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“Book Review: *Do I Look Like an ATM?*”

Sabrina Lamb has fulfilled a critical need in the Black community: A failure on the part of adults and youth to join hands in order to become financially literate and whole. While Prof. Boyce Watkins has written a helpful book entitled *Financial Lovemaking 101*, Lamb is the first to treat financial literacy more comprehensively by calling for parents to recognize that a financially successful family must ensure that children understand money too.

Fundamentally, Lamb argues that parents and children alike should understand the basic principles of earning (through regular jobs or entrepreneurship), saving, investing, and donating. She emphasizes that conversations about these aspects of money life must begin early and should be conducted continuously in households if families are to be sound financially.

To our knowledge, there is no other book that addresses financial literacy in the Black community in such comprehensive fashion; including personal and collected testimonials, definitions, practical tests, statistical proof, and much more.

If you want to begin contemplating how to get on and travel the road to financial security, then the \$14.95 required to purchase *Do I Look Like an ATM?* should be a good investment.

As always, reading a self-help book is one thing, putting its directives into practice is another matter altogether. It may not be easy to follow Lamb’s guidance, but if you are tired of being tired of being broke, full of money anxiety, and fearing a dreadful financial life ahead and end, then the book is a great point of departure.

Without criticizing *Do I Look Like an ATM?* we acknowledge that the book reflects reality because it is inundated with testimonials and anecdotes that feature so many broken and never-fully-formed families.

One of the fundamental facts of the United States is that one of the surest ways to avoid poverty and many money problems is to live in a fully formed household; i.e., with two parents and children.

Therefore, while the book provides great guidance on what to do when you are in financial turmoil, Black America must begin to avoid getting into financial trouble by creating fully formed families.

To meet another need in the Black community, what we suggest for Lamb's future work is a book that discusses how financially secure families can collaborate to transform the broader spaces in which they live.

Once Black America gets to the point of forming complete families, using the tools that Lamb provides for creating sound financial families that are fully or partly formed, and when those families begin to work in concert to ensure that Black communities are more independent financially, then Black America will be on the road to fulfilling its promise.

At **BlackEconomics.org**, we look forward to the day when Black America can transform the question *Do I Look Like an ATM?* into the question "Do You Own that ATM?" and the response is an unequivocal "Yes."

Dr. B.B. Robinson
03/13/13

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