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On Behalf Of: Umpqua Bank  
Committee: Senate Committee On Education  
Measure: SB3

I'm a single Mom who desperately wishes my kiddo never struggles with finances like I do now. I know for certain that if I had financial education before my first job, my first apartment, my first credit card (all before age 18 and graduation), I would not have filed Bankruptcy in my early 30s and not have a mortgage that has been "saved" numerous times.

I would add to the points in this bill a focus on understanding credit scores, namely the long-term impacts and recognizing predators. Not only is it important to have children involved in household finances, it is also important they are receiving the formal education of the monetarily based, transactional world we educate them to succeed in.