



Junior Achievement
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Chair Dembrow and members of the Senate Education Committee:

In September of 2022, the Oregon Department of Education provided an in-depth report with community-informed recommendations for equitable graduation requirements, which were required with the passage of SB 744 in 2021. The report prioritized the following:

- Life skills: financial literacy, foundational understanding of government and civics.
- Career-related learning skills: employability skills, community-based experiential learning, knowledge of career opportunities.
- Communication skills: effectively listen and speak to others, in a variety of mediums.
- Collaboration: knowledge of how to engage effectively with a team, good interpersonal communication skills, and conflict resolution.

Junior Achievement thanks Senate President Wagner and Leader Knopp for furthering this discussion with the introduction of SB3. We see every-day the need for financial literacy amongst Oregon K-12 students. States across the US are addressing this issue and we are happy to see Oregon joining this progress by passing SB3. We would encourage the committee to bolster the financial literacy/personal finance language in SB3 and pass the bill to the Senate floor for a vote. A recent Greenlight study found 3 out of 4 teens don't feel confident in their financial education and find their financial literacy to be lacking. We can fix this with universal financial education in Oregon classrooms. We all know how critical this education is to a young person's ability to navigate a tricky economy. We also have seen the life-time effects of a young person wrecking their credit and spending decades digging out from one decision or transaction.

We appreciate the committee taking up this legislation and GoWest Credit Union Association for leading a large coalition of educators, parents, non-profits and others in advancing financial education for all students in Oregon.

Pre-pandemic JA served approximately 44,000 students per year in Oregon/SW Washington in partnership with school districts from the California border to the Columbia River. Our programs align with Common Core and State Standards in Social Studies, Language Arts and Math requirements for students in Oregon and provide a resource for teachers to use in their classrooms with experiential learning experience that has proven popular with teachers, students and parents across the United States. We are building a second JA Discovery Center in Hillsboro to serve an additional 12,000 students/year.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan Deckert".

Ryan Deckert
President