

Ryan Arnold
Columbian High School
Support for Junior Achievement
ryanxiaarnold2025@gmail.com

Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and members of the Senate:

Thank you for the opportunity to provide this testimony. My name is Ryan Arnold, and I am a participant and representative of Junior Achievement of Northwestern Ohio. Through its various programs, including JA Inspire and the JA Stock Market Challenge, this organization has changed the lives of countless students across Ohio, including mine.

I am here to request that the Ohio Senate support and maintain funding allocated to Junior Achievement programs across Ohio. This funding would expand JA's impact and reach throughout Ohio, equipping students with financial literacy, career readiness, and entrepreneurial skills, creating a foundation for a stronger Ohio.

The funding in the House-approved budget encompasses six Junior Achievement regions in Ohio: North Central Ohio, Greater Cleveland, Central Ohio, Eastern Ohio, Northwestern Ohio, and OKI Partners, which serves Southwest and Western Ohio. Together, these organizations cover the entire state.

HB 96 allocates \$1.25 million per fiscal year, and we appreciate this investment. On behalf of Junior Achievement, I would like to thank Vice Chair Chavez for proposing an increase to \$2.75 million per fiscal year.

Many students lack a fundamental understanding of financial literacy and how it can shape their lives. JA taught me more than simple definitions of budgeting, saving, and investing; it taught me how to apply them in my everyday life. JA provided an understanding of how to create a budget for myself, set financial goals, and evaluate the long-term effects of my financial decisions. These are skills that I will carry into adulthood that would not have been possible without JA.

I participated in the JA Stock Market Challenge last year and again this year. This challenge challenges students to apply what they have learned from the JA Take Stock in Your Future curriculum to a fast-paced, real-world simulation. I was able to manage money responsibly, assess risk, and make decisions under pressure. Most importantly, it gave a safe learning environment where we could make and learn from mistakes now rather than later, when the stakes are much more dire.

Recently, I also attended JA Inspire, an incredible career exploration program that allows students to learn about various industries and career opportunities. Their approach offers hands-on exposure and a learning experience that goes far beyond what any textbook can provide. My

experiences with JA sparked my interest in finance. I now see myself with a career in finance, and JA has given me the chance to connect with professionals in the industry, where I can ask real questions and get real answers. I have seen a clear path forward for myself, something I never thought would be possible this early in my life. Through Junior Achievement, I have connected with professionals, mentors, and peers from all over the United States, which has helped me on my journey.

I request that you support the continued funding of Junior Achievement. The funds would allow the programs to continue offering and expanding high-quality, hands-on education and resources to help students across Ohio succeed, no matter their location. You are supporting not only programs, but the future generation of Ohio.

Thank you for your time and consideration.