

## **#2 Education for Financial Literacy**

- Change state law to require 1 unit (lots) of financial literacy to graduate with a high school diploma.
- Topics to include personal finance, bank system, credit scores, and mortgage loans etc.
- The negative impact of having financial ignorant citizens has been clearly demonstrated since law changed in 1998.
- Predatory loans fall-out of the Great Recession.
- This law should be enacted in the 2020-21 school year.
- School districts report the number of classes and the number of students to the State Superintendent.

## **#5 Implement State Savers Tax Credit**

- A system by Oregon Revenue Department similar to 529 plans.
- Tax credits
- Savings vehicle

## **#21 Take Stock of Surplus Public Land**

- Count how many units (lots) and type are available at local, community, state, and federal levels. (Federal government owns 50% of Oregon).
- Accomplish by reporting to \_\_\_\_\_ by <date>.
- State to set up rules (or carve out) allowing public entities to be sold to:
  - a) Developers constructing low/middle income homes.
  - b) Minority private citizens wanting to build their home (patterned after/like the Homestead Act) at a lower than market price.
- Public entities report status and number of land units sold to developers and minority citizens.
- Goal: to increase minority homeownership by 5,000 statewide in three years after program starts.

