

Investor Pugh Demystifies Stock Market For SIUE CHS Black Gentleman Entering Manhood Students

by Megan Wieser
January 27 2022 8:56 AM



EDWARDSVILLE/EAST ST. LOUIS - A common question among these high school male students has been about money – how to make it, invest it and develop financial stability. In response, stock investor Alfonso Pugh, of Denver, Colo., spoke virtually Friday, Jan. 21 to the Black Gentleman Entering Manhood (GEMs) at Southern Illinois University Edwardsville East St. Louis Charter High School (CHS).

Pugh, also a self-ascribed serial entrepreneur and former Houston Texans football player, presented “Lessons in Stocks and Bonds.”

“Several of the Black GEM students wanted to know about stocks and bonds, but additionally, during weekly sessions, they mentioned the desire to have financial stability for their immediate families,” said Nate Williams, PhD, associate professor in the SIUE School of Education Health and Human Behavior’s Department of Teaching and Learning, and CHS liaison.

“Multiple members wanted to secure a home for their parents and/or desired to be in a different financial space than the one they are in currently,” continued Williams “We brought in Mr. Pugh to provide some basics of trading and building wealth. His experience as a trader and former professional athlete provided our students with new awareness to basic trading and self-discipline. Both of these traits are paramount for the success of our males.”

Pugh, who specializes in stock options and is known as “Black Market,” defined terminology, discussed the various types and explained the difference between stocks, bonds, mutual funds, trading, investing, portfolios and more.



“To understand a stock, think of it as you taking a slice out of a large pepperoni pizza,” offered Pugh. “That slice represents a piece of ownership of the company, and that is what you would invest in.”

Next, he offered an analogy for a bond.

“Think of a bond as a loan,” explained Pugh. “If a company or the government wants to raise money for a project, instead of going to a bank or traditional type of financing, they can issue a bond. If they want to raise \$100,000, they would issue a \$100,000 bond.

“Then they would have a coupon rate that may be 5%. You as an investor can buy that bond and give them \$100,000. They will give you the 5% interest rate, plus pay you the principal at the end. It’s just a fancy word for a loan.”

Pugh encouraged the students that learning about the investment world is not hard. But he warned that it can seem so for some Blacks who are not familiar with the verbiage.

“We tend to think we need some fancy degree or have to be almost a genius, because we see people in suits who don’t look like us discussing stock markets and investments,” said Pugh.

Background and environment can also be a deterrent, he noted. “I had parents who never talked about the stock market and investing,” reported Pugh, who started out in 2018 by trading for earnings. “My parents didn’t have any friends who invested in the stock market or owned any investments, so we couldn’t emulate anyone.”

Pugh offered to be a resource and mentor for any GEMS students interested in trading and investing.

“I wanted to let these young men know that they have to think outside of the box when it comes to income streams,” he said.

“We want our young men to be successful,” said Ronald Irving, CHS Information Technology Service (ITS) support associate. “It is with high hopes that this event sparked something for them to think about and begin to plan how they’re going to survive and thrive financially in their future.”

CHS’s Black GEMs resulted as a charge from CHS Director Gina Jeffries, EdD, and is taught by Williams and CHS team member Greg Laktzian. The mentoring program was the collective creation of CHS male scholars and CHS Black faculty members, including Laktzian, Irving, Shawn Roundtree and Johnathan Tate.

The [SIUE Charter High School](#) is a school-of-choice for families in the East St. Louis School District 189. The mission of the Southern Illinois University Edwardsville East St. Louis Charter High School is to prepare students who are career- and college-ready upon graduation. To achieve this mission, the school and its staff will positively impact the educational and economic lives of East St. Louis, Illinois youth through individualized instruction in core academic subjects, exploration of career interests and aptitudes, assistance in realizing students’ talents, high academic goals, and expectations that graduates will become competitive employees for the 21st century.