

Chairwoman Manning  
Vice-Chair Bird  
Ranking Minority Member Robinson  
Members of the Senate Education Committee

Four years ago, I could recite the periodic table, memorize the unit circle, titrate acids and bases, complete geometry proofs, monologue Shakespeare, diagram a sentence, and share every single event leading up to the Revolutionary War. Today, I cannot. As of today, I have not done these things since high school.

Four years ago, I learned the cost of living, what goes into a credit score, how predatory lending perpetuates, how to file taxes, how to avoid financial pitfalls, how to save, invest, and much more. Today, I can budget, build my credit, invest with confidence, implement career planning, compare insurance, maximize scholarships, and much more. Maybe these things don't sound life-altering to you, but for a 16-year-old, uneducated in finance from society or parents, they are.

Since my high school personal finance education, my knowledge has been applied, deepened, and shared with peers. Without these lessons, students are intentionally disenfranchised. Students that go on to graduate, apply for scholarships, have children, buy cars, pay taxes, rent apartments, and unknowingly play their roles in our economy.

Leaders, decisionmakers, and House members, thank you for these few moments to address the state of financial literacy in our education system- the state I see underscore divorce rates, domestic violence, generational poverty, and access to opportunity.

My name is Caleigh Jacobs. I am from Loveland, Ohio, attended Reading Community City Schools, and proud to provide proponent testimony for Ohio Senate Bill 1. I am passionate about financial literacy, stopping generational poverty, and empowering individuals' financial plans. I am a student at The University of Tennessee-Knoxville studying finance and economics because I received a high school financial education. I could not be more appreciative of the mentors and education I received as I now know the inequity of the financial education gap.

The great Pat Summitt once said, "if you don't know whose job it is, it's yours." If you cannot share with me how one is meant to learn the valuable lessons of financial literacy before it's too late, before high school graduation, then it is the education system's responsibility. I ask you to empower and equip the students, teachers, and lives that lie in your hands. Thank you.