

Submitter: Clifford Walters MD
On Behalf Of: Financial Beginnings
Committee: Senate Committee On Education
Measure: SB3

Senate Bill 3 will add one credit of “future planning” to high school curriculum. Future planning means instruction that provides guidance on:

- (a) Applying for jobs, including preparing a resume or filling out a job application and developing job interview skills.
- (b) Applying for admission to a post-secondary institution of education, including applying for financial aid and scholarships. (!!)
- (c) Applying financial literacy standards, including filing income tax returns, creating a budget, understanding bank and credit card statements, and planning for retirement. (!!)
- (d) Developing career-related skills, including improving employability skills, taking advantage of community-based experiential learning, and gaining knowledge of career opportunities; and
- (e) Seeking assistance, including accessing community resources and acting as a self-advocate for mental, physical, and financial well being.

I personally know the organization and the people in Financial Beginnings. This organization does an awesome job in educating young people in the management of money, budgets, and savings. They provide this service free of charge. Young children need to be exposed to this information and hence the reason this bill should pass.

Thank you for your serious consideration.

Clifford A. Walters, MD
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