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Ohio Senate Education Committee

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**Chair Brenner, Vice Chair Blessing, Ranking Member Ingram, and other distinguished members of the Senate:**

Thank you for the opportunity to provide testimony on House Bill 96. I am here to request that the Senate Education Committee support and maintain the \$1.25 million per fiscal year included in the House budget bill for Junior Achievement programming across Ohio. This funding is intended to expand workforce development, financial literacy, and entrepreneurship programming for Ohio students.

My name is Drew Dumbaugh, and I am a junior at Fredericktown High School in Knox County. I would like to share my testimony about the positive impact the Personal Financial Literacy Program, offered through Junior Achievement, has had on my classmates and me.

Many of my peers lack an understanding of how important it is to be financially secure and how their individual choices can shape their financial futures. Without the education provided by the Junior Achievement program, I believe students are more vulnerable to the same financial pitfalls that have affected many young adults before them. Learning how to budget, use credit responsibly, manage debt, and make wise spending decisions is essential for young people like myself. The reality is that many Ohioans live paycheck to paycheck, and those in my small village are no exception. By bringing financial education to our communities, we can help more people avoid the dangers of poor financial decisions.

In addition to teaching personal finance, Junior Achievement's program has shown me the value of thoughtful career planning. This program helped me narrow down my career interests and develop a much more grounded and realistic plan for college than I had before. Through the program, I learned the importance of mitigating the cost of college expenses through scholarships to lessen college debt. As a result, I have already applied for several scholarships through the resources Junior Achievement has provided.

I plan to study either law or aerospace engineering because Junior Achievement helped me discover where my interests and talents intersect through their career planning. This program has prepared me to face the years after high school with greater confidence and understanding, while also warning me about the challenges that others have encountered.

I implore you to support the continued funding of the Junior Achievement program in the budget. The previous allocation of \$1.25 million per year to Junior Achievement of Ohio will allow the program to consistently deliver high-quality financial education that benefits students across the state.

Renewed access to economic education programs like Junior Achievement is essential for Ohio students. These programs equip us with the tools we need for personal financial success, and in turn, contribute to the financial strength of our communities and the Economy of our great state. By investing in these programs, you are investing in the future of young Ohioans.

Thank you for your time and consideration.