	<p style="text-align: center;">EDUCATION COMMITTEE</p>
	<p style="text-align: center;">Witness Form</p>

Today's Date May 10, 2021

Name: Andrea Malea Mauk

Address: 281 W Main Street, Lucas OH 44843

Telephone: 419-631-5194

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 10, 2021

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

I grew up in rural Ohio with both my parents and my older brother. At a young age, my brother was diagnosed with a brain tumor and it dramatically changed our life. After several years and a lot of medical debt, my family moved us to the country where we raised our own food, my mother stayed at home and my father was a laborer providing economic support for the family.

At the time, I wasn't aware that we were in poverty, all my basic needs were met. I was able to obtain a scholarship and go to college, where I eventually became a social worker in the closest town to our small village. I believed I was living the American dream, working full time and overtime, raising my son as a single parent. No matter how much I worked or saved, there wasn't enough to have savings or purchase a home. I started researching on my own and viewed YouTube Channels on how I could "get ahead."

At the age of 34, I learned about investing and started to calculate how much money I would need to retire. I quickly became frustrated and alarmed when I realized I had worked my entire adult life and was a long way off from there being an end. I called my mother and asked her why she hadn't taught me about such things and her response was that she had never been taught them either. It seemed like we were in "survival" mode from one generation to the next.

Families and individuals who had access to wealth, talked openly about it, while poverty and middle class are told to keep their salaries and income a "secret" as it is not important. We would like to change that narrative. A basic understanding of credit scores, retirement, and investing is crucial for individuals to understand if they want to attempt to gain financial independence. If Ohio is expecting students to learn these concepts from their families, many impoverished homes and even middle-class homes do not have this knowledge to pass down to their children. We can change that. By voting for this bill, you are advocating for equal access to this knowledge and give students a chance to understand the basic concepts that run our country.

Thank you for your time in considering my testimony.

Andrea M. Mauk

Richland County Resident



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Erica Denham

Address: 438 Walfield Dr, Mansfield, OH 44904

Telephone: 419.544.6687

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

Written testimony is a public record and may be posted on the Ohio Senate's website

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.


In 2008, the U.S. President's Advisory Council on Financial Literacy (PACFL) lamented that "far too many Americans do not have the basic financial skills necessary to develop and maintain a budget, to understand credit, to understand investment vehicles, or to take advantage of our banking system." Even though the report was written thirteen years ago, its words have not lost their truth.

Research conducted by the National Endowment for Financial Education (2018) found that state-mandated financial literacy courses "decrease the likelihood of carrying a credit card balance." In another study, Harvey (2019) found that "young adults who were required to take personal finance courses in high school were significantly less likely to borrow payday loans than their peers who were not." Hence, the research clearly shows that such courses are effective.

In closing, I 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 in considering my testimony.

Respectfully,

Erica Denham




EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Gerard L. Tate

Address: 423 Bowman St.
Mansfield, Ohio 44903

Telephone: 419-512-5487

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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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,

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In closing, I 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 in considering my testimony.

Respectfully,



Geron L. Tate



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Gloria Alston

Address: PO BOX 568

Reynoldsburg OH 43068

Telephone: 614-604-9063

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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,

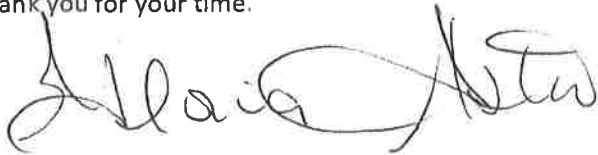
As a constituent and concerned citizen, I am writing to urge you to support Senate Bill 1 regarding financial literacy in public schools across Ohio.

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,





EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: HERBERT S. RESS

Address: 1281 SPRINGBROOK DR,
MANFIELD, OHIO 44906

Telephone: 419-512-8255

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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,

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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,

HERBERT S. ROSS



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Jacquelyn D. Elia

Address: 438 walfield Dr.

Mansfield OH. 44904

Telephone: 419-631-7190

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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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. Given that the purpose of primary and secondary education is to prepare students for adult life, it seems very obvious to me that a stand-alone course in financial literacy should be one of the most important and highly prioritized courses in school.

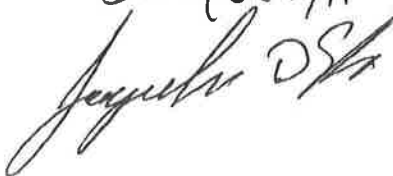
Our children are the future of America. If we fail to invest in them and prepare them for adult life, we are setting them and this great country up for failure. Currently, only those that are privileged enough to have financially literate parents or family members get to learn about financial literacy. Such a situation perpetuates both generational poverty and income/wealth inequality.


