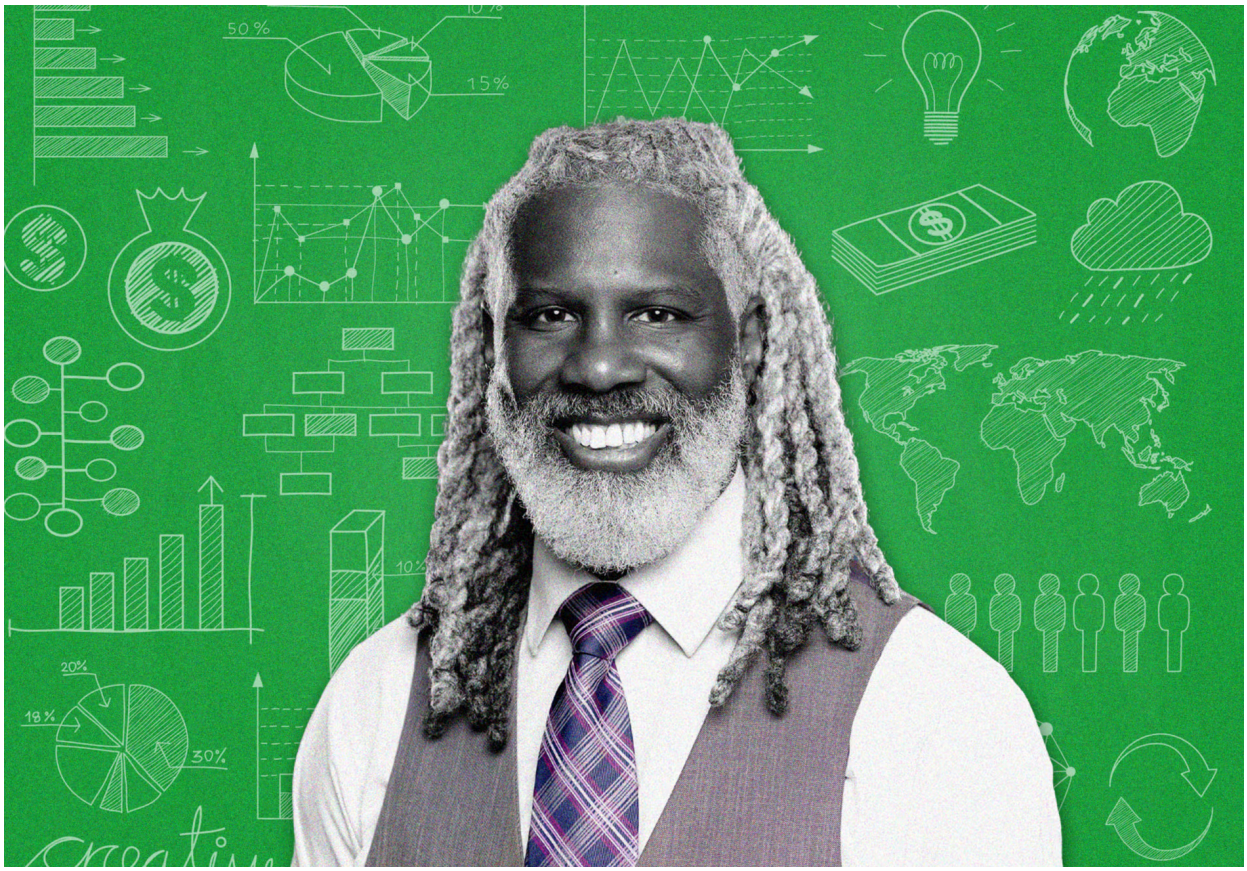
MarketWatch

Meet the financial-literacy teacher who helps high-school students open their own Roth IRAs

Christopher Jackson got hurt before his first NFL game. He now coaches teens on building wealth.

By Genna Contino

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Christopher Jackson helps high schoolers open Roth IRAs in his financial-literacy and college-preparedness class. Photo: MarketWatch photo illustration/Photo courtesy of Christopher A. Jackson, iStockphoto

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Christopher Jackson was sitting in his empty classroom one day last spring when he heard a frantic pounding on the door.

