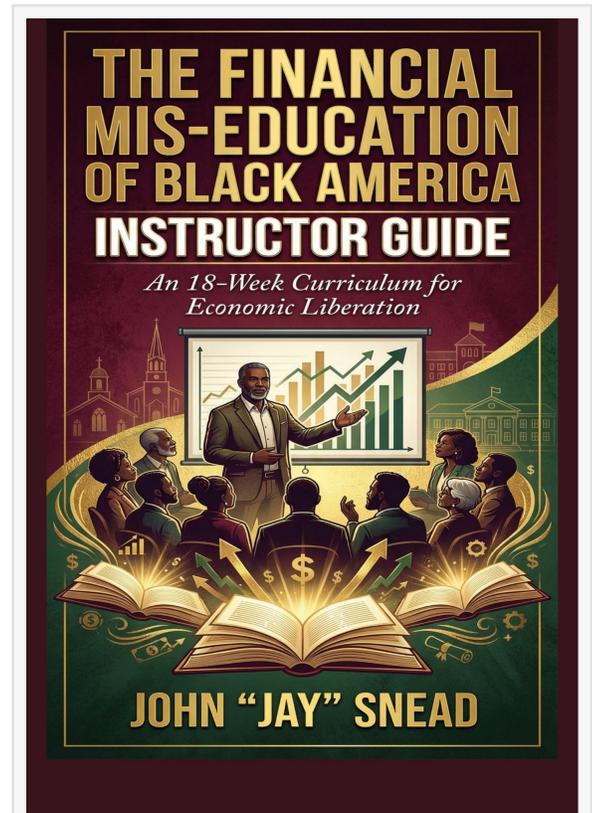
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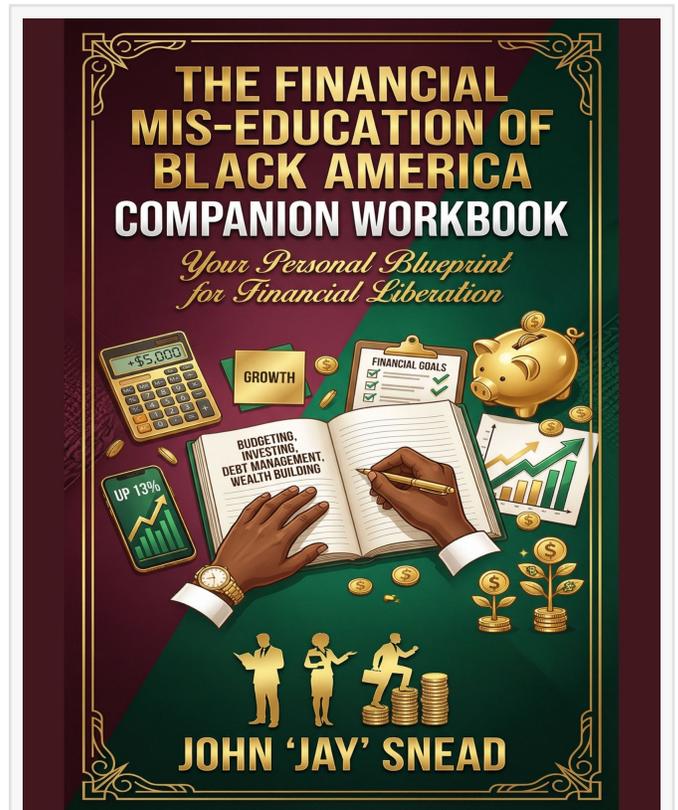
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John "Jay" Snead

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The Financial Mis-Education of Black America (Instructor Guide)



The Financial Mis-Education of Black America (Companion Workbook)

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