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Dear Luke,

As I write this letter, I realize that you should probably receive this during Thanksgiving Week. So in the spirit of the season I would like to wish you & your family, both the traditional and occupational, a Very Happy Bird Day! As the holiday season has officially begun, things tend to get hectic around here. With staff shortages and seasonal parties and/or vacations. Inmates spend a lot of time confined to their cells. But as I sit in my cell, I read and plan my future thoroughly and meticulously. I realize that the opportunity to have a second chance at success is important to every human being walking the earth. For we all have failed at something and have either been given a second shot at it or at least hoped for one. Well, Luke, I made some bad decisions in my youth and by the grace of God I am able to get another go at putting my life on a more ~~consistently~~ virtuous path. I have been preparing myself for the last decade for these very days. I have constantly been a man of and for the people, and their constant growth towards righteousness. I educate myself in order to not only to better myself and my situation, but also to be able to share with others the information that may change their situation. To be able to give to others is the ultimate service to mankind. At least I believe so, whether it is to give a million dollars or give just a little hope. They both have the potential to be life altering gifts and one will be received just as well as the other in most circumstances. Luke that is in essence the purpose for this letter. Luke I was being extremely modest in my last letter. I didn't accurately describe how ecstatic and overcome with joy, your last letter had me. I really felt as though all of work and dedication ^{had} been validated by your co-workers invitation. I immediately went to my class and told them that the company

that sent me the 'Financial Cents' curriculum was interested in interviewing me for a podcast that they were doing. I told the teachers in education, I told my boss (the Re-Entry specialist), I told the Asst. Warden, I told my parents, my siblings, my friends and my Nay-sayers. I was truly proud of the journey this prison sentence has taken me on. I know it sounds weird, but I have grown so much over these years and I account it all to my determination to be a balanced and overall well rounded good person. So when I read that the name of the podcast was 'Real Stories', the first thing that came to mind was... this is by far the reallest story one can tell. I viewed that opportunity as a chance to speak not just for me, but for every man or woman being released from a jail, prison or institution. Our journey is one of unique circumstances and yet we are faced with common outcomes and repercussions. The journey faced by the newly released is by far one of the most financially dependent endeavors one can face. I mean don't get me wrong, there are many other aspects that contribute ⁺² the failure or success of any individual released from incarceration. But truthfully the lack of finances and/or the inability to manage the finances available to them initially, is by far the most common reasoning for recidivism, outside of drug addiction and mental health issues. I am constantly being made aware of all the non-violent drug offenders who are being released after changes to the laws, I myself am a non-violent drug offender and I appreciate the acknowledgement the countries lawmakers are giving to the unfair sentencing practices. But I really think about who these people are and the circumstances many of them are being released to. As a dealer my spending habits were just as bad as any clientele whom had many different illicit habits. The majority of people being released are people with addictions and that is a fact. But even in their recovery, learning to properly manage their money is a very instrumental aspect of their success. I could probably write 5 pages on some of the ~~reasons~~ having financial education available inside and outside of prison is important. But I won't do that, I really wanted to thank you Luke for giving those people hope. By providing me with the information to share these guys in here truly believe that they are ready to tackle the many financial woes that come along with a new start. I also just closed out my second 'Financial Cents' class and I am proud to say that all 10 of my students got 100% scores on their Final Quiz. No open book, no cheating, they all retained the information. Also the fact that

I told them about the interview, made them take the class a little more serious. Now guys are approaching me daily with requests to join the next class. Thank Luke, because you have given me credibility on a very positive platform in a place that is full of skeptics and the only credibility that counts is "street cred". Guys I really excited and hopeful that the Financial Cents class can give them the financial freedom we all aspire to acquire. You have given FCI Schuylkill HOPE. Thank you! The administration are very excited about the interview, because the notice the time and dedication, I myself and other inmates, put into becoming financially woke. They notice the bulk of credit reports and the student loan deferrment requests made through the institutional mail. There has been various requests made to allow inmates to open bank accounts from this facility. I also constantly ask if they have received an email and they have yet to receive one. But they are adamant that they are anxious to hear from GreenPath and would be more then happy to allow the requested interview. I spoke with the Executive Assistant to the Warden Mr. Miller and he said to tell your colleague to send the email and also that he could call and speak with him personally concerning the matter. I would like to think that he will be anticipating the call, but then again who knows. Also, tell your colleague in the Education Dept. I would love to hear from them personally. Again Luke I want to THANK YOU, because you have no idea the capacity in which your generosity has changed lives.

Sincerely
Derek
Ghos

P.S. sorry for all the scratches,
running late for class!
:)