

Senate Primary & Secondary Education Committee
1 Capitol Square, Ground Floor
Columbus, OH 43215

May 1, 2021

Honorable Chairman Brenner, Vice-chair Blessing, Ranking member Fedor, and members of the Senate Primary and Secondary Education Committee,

As a constituent and concerned citizen, I am writing to urge you to support Senate Bill 1 regarding financial literacy in public schools across Ohio.

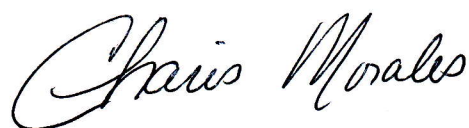
I believe that the purpose of primary and secondary education is to prepare students for adult life. For better or for worse, one of the most important aspects of life as an adult is money. Wisely earning and spending money often determines one's success or failure in life. And yet, for some inexplicable reason, many public schools in Ohio do not have mandatory, stand-alone courses in financial literacy for their students.

It doesn't make sense to wait until people's credit scores are damaged, until they have less than \$50,000 saved for retirement at age 50, or until they get trapped in cycles of predatory loans to finally teach them about financial literacy when this can easily be done in high school. The costs and damage to society are far too great. Prevention is always better than cure.

In conclusion, I strongly urge you to pass Senate Bill 1 that would require at least one-half unit of instruction in the study of financial literacy.

Thank you for your time.

Respectfully,

A handwritten signature in cursive script that reads "Chris Morales". The signature is written in black ink and is positioned at the bottom left of the page, below the typed name "Chris Morales".