April 25, 2023

Senate Finance Committee
Ohio Statehouse
1 Capital Square
Columbus, OH 43215

Chair Dolan, Vice Chair Cirino, Ranking Member Sykes, Senator Brenner, and other distinguished members of the Senate:

Thank you for the opportunity to provide written testimony on House Bill 33 requesting the Senate Finance Committee support \$3 million in funding in the FY 24 -25 Ohio operating budget to expand workforce development, financial literacy, and entrepreneurship programming to Ohio students.

Junior Achievement has been an integral part of my life for the past 44 years. In 1979 I joined JA's Company Program as a freshman in high school and continued to learn about business and free enterprise through Junior Achievement for all four years while I was in high school. I learned so much from my JA advisors, Mr. Cousino and the other Junior Achievement volunteers from Chrysler Plastic Company in Sandusky, as a JA student. While pursuing a business degree at Bowling Green State University I continued my JA engagement as a volunteer, both in Toledo and with JA USA, and upon graduating I started a life-long career (36+ years and counting) working for Junior Achievement in Ohio. Hundreds of thousands of Ohio students have had similar positive experiences over the years by participating with Junior Achievement's K-12 grade programs.

Whenever I have an opportunity to speak to a group of people about Junior Achievement, I start by asking the audience if they think that Ohio would be a better place to live if our young Ohio students were to learn more about financial literacy, career exploration and work readiness skills and entrepreneurship and all hands go up. At Junior Achievement we believe in "possible." Each day, we work to help young people discover what's possible in their lives. We do this by helping them connect what they learn in school with life outside the classroom. We let them know it's possible to invest in their future, to gain a better understanding of how the world works, and to pursue their dreams. We show them that it's possible for tomorrow to be a better day.

I am most excited about the new Ohio mandate requiring high school students to take a semester long financial literacy course as a graduation requirement and how Junior Achievement can help! As a mother of three young adults, I wish my children would have had an opportunity to take this course when they were in high school. This year I worked with staff from all 8 Ohio offices to create our JA Financial Literacy - Ohio Program and my JA of North Central Ohio office has piloted this program in more than 70 classrooms this year. JA's Financial Literacy - Ohio Program is getting wonderful reviews from teachers and administrators around the state and more and more districts are signing up to partner with Junior Achievement next year. Approval of our request for financial support in the next Ohio budget will enable that we can support these program requests.

Thank you for allowing me to provide testimony today in support of all the school districts, schools, teachers and especially all the students that are served by Junior Achievement throughout northeast Ohio.



Thank you,

Denice Schafer

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