



Good afternoon, Chair Doherty and members of the House Committee on Education. My name is Amanda Brenneman-Brown and I am the Community Education Director of the 98,000-member Oregon State Credit Union, state-chartered and based in Corvallis.

I am here today to share information with you highlighting what our credit union does in our state to teach financial literacy. Creating financial solutions to make lives better is the vision of Oregon State Credit Union where education is not only a priority but is also one of our core values. Financial education is one of the ways we fulfill our commitment to remain a sustaining resource in the communities we serve.

When it comes to financial literacy, the needs are great and growing. Requests continue to increase coming in from teachers as well as community partners seeking our financial education programming and resources. We have taught financial education in 22 schools located in Benton, Lane, Lincoln, Linn, Marion, Polk, Tillamook and Washington counties.

In 2016 our programming benefited 8,800 youth in grades K-12 by providing 309 financial education presentations. Compared with 2015 this represents a 5% increase in presentations facilitated (294) and an 18% increase in youth served (7,437).

Financial literacy basics represent the topics most frequently requested. These topics are often taught as a series and include:

- Saving
- Budgeting
- Account management
- Paychecks
- Checking and checkbook management
- Wise use of credit
- Debt management
- Identity theft prevention

In addition, we sponsor and coordinate Junior Achievement through a longstanding partnership with Oregon State University's College of Business. This programming further expands youth exposure to work readiness, entrepreneurship, and financial literacy.

We also bring financial education to other settings outside of the traditional classroom. An example of this is the partnership with the Albany Chamber of Commerce. We taught financial education to local high school students at their Job Fair/Career Day event held at Linn-Benton Community College. Six sessions were conducted averaging 275 students per session.

Additionally, requests for Financial Reality Fairs have been gaining momentum. Financial Reality Fairs are interactive financial literacy tools for high school students that create an opportunity for students to experience some of the financial challenges they will face when they start life on their own. Our partnership with Willamette Education Service District has provided opportunities to reach youth through these fairs at Gervais, Tillamook, Neah-Kah-Nie, Forest Grove and Stayton High Schools in the last 6 months.

I want to thank you for the opportunity to speak to you today, for your time and public service to the State of Oregon.

Amanda Brenneman-Brown
Community Education Director
Oregon State Credit Union