Submitter: Russell Elliott

On Behalf Of: Financial Beginnings

Committee: Senate Committee On Education

Measure: SB3

I am extremely happy to see consideration for SB 3 going forward. I support all of this bill in every way. I have been a volunteer teacher for Financial Beginnings for several years. Financial Beginnings has provided me with all the material I need to teach classes dealing with the subjects described in SB 3. However important we know these classes to be, we realize our limited time with students can accomplish only what our time with them allows. The full semester coverage of these subjects that SB 3 would provide for, would be a much needed improvement. This is not to say Financial Beginnings would not continue to augment these courses as volunteer presenters.

When I teach college preparedness and