

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

First and foremost I want to thank you for the opportunity to provide a written testimony in support of Ohio Senate Bill 1. My name is Donald Furniss and I am a recent graduate of Reading High School and next year will be attending Ohio State University where I will be majoring in finance.

During my junior year of high school, I was lucky enough to be able to take a personal finance course with Mr Page. At our high school, personal finance is a mandatory class to graduate and it has done wonders for all students. Our class was very diverse with top students graduating with high honors, average students, and students who might not graduate. But unlike your typical math, science, or english course, there was one common goal between all of those students and that was that they were willing and eager to learn. Personal Finance was the most important and necessary class in high school because it applied to every single student in that classroom. Every student found out the importance of managing a credit card, opening a roth ira, or reading a Schumer Box. No matter where each one of us goes in life, these are skills and knowledge that are absolutely necessary to succeed in the real world.

I come from a background that is very different from most and that is why it is critical to show just how widespread the impact Ohio Senate Bill 1 can make on all students, not just a select few. My dad is a school treasurer and Chief Financial Officer for Kings local school district and held that title for multiple school districts. My mom has a degree in marketing and has worked in sales her whole life. I come from a house that has very high financial literacy and where money is talked about. This has been able to teach me a great amount about money from a very young age. But despite growing up in this environment, there was much about personal finance that I was very ignorant and did not know. Unlike a great deal of my classmates, luckily I had parents who could help me with what I was ignorant about and make sure that I do not make financial decisions detrimental to my future.

But we have to remember that a majority of kids in Ohio, especially those in low income areas who it affects the most, do not have the luxury of living in this environment. They live in households where money and finance is not getting talked about. I have friends that I tell about an index fund I am investing in and all they know is that they learned at home that investing is "gambling". I have friends who learned at

home that credit cards are strictly bad and should never be used. So when a kid grasps no financial literacy from home and then goes to school and does not receive either, they are being set up for an adulthood of financial ignorance. Our students are not opposed to learning financial literacy, they are just not exposed to it.

However, it was not just the financial knowledge from this class that directly helped influence my life and helped shape what I am doing today. Through our career program, I got to sit down and talk to a certified public accountant to try to figure out if that is something I wanted to do before spending thousands on a degree in that field. If it were not for this job research program I do not believe this fall I would be studying at the Fisher College of Business. I was also able to find a purpose in giving back to issues that mattered to me through our magnified giving program. In 20 years I will not remember sentence structures or an equation but the life lessons taught in personal finance will be carried with me throughout my whole life.

It is imperative that we pass Ohio Senate Bill 1 and prepare our states' future generations for the real world. I know for a fact the positive impact that this bill would have on our students because I have seen it first hand. The potential is limitless for our future with the passage of this bill.

Again, I want to thank you again for letting me share my experience with you and hope you choose to do what is best for Ohio and its students.