Submitter:	Katherine Gordon
On Behalf Of:	
Committee:	Senate Committee On Education
Measure:	SB3

I have been fortunate to volunteer with Financial Beginnings for several years and have had the opportunity to teach basic financial skills in public schools in Salem-Keizer, Turner (Cascade), and Willamina.

The Cascade District has a requirement that students complete a personal finance class before graduation. The other two districts do not. It was very clear that the Cascade students were far better prepared to handle essential financial activities as adults, including budgeting, borrowing (student loans, car loans, home loans), saving (understanding investment types and the value of saving early), and an understanding of credit.

These are essential tools that every person uses everyday. Some children are lucky and have parents or guardians that teach these skills, but many do not. And some are lucky to attend Cascade schools.

I fully support any school requirement that will further financial education for students, giving them essential life skills and knowledge that will make them better citizens. Please consider passing this bill.

Thank you, Katherine Gordon, CPA Volunteer Treasurer of the Diocese of Oregon Treasurer of St Paul's Episcopal Church Past President Salem Area Chamber of Commerce President, McLaren Leadership Foundation Treasurer, Oregon Telecomm Assn Foundation Volunteer, Financial Beginnings Liberty House Board Member Salem Health Foundation Board Member