

“IF” . . . is half the word of life.

## How different LIFE would be...

**IF** 20 years ago, key racial gaps in wages, housing, education and investments were closed; up to 16 trillion would have been added to the U.S. economy.

**IF** those gaps were closed today, 5 trillion could be added to the GDP in the next 5 years.



**IF** 20 years ago, the black wage gap was closed it would have resulted in 2.7 trillion of income.



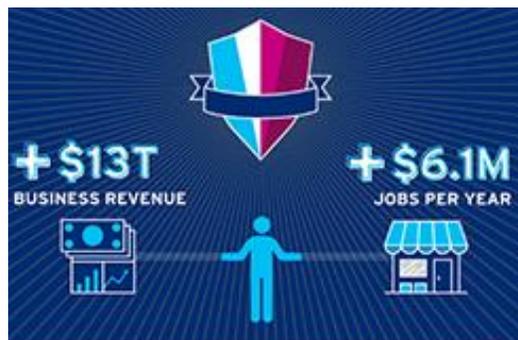
**IF** 20 years ago, accessible housing credit were made available 770,000 homeowners would have added up to 216b in sales and expenditures to the GDP.



IF 20 years ago, access to avenues of higher education were present lifetime incomes would have increased 90b-113b.



IF 20 years ago, fair & equitable lending was available to black entrepreneurs it would have generated 13 trillion in business revenue and 6.1M jobs a year.



IF you will dare to *dream the dream*, one more time African American Trust will take you on the journey of success and deliver your rightful economic bounty.

*Beverly Neal-Clinton*  
Director

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