Therefore, I 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 in considering my testimony.

Respectfully,

Jacquelyn D. Elia

A handwritten signature in cursive script, appearing to read "Jacquelyn D. Elia", written in dark ink.

	<p>EDUCATION COMMITTEE</p>
<p>Witness Form</p>	

Today's Date May 1, 2021

Name: Julianna Archie

Address: 123 Glenwood Blvd
Mansfield OH 44906

Telephone: 419 571 3788

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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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. Given that the purpose of primary and secondary education is to prepare students for adult life, it seems very obvious to me that a stand-alone course in financial literacy should be one of the most important and highly prioritized courses in school.

Our children are the future of America. If we fail to invest in them and prepare them for adult life, we are setting them and this great country up for failure. Currently, only those that are privileged enough to have financially literate parents or family members get to learn about financial literacy. Such a situation perpetuates both generational poverty and income/wealth inequality.

Therefore, I 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 in considering my testimony.


Respectfully, Julianna Arkochie

	<p style="text-align: center;">EDUCATION COMMITTEE</p>
	<p style="text-align: center;">Witness Form</p>

Today's Date May 1, 2021

Name: Lisa Barker

Address: 422 Hammond Ave
Mans OH 44902

Telephone: 419-526-9578

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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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.

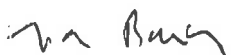
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Research conducted by the National Endowment for Financial Education (2018) found that state-mandated financial literacy courses "decrease the likelihood of carrying a credit card balance." In another study, Harvey (2019) found that "young adults who were required to take personal finance courses in high school were significantly less likely to borrow payday loans than their peers who were not." Hence, the research clearly shows that such courses are effective.

In closing, I 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 in considering my testimony.

Respectfully,





EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Makenzie Foss

Address: 3060 Gladden Rd
Lucas, OH 44843

Telephone: 5107-241-6948

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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,


Makenzie Foss



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Michelle Abrams

Address: 392 Hammond Ave
Mans. Oh 44902

Telephone: 419-1032-5352

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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.

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In closing, I 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 in considering my testimony.

Respectfully,

Michelle Abrams



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Nathan Klaiber

Address: 1821 Evline Dr

Mansfield, OH 44904

Telephone: 814-598-5449

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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.

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In closing, I 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 in considering my testimony.

Respectfully,

Nathan Klaiber




EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Ninah Stieber

Address: 612 Johns Ave

Mansfield OH 44903

Telephone: 419 631-9853

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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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,

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In closing, I 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 in considering my testimony.



Respectfully,





EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Paige Bryant

Address: 638 Arthur St

Ashland OH. 44805

Telephone: 567-217-1451

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 1, 2021

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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.

A handwritten signature in cursive script that reads "Paige Bryant".

Respectfully,

A handwritten signature in cursive script that reads "Paige Bryant".



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: _____

Rhonda Green

Address: _____

1154 Boyle Rd Mansf. OH 44206

Telephone: _____

419 544 5510

Organization Representing: _____

None

Testifying on Bill Number: _____

Senate Bill 1

Testimony: _____

Verbal

Written

Both

Testifying As: _____

Proponent

Opponent

Interested Party

Are you a Registered Lobbyist? _____

Yes

No

Special Requests: _____

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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,

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Therefore, I 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 in considering my testimony.

A handwritten signature in black ink that reads "Rhonda Green". The signature is written in a cursive style with a large initial "R".

Respectfully,



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Robert DeLong

Address: 462 N. Mulberry St., Mansfield OH 44902

Telephone: (419) 512-0850

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 1, 2021

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In closing, I 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 in considering my testimony.

Respectfully,

 Robert DeLong



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Robert G. Hutto

Address: 3418 Bowman St.
MANSFIELD OH 44903

Telephone: 547-241-5429

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 1, 2021

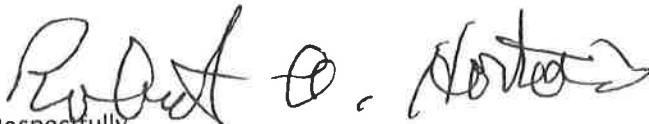
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Therefore, I urge you to pass Senate Bill 1 that would require at least one-half unit of instruction in the study of financial literacy.

Thank you for your time in considering my testimony.