The financial-literacy teacher opened it to find a sobbing student. “I’m tired,” he remembers her repeating through tears. “I’m not doing this anymore.”

Jackson had shown his class a documentary about credit, debt and pawn shops earlier that same day. “It brought back this horrible memory when I was 7 years old,” the student told him. Her mother would often pawn the family’s possessions for money, she told Jackson, and never get them back. “And I just don’t want to live like that,” she said.

The student told Jackson that she was ready to start getting serious about her finances. Within 20 minutes, Jackson helped her open a high-yield savings account and a Roth IRA — something he urges each of his seniors to do with money from a part-time or summer job when they turn 18. Teenagers can put money into a Roth IRA as long as they have verifiable income that year of at least as much as they’re investing.

“Our motto in my classroom is that 18 is the new 25,” said Jackson, who teaches at Da Vinci Communications high school in El Segundo, Calif. “Because you see all this research where they say, ‘Oh, if you start investing at 25,’” you can earn hundreds of thousands more in compound interest. “Well, why wait? Why waste seven years?”



Christopher Jackson teaches at Da Vinci Communications high school in El Segundo, Calif.
Photo: Photo by Zaydee Sanchez

California is one of 30 U.S. states now mandating a personal-finance course ahead of graduation — up from 17 states in 2022, according to Next Gen Personal Finance, which provides curriculum for educators (Next Gen has a partnership with Dow Jones, the publisher of MarketWatch, to expand access to financial journalism in schools). Some schools even started offering Advanced Placement Business With Personal Finance courses this school year.

In 2026, financial literacy among U.S. adults was the lowest it's been since the Teachers Insurance and Annuity Association of America (TIAA) Institute and the Global Financial Literacy Excellence Center started measuring it a decade ago — making financial education more essential than ever, experts say.

These courses can have a significant impact: States that require stand-alone personal-finance courses are six times more effective at increasing graduates' long-run financial well-being compared to states where schools just embed personal-finance lessons into other classes like math or social studies, according to a report about the impact of high-school personal-finance classes. These stand-alone classes increase graduates' credit scores by 2 points, the report found, and graduates are about 4% less likely to have a subprime credit score.

Personal-finance education might not help students get rich quick, but researchers say it can keep young adults from making costly missteps and help them build resilience to withstand financial emergencies.

"I think about personal-finance education as preventative medicine," said Montana State University economics professor Carly Urban, who co-authored the report with J. Michael Collins. The increase in financial well-being among personal-finance graduates includes factors like "whether or not you're able to withstand a shock or keep up with your day-to-day, month-to-month finances."

As personal-finance education expands in high schools, it's no longer just about learning how to balance a checkbook. In a modern economy flooded with finfluencers, sports-betting apps and high-interest consumer debt, educators are helping students and their families take control of their financial futures. In classrooms like Jackson's, it's evolved into a frontline defense against predatory debt and generational wealth gaps.

While there are now more opportunities than ever for young people to start building wealth through investing, teachers offering financial education are competing with smartphones for students' attention. Nearly half of Generation Z, people ages 14 to 29, say they rely on YouTube ↓ GOOGL -1.06% ↓ GOOG -0.97% videos for financial information, according to a March 2026 Wells Fargo survey, while 34% turn to Instagram ↓ META -1.88% or TikTok.

From the NFL to the classroom

Jackson wasn't always a money pro. His family never explicitly taught him any financial lessons, he said, but his mother's paydays helped him catch on pretty quickly to the value of work and managing money.

Jackson remembers watching his mother on days she picked up her paycheck and realizing that "you go get money for your time working, and then it's time to pay bills and get food." His favorite part of the payday routine was going to the grocery store to pick out his favorite snacks.

In college, Jackson played football at the University of Iowa and graduated without student debt thanks to a scholarship. However, a lack of knowledge around credit scores and automating payments landed him in heavy debt after college, he said. That reality check hit when he faced roadblocks trying to buy his first home.

"I didn't understand the money game," Jackson said. "There were rules that I didn't understand that I didn't even realize I was violating."

