

Submitter: Chelsea Lynch  
On Behalf Of: CTEC  
Committee: Senate Committee On Education  
Measure: SB3

I currently hold a position the Salem Chamber we have a unique partnership with Salem Keizer School District. I am responsible for bringing in industry professionals to expose youth (Juniors & Seniors) to different career paths and help them make more educated decisions about their future at a place called CTEC. All four of the four programs I support want their students to understand credit, budget, protection and taxes. There is a non profit called financial beginnings that I have worked with in the past and they do a great job of creating curriculum that explains these basic principles of finance that a lot of use "adults" still don't understand. This isn't a requirement for them it is just something the teachers feel passionate about their students knowing. I commend them for this request. I feel it should be a requirement. Financial math is something we all must deal with in our lifetime. I feel that many will agree that our tax money should be utilized in education for things that are practical and useful.

Time and Time again I hear from adults I wish they taught us that in high school (credit, budget, investing) and now we have the opportunity to make a requirement that will actually benefit our youths futures no matter the circumstances. It's time to help them understand and learn tools that will help them make better choices on their future. Thank you.