

Tuesday, January 24

Dear Members of the Education Committee:

My name is Andrea Merino and I am a Newport High School student . I am writing in strong support that every student in an Oregon High School has an opportunity to get to know the advantages of a full curriculum of personal finance. When students graduate they will be able to use those skills they learned from a financial algebra class in the real world.

I am so grateful that my school district took activity on this so that my class fellows at my high school could have the benefit of "real life experience " . This educational tool could really lend a hand to them to be successful in life.

My experience with the class has been very useful. It has educated me how to manage my money, it has taught me how to build credit with my card ,it has trained me how to buy a car from a private party. A real banker came here to practice with us and show us how to make a loan from the bank to get a loan and finance a car. I will keep learning from the experiences in this class next semester and can already see how it is getting me ready for my future finance decisions as an adult.

Oregon should require every student in our state a chance to succeed financially by giving them one of the most important classes Financial Algebra. People might not like the idea at first but once you're in that class you will forever be thankful you took that class.

Andrea Merino Cornejo

Andrea Merino Cornejo

FINANCIAL LITERACY LETTER

Date: 01/23/2023

Dear Members of the Education Committee:

My name is Rafael Arreola and I am a Junior at Newport High School. I am writing in strong support of guaranteeing every high school student in Oregon has the advantage of a full curriculum of personal finance. Whatever we all choose as careers, we all will face the reality of managing finances properly in an increasingly complex financial world.

I am so grateful that my school district took action on this so that students at my high school can have the benefit of "real life" educational tools to help them be successful.

My personal experience with the class has been great. I have learned so much real world skills such as: learning how to use a credit card and how to build credit, the difference between Investment and commercial banks and what the purpose of them are, how to write checks, the stock market (my personal favorite), and lastly we've been learning the process of buying cars. I really appreciate this class for teaching me and opening my mind for the financial world.

Many people in America lack the knowledge to achieve financial success. "More than half of Americans can't even cover a \$1000 emergency expense because they weren't taught how to manage their money." (CNBC, P1, [CNBC](#), 4/1/22). Learning financial literacy can help with debt problems and can make individuals feel more confident financially.

I believe Oregon should give every student in our state a chance to succeed by giving them one of the most important classes I can think of to help us succeed.

Sincerely,

Rafael Arreola

Rafael Arreola 1/24/23

DRAFT FINANCIAL LITERACY LETTER

Date: Jan 26, 2023

Dear Members of the Education Committee:

My name is Metzi Rojas and I am a junior at Newport High School. I am writing in strong support that every high school student is able to benefit from a full curriculum of personal finance. I think it's an opportunity to learn how to prepare and manage finances properly in an increasingly complex financial world.

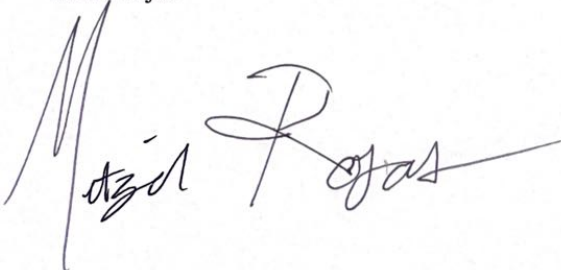
I'm grateful that my school district took this action so that the students in our school district will have a beneficial class and use this to become successful in the financial world.

My personal experience being in this class has been extremely beneficial. I was able to learn when and when not to use a credit card. I was able to learn certain communication skills to use on a day-to-day basis and being able to receive advice from knowledgeable and trustful adults.

Oregon should give every student in our state the opportunity to have a very beneficial class that can help us succeed.

Sincerely,

Metzi Rojas

A handwritten signature in black ink that reads "Metzi Rojas". The signature is written in a cursive style with a large, stylized initial "M" and "R".

1/23/23

Dear members of the Education Committee:

My name is Jax Reeves and I am a student at Newport High School. I am writing this letter in support of the guaranteed inclusion of financial literacy in the curriculum of all high schools in Oregon.

I can honestly say that I have learned more valuable information in my Personal Finance class than any other class I've taken. Teaching students personal finance prepares them for the future, and teaches them valuable life skills while they are still young. By doing this, students can be ready for financial situations that they wouldn't otherwise know how to handle.

I'm grateful that my school has put effort into offering these types of courses. I feel much more prepared for future financial situations knowing that I have learned about them and done assignments that simulate real life events.

Studies have shown that lack of financial literacy is a key component and result of the large homeless population. Being educated financially gives people a much larger chance at success. We need to acknowledge that the absence or lack of financial education disproportionately impacts lower class and marginalized students. For this reason, we need to make sure that there is an equal opportunity for financial education for all students and all types of schools.

There are already many curriculums and educational systems in Oregon that offer these types of courses. My hope is that all high school students are offered equal opportunities for not only financial aid and education, but for success in school and the real world. Classes like this are the key to making this goal a reality.