Respectfully,



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Sarah Shepherd

Address: 1011 Fulmer Ave.
Mansfield, OH 44904

Telephone: 419-544-2423

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 1, 2021

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In closing, I 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 in considering my testimony.

Respectfully,

A handwritten signature in cursive script that reads "Susan Shepherd". The signature is written in dark ink and is positioned below the typed name "Susan Shepherd".



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Sierra George

Address: 110 blymyer Ave Apt 33

Telephone: 419-631-8848

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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.

In 2008, the U.S. President's Advisory Council on Financial Literacy (PACFL) lamented that "far too many Americans do not have the basic financial skills necessary to develop and maintain a budget, to understand credit, to understand investment vehicles, or to take advantage of our banking system." Even though the report was written thirteen years ago, its words have not lost their truth.

Research conducted by the National Endowment for Financial Education (2018) found that state-mandated financial literacy courses "decrease the likelihood of carrying a credit card balance." In another study, Harvey (2019) found that "young adults who were required to take personal finance courses in high school were significantly less likely to borrow payday loans than their peers who were not." Hence, the research clearly shows that such courses are effective.

In closing, I 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 in considering my testimony.

Respectfully, 



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Tammie George

Address: 107 Bylmer Ave Apts 7
MANSFIELD OH 44903

Telephone: 419-610-7503

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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.

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In closing, I 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 in considering my testimony.

Respectfully,

Handwritten signature of Tammi George in cursive script.



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Terri Harper

Address: 550 Reed St MANSFIELD, OH
44903

Telephone: 419-295-7068

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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. Given that the purpose of primary and secondary education is to prepare students for adult life, it seems very obvious to me that a stand-alone course in financial literacy should be one of the most important and highly prioritized courses in school.

Our children are the future of America. If we fail to invest in them and prepare them for adult life, we are setting them and this great country up for failure. Currently, only those that are privileged enough to have financially literate parents or family members get to learn about financial literacy. Such a situation perpetuates both generational poverty and income/wealth inequality.

Therefore, I 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 in considering my testimony.

Terri Harper
Terri Harper

Respectfully,



EDUCATION
COMMITTEE

Witness Form

Today's Date May 1, 2021

Name: Wayne Mason

Address: 6550 Centennial

Paris, Middletown, OH 43068

Telephone: (614) 441-7911

Organization Representing: None

Testifying on Bill Number: Senate Bill 1

Testimony: Verbal Written Both

Testifying As: Proponent Opponent Interested Party

Are you a Registered Lobbyist? Yes No

Special Requests: _____

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

May 1, 2021

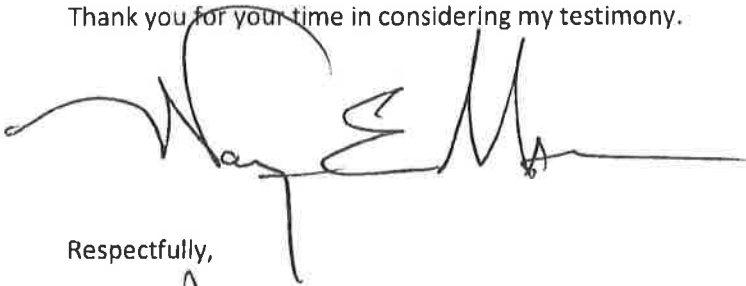
Honorable Chairman Brenner, Vice-chair Blessing, Ranking member Fedor, and members of the Senate Primary and Secondary Education Committee,

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. Given that the purpose of primary and secondary education is to prepare students for adult life, it seems very obvious to me that a stand-alone course in financial literacy should be one of the most important and highly prioritized courses in school.

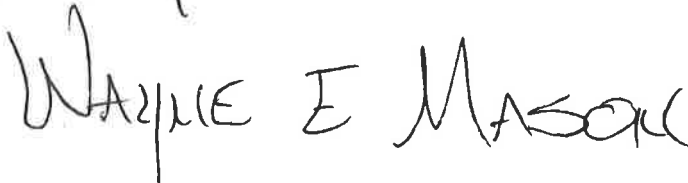
Our children are the future of America. If we fail to invest in them and prepare them for adult life, we are setting them and this great country up for failure. Currently, only those that are privileged enough to have financially literate parents or family members get to learn about financial literacy. Such a situation perpetuates both generational poverty and income/wealth inequality.

Therefore, I 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 in considering my testimony.

A handwritten signature in black ink, appearing to read "Wayne E. Mason". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Respectfully,

A handwritten name in black ink, reading "WAYNE E MASON". The letters are in all caps and are written in a slightly slanted, cursive style.