



Create Every Opportunity  
90 Broad Street  
New York, New York 10004

February 13th, 2023

Chair Brenner  
Vice Chair Blessing  
Ranking Member Fedor  
Members of the Senate Primary and Secondary Education Committee

I want to thank you for the opportunity to provide written testimony in support of Senate Bill 17 (SB 17). My name is Zachary Sarf, and I am the CEO of Create Every Opportunity.

Create Every Opportunity offers a web-based curriculum for high schools, college athletes and treatment centers to teach the fundamental principles of financial literacy, job readiness and entrepreneurship. CEO has worked with acclaimed professors and business leaders to develop 350+ interactive learning modules on topics such as: bank accounts, money management, budgeting, credit/debit cards, resume building, interviewing, taxes, interest, saving, investing, free markets, credit scores, supply and demand and business planning.

After graduation, it is essential students are prepared for the financial responsibilities they must face in the real world, and have been taught the basic principles of financial literacy and entrepreneurship. The addition of free market capitalism will give students a greater understanding of financial literacy and are better prepared for their adult lives and joining the workforce. We must prepare educators and districts throughout Ohio as a means to prepare an environment in which meeting this need is a semester-long financial literacy course required for graduation that prepares Ohio's students.

Create Every Opportunity believes in the value of financial literacy and entrepreneurship for all of Ohio's high schools students and therefore supports SB 17. Thank you for your consideration. If you have any questions, I can be reached at [sarf@createeveryopportunity.org](mailto:sarf@createeveryopportunity.org) or visit our website at [www.createeveryopportunity.org](http://www.createeveryopportunity.org).

With Kind Regards,

Zachary Sarf  
Founder and CEO  
Create Every Opportunity