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Crucian Author Leon Perkins Publishes Financial Literacy Book to Educate the Next Generation

Leon Perkins's Value Your Future: A Young Investor's Story introduces middle school students to topics like budgeting, credit, and investing. The author hopes his book and companion curriculum will build financial awareness across the Virgin Islands.

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Leon Perkins at a book signing event for Value Your Future: A Young Investor's Story.

In a rapidly morphing economic climate, knowing how to navigate areas like loans, insurance, and the stock market is becoming increasingly important, even for the youngest among us.

“Value Your Future: A Young Investor's Story” is a book by Crucian author Leon Perkins. The volume provides practical financial advice for students as young as the 6th grade. Published in

September 2025, the book covers the basics of financial literacy. Buy a copy [here](#).

Mr. Perkins spoke to the Consortium on Wednesday, explaining that the book chronicles the story of a young boy who wanted to purchase a gift for his friend. Along the way, the character is exposed to financial literacy education by his teachers, friends, and family. The book covers wages, budgeting, the stock market, credit and debit cards, buying a house or car, insurance, and more.

“The premise of the book is basically to help and further financial literacy for the next generation,” Mr. Perkins explained. “It started off as a book to help educate my son on financial literacy, and it turned into something that is for everybody.”

Mr. Perkins, a member of the St. Croix Educational Complex’s Class of 2007, says he is working diligently to get his book into classrooms across the territory. In the interim, he has created a curriculum “that goes hand-in-hand with the book [and] that can be taught by any parent or teacher.” The curriculum is expected to “enhance the understanding of financial literacy.”

VALUE YOUR FUTURE

A YOUNG INVESTOR'S STORY



Mr. Perkins, the owner of finance company Valure, said the book is one way of giving back to his community. He told the Consortium that he was first exposed to financial topics, including entrepreneurship, during a summer program as a child. It was then that he became “intrigued by finance.” Growing up in an era where the internet was not as readily accessible as it is now, Mr. Perkins said his exposure to those topics did not continue after the program. He wants young people to have a different experience and trajectory than he did.

“That is one of the main driving forces for me; to help the next generation so they don't have that same kind of lack of information,” he said. The book is written in a way that provides useful information to Virgin Islanders and young people on the mainland. The author wants them all to “learn more about finance and the stock market, along with other things within the financial realm.”

Value Your Future is a “starting point where folks can get a great foundation of understanding of finances,” said Mr. Perkins. He expects that readers of his book will learn how to “avoid those situations where they are spending more than what they have and making poor decisions.”

Passionate about finance, Mr. Perkins is excited to engender “an environment where finance is bigger than what it is.” He envisions St. Croix becoming the Caribbean’s version of New York City. “When people think about New York, they usually think about business. That's where most multi-millionaires, billionaires are residing because it's very business-centric,” he explained.

In the meantime, Mr. Perkins continues to promote his book in the hopes that it will result in a better-informed and more responsible youth population. “A lot of folks have read it and said that it's actually insightful, even as an adult,” he beamed.

Mr. Perkins intends to sign copies of his new publication “Value Your Future: A Young Investor’s Story” at Undercover Books and Gifts on Saturday, October 11, from 1-3 p.m.