After college, he joined the NFL as a defensive back for the Houston Oilers, but a knee injury in preseason training ended his athletic career. While recovering, his English degree and natural affinity for mentoring younger people directed him toward teaching.

In his early years as an English teacher, his seniors' college essays revealed their biggest hurdles were financial. They often wrote about their struggles with financial aid, student loans and tuition costs.

Jackson eventually convinced his school administrators to let him lead a separate class on financial literacy and college preparedness, which he teaches today to high-school seniors. National Endowment for Financial Education researchers found that 11th and 12th grades are the sweet spot for teaching personal finance, because students are "thinking more about what's happening [after] high school at that time," said Beth Bean, NEFE's senior vice president of research and policy.

"If you're in ninth grade and you're talking to them about retirement, they're like, 'OK, that's 100 years from now,'" Bean noted. "If you offer content that's not relevant to their lives, they're going to just not engage with it."

Former students still contribute to the Roth IRAs they opened with Jackson

In his financial-literacy course, Jackson often uses lessons learned from his own money mistakes to teach his students about topics such as investing, credit cards, taxes and asset building.

"His knowledge and learning from his mistakes really opened our eyes as well and honestly made it more relatable coming from a Black male," said Jackson's former student Makayla Wilson, a Black first-year graduate student at the University of Southern California.

Schools like Da Vinci are where mandated personal-finance education can have the biggest impact in narrowing socioeconomic and racial wealth gaps, experts say. About half of the student body at Da Vinci Communications, the public charter school where Jackson still teaches, is economically disadvantaged, according to U.S. News and World Report.

"If a state doesn't have a requirement, the students who do opt in to take a course are typically already wealthy [and] potentially white," Bean said. When mandates are in place, both women and men take the classes, she added. "The diversity is fantastic. So it really levels the playing field."

Jessika Donis, another former student of Jackson's who started at a USC graduate program this year, said she still contributes to the Roth IRA she opened in Jackson's class, which is largely invested in a Fidelity S&P 500 index fund ↑ FXAIX +0.70%, and has even helped some of her friends open their own retirement accounts. She said she remembers Jackson teaching her class about the importance of diversification and how "anything that's flashy and sounds too good to be true probably is," so she steers clear of individual stocks and more speculative investments, such as cryptocurrencies or options.

But getting high-school students excited about saving for retirement isn't always so easy, Urban said — especially for students who take finance classes earlier in high school, who tend to be more interested in financial tools they can apply to their lives sooner. "It's easier to teach the lending side, because people are really excited to learn about their first car and how they're going to finance that," she said.

Beyond basic financial literacy, Jackson uses the college-preparedness part of the class to explain the Free Application for Federal Student Aid (FAFSA), scholarship opportunities and student-loan interest and repayment.

"Students who have financial education in high school, they make wiser, better choices about how they're going to fund their college," Bean said. "They're more likely to take out grants, or if they have to take out loans, they are more educated on what type of loans to take that have less risk."

Donis graduated with an undergraduate degree debt-free thanks in large part to Jackson's teachings about scholarship options, she told MarketWatch. "Knowing that I don't have a financial burden from undergrad entering my master's program is so relieving," she said.

A 'CFO workshop' for parents

Jackson realized early into his personal-finance teaching journey that parents often share the same knowledge gaps as students, which led him to create a "CFO workshop series" for parents. With one session a month for eight months, he covers building a financial mindset, saving for retirement, investing, financing college, insurance and trust-and-will planning.

"Chief financial officers look at the whole picture and they plan and they preplan and they look at numbers and not feelings," Jackson said. "They apply rules to the game so that they, as the chief financial officer of their family, can lead their family into generations of financial stability."

Beyond measurable credit scores and loan defaults, the human impact of these standalone classes often hits home at graduation.

Three months after the tearful student opened a Roth IRA in Jackson's classroom, the teacher was approached again by someone who was crying at the school's commencement ceremony. This time, however, they were happy tears. It was the student's mother, thanking him for turning around her entire household's financial life.

"I'm just a beggar that found food, and I'm telling everybody where it is," Jackson said. "I want to live through my students as if I were 18 again — and so when they become millionaires, I feel like I'm a millionaire."

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