

Submitter: Lisa Elwood  
On Behalf Of: Financial Beginnings Oregon  
Committee: Senate Committee On Education  
Measure: SB3

I personally teach financial education classes through Financial Beginnings to Elementary and High School students as well as in low-income housing and homeless shelters. How to navigate the financial world with basics such as budgeting, how to handle credit wisely and how to use a bank account correctly is so important, it is the basics of adulting in this high tech complicated world. And when you have generations of parents that were not taught these basic life skills, and it is not taught in schools, people get the education from bad personal experiences that hurt them financially and impact their lives or from the social media sites and TV commercials which we all know is no way to learn.

When I am teaching these classes, the kids are excited and pay attention because they know that this will impact their lives. IT really is early intervention and in the long run will help our economy with kid's coming out of school with the skills, knowledge and tools they needs to adult in the financial world and to be empowered with that knowledge.