Sincerely,

Jax Reeves

Maya Dorantes

1/23/23

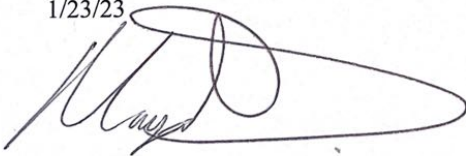
Dear State of Oregon,

My name is Maya Dorantes, I'm a 16 year old junior at Newport High School. I strongly believe in the effort to make financial literacy a graduation requirement in the state of Oregon. In fact, I believe Financial Algebra is the most valuable and beneficial class students can take during their high school years. I have been working in the restaurant industry since the age of 14, while maintaining above a 3.0 average GPA as a full time student. As a young co independent female, working and contributing citizen to the economy I am well aware to the extent of the financial responsibilities of the 'real world' as my responsibilities and priorities are quite different then the average teenager. As a daughter of a single parent and a sibling of 7 sisters, I have seen first hand the financial responsibility and the struggles that most contributing adults today struggle with. Financial Algebra will educate the generations to come, it'll open up the opportunity to break a social cycle and develop a strong sense of understanding and responsibility that will enable students like myself to make informed decisions regarding matters of money and finance in their daily lives and prohibit the struggles we see so often today such as poverty, homelessness, bankruptcy and other related struggles. It focuses on teaching young adult financial problem solving skills and taking accountability to better prepare themselves for their future outside of High School. Financial Algebra also informs students about the resources outside of the class that can guide them as young adults to become financially smart contributing citizens. I hope you consider making financial literacy a graduation requirement in the state of Oregon. Thank you.

Newport High School

Maya Dorantes

1/23/23

A handwritten signature in black ink, appearing to read 'Maya', written over a horizontal line. The signature is stylized and somewhat abstract.

Hello My name is Joseph, I am here to say what I think about Financial Literacy being a Graduation Requirement in the state of Oregon.

I think that Financial Literacy will be a very important part of your life after high school which I don't believe any other math class will be useful to anyone in the future unless they are going to college and plan to be a math teacher. In Newport High School where I go to school I did not know anything about how to buy a car or how credit scores worked, but when I joined Mr. Bass' class that all changed. I have learned a lot from him which I believe will be a very important way of how I look at buying cars or even groceries. With how much I've learned from Mr. Bass' Financial Algebra class in the past 4 months the way I look at everything financially has changed. My experience In Mr. Bass' class has been very worthwhile as he has taught me and my classmates everything ranging from how to build our credit scores which I personally never would have done and just left my credit score at zero knowing that it would hurt me in the long run but now that I know how much it can save me financially I plan to use the notes that I got from Financial Algebra as something to help me when I am wondering. "How can I build my credit score the fastest?". Or if my credit score drops from something that I did I could figure out how long it will take me to get back to my old credit score instead of being worried about how long it will take. When I buy a car from a private party or a dealership I will go back to my notes that I took in Mr. Bass' class and work my way through the car buying process.

When it comes to actual real life skills I think that the current Financial Algebra class that we have is the best class that has been in a school that I am aware of, I think that if it isn't required to graduate a lot of people will grow up to be homeless or having bad jobs that they don't like and are living paycheck to paycheck. I truly believe that if this class is required to graduate then there will be a lot less people with jobs that they hate, and maybe even a few less homeless people in the future.

Date: 01/24/2023

Signature: Joseph Greenward

Dear State Legislatures of Oregon

I am writing to express my support for the inclusion of financial literacy as a required part of school curriculums. I believe that it is crucial for students to learn about personal finance, budgeting, and money management in order to prepare them for the financial realities of adulthood.

Financial literacy education can help students understand the importance of saving, investing, and spending responsibly, as well as the potential consequences of poor financial decisions. It can also equip them with the knowledge and skills needed to make informed decisions about credit, loans, and other financial products.

In addition to preparing students for their future financial well-being, financial literacy education can also have a positive impact on our economy as a whole. Individuals who are financially literate are more likely to make sound financial decisions, which can lead to a more stable economy.

I urge you to support the inclusion of financial literacy as a required part of school curriculums. It is a vital step in ensuring that our students have the tools they need to make sound financial decisions and secure their financial futures.

Sincerely,
William Gray

FINANCIAL LITERACY LETTER

Date:1/26/23

Dear Members of the Education Committee:

My name is Malachi Cleland and I am a senior at Newport High School. I am writing in strong support of guaranteeing every high school student in Oregon has the advantage of a full curriculum of personal finance. Whatever we all choose as careers, we all will face the reality of managing finances properly in an increasingly complex financial world.

I am so grateful that my school district took action on this so that students at my high school can have a chance to know how to live in the world and be able to know how to understand the world around them

My personal experience with the class has been, Amazing It taught me about life and made me understand the world a bit more Even though I don't know where I'm going to go in life. I'll have these skills for the rest of my life. I really think everyone should know these skills so help them in the future. It's a great skill to know all these things about life and to understand that the people have lived this life And it will help us all to understand what the world's going to come to. We'll will know what we need to do to grow into amazing people

Oregon should give every student in our state a chance to succeed by giving them one of the most important classes I can think of to help us succeed. and make those amazing people and as well we can give these to our children and these will skills will go on for generations And we can teach other people.

Sincerely,

Malachi Cleland

Date: 25/1/23

Dear Members of the Education Committee:

My name is Asher Pace, I am a Jr at Newport Highschool, I am writing this letter to support the idea of students in Oregon being able to learn about personal finance. Even if we don't choose finance as a career we will all encounter financial problems that we may not be able to deal with without knowing about it.

I'm grateful for our school having a Financial Algebra class so we can learn about personal finance and how to deal with financial problems.

While I have yet to put what I've learned into practice I am grateful for learning what I have, I am sure that I will be able to use the resources I have been given to avoid issues in the future.

Oregon should help its students by giving them a chance to succeed with one of the most important classes that can help them in life, regardless of what career they are after.

Sincerely,

Asher P.