

Chairwoman Manning
Vice-Chair Bird
Ranking Member Robinson
Members of the Primary and Secondary Education Committee

First, I would like to take the moment to thank you for the opportunity to testify in front of you today in respect of Ohio Senate Bill 1.

My name is Emily Brandt, I am a Reading High School graduate and current student at The Ohio State University. During the summer going into my senior year of high school, my classmates and I started the college process by touring colleges and sending in our applications. However, like many other high school students throughout the nation, I am a first generation college student who comes from a middle/lower class family and believed college was out of reach because of financial reasons.

What many people fail to realize is that first generation college students have very little guidance in making the monumental decisions that will determine how the rest of their lives will play out. For instance, whilst finding the colleges I was interested in, I received an invitation to explore the cheerleading team at the University of Tennessee. After touring there, meeting their entire cheer team, and being able to step onto the field, I was certain that this was the college I was going to attend.

The tuition costs for out of state students at the University of Tennessee is \$31,684 not including room and board. Since I come from a family with very little financial background, I tried coming up with a way to pay for college and tried to convince myself that taking out a couple of loans wouldn't be the end of the world. Thankfully, I went to a high school that required every student to take a personal finance class in order to graduate because this class helped me stray away from the University of Tennessee, helping me save myself from being drowned in debt for the rest of my life.

This resulted in me making the best decision of my life by choosing to stay in state and go to The Ohio State University. After this decision, I was able to become connected with a Cardiologist who attended Reading High School through my personal finance class and was able to solidify my major, Neuroscience Pre-med.

However, my story of how personal finance has shaped my life goes far beyond high school. With the knowledge I gained from this class I was able to open my first bank account, something I never thought I'd be able to do on my own. I have also been able to successfully file my FAFSA twice and have been able to obtain the appropriate IRS forms to prove that I'm an

Independent student. Most recently, I was able to file a tax return to receive stimulus aid and pay for my summer school by myself.

Overall, without the knowledge I obtained from my personal finance class, I can truly say that I would be in one of two situations right now. Those being either living my life always worrying about the amount of debt I'm putting myself in, or I probably wouldn't have made it to college.

Therefore, with the majority of families being in the middle and lower class, I urge you to put yourself in my shoes and the shoes of so many others who do not have the accessibility to someone with a lot of experience in financial literacy. This class was my saving grace, and the only class that I will use for the rest of my life. The time to take action is now as it is our responsibility to instill the tools needed for our future generations to thrive in this world financially. Thank you.