

Dear Chair Bird, Vice-chair Fowler Arthur, Ranking Member Robinson, and members of the House Primary and Secondary Education Committee,

18 Topics, that is what I teach in a single semester of Personal Finance. Everything from auto insurance to wealth management. It is a sprint from beginning to end to cover the number of topics that are required within the Ohio Department of Education Personal Finance standards. My goal when I walk into my classroom each is to give these topics the due that they deserve by engaging my students in real-world experiences like learning how to reduce expensive repair costs by learning preventative home and car maintenance and preparing affordable nutrient dense meals. While these lessons might not directly align word for word with personal finance standards, each experience provides both skills and understanding of how to take care of some our biggest purchases in life and makes learning more enjoyable.

Engaging students in a way that when they graduate they feel secure in their ability to manage their personal finances has been my goal in my 2 decades of being a Family and Consumer Sciences teacher. This commitment to my profession has led me down pathways which include obtaining my Certified Personal Family and Finance Educator through the American Association of Family and Consumer Sciences in 2019, being awarded as Ohio's Family and Consumer Sciences Teacher of the Year in 2020, and as of year this it is my great honor to serve as the president of the Ohio Association of Family and Consumer Sciences.

Along the way, I have had the opportunity to work with a coalition of fellow Family and Consumer Sciences professional to advocate for the passage of SB1 which formalized the graduation personal finance course into law as a stand-alone semester-long course taught by a qualified teacher.

Reasons House Primary & Secondary Education Committee members should not support this bill are:

- The financial literacy course requirement, as is, provides the opportunity for students to dive deeply into the content and apply it to their own lives for them to obtain the necessary knowledge and skills needed for success in managing their finances.
- In a semester course, time is limited. The 10 concepts of capitalism proposed would minimize time dedicated to the essential personal financial literacy concepts.
- When studying capitalism, it is ideal for education materials to provide a comparison study to other economic systems. The comparison of capitalism to other economic systems cannot be done within the fixed time frame without reducing the original financial literacy course.
- A concern of Amendment 1223-1 to SB 17, exempting students who successfully complete AP Macroeconomics and AP Microeconomics from the financial literacy course requirement. In doing a side-by-side comparison of the standards taught between the two courses, wide disparities exist leaving students who take just the AP economics course unprepared for managing their personal and family finances.
- Math teachers who seek to teach personal finance should be required to have a special license validation which they can obtain by passing a personal finance test which was recently piloted by the Ohio Department of Education this past summer, which I helped to validate content and format of this test.

In conclusion, one of the best questions I can get as a veteran Family and Consumer Sciences teacher is "How does what we are learning relate to real life?" for this means that students are using their critical

thinking skills to find connections between their classroom setting the world around them. While I welcome this question, it is rarely asked in my Personal Finance for each student gets it, they know that what they are learning is going to help them the next time they go to check the fluid levels in their car, or when they are planning a week's worth of meals, or even when they check their online savings balance and see an upward trend in their account. Adding more, means less. Less time on what it means to dig deep, provide exciting hands-on activities that keep students motivated and appreciative for learning lessons they will use throughout life.

I ask you to vote "No" on this proposed SB 17 and allow teachers and students to continue at the same brisk pace of learning already in place.

Thank you for your time and consideration.