

Chairmen Brenner, Vice-Chair Blessing, Ranking Member Fedor, and members of the Senate Primary and Secondary Committee.

Thank you for allowing me to testify today. My name is Dana Moore. I have been teaching Family & Consumer Sciences for twenty years. I am testifying as an Interested Party on behalf of the Ohio Association Teachers of Family & Consumer Sciences (OATFACS).

I am proud to teach for a district that upholds the same values in their future community members as I do. My district has Personal Finance as a semester long graduation requirement. When taught within the Family & Consumer Sciences department, the class is generated with standards through the State of Ohio Family & Consumer Sciences Course Outline which is specific, current, and measurable. Students taking this class under FCS would receive a C-TAG (Career-Technical Assurance Guide) with passing the end of course assessment, or, WebXam. Students are far more prepared for their futures financially in this type of class setting, as opposed to being “exposed to financial literacy concepts” in any other class.

Although, exposure to financial literacy is currently required, exposure is a broad term that needs a better definition. SB 1 will give benchmarks and standards across the State to financial literacy. This will ensure Ohio High School Graduates will have the knowledge to manage their most powerful wealth building tool, from the day many of them get their first job.

We are all aware of the financial crises that are facing today’s families. Housing costs are rising, student loan debt is debilitating and costs of living have increased as well. Tools for managing financial life are more important now than ever. It is time we close many of the socioeconomic gaps in our society by providing for our future. Teaching our students how to be leaders and managing finances.

By having Family & Consumer Sciences educators teach Financial Literacy , they are already equipped and trained in personal finance. These professionals are proficient in delivering financial literacy to students and already have these measurable standards in place.

In closing I will leave with this thought. Every single Ohio student comes with a different set of circumstances. Most have wonderful families that support and encourage growth in all areas. Far too many Ohio students do not have that at all and are struggling to stay in school. Regardless of their situation, students in Ohio are all participating in our economy. I ask you: What tools do you want to give them? The students today and tomorrow will be in our shoes, leading our state and country. The time is now to prepare them.

I will now take any questions you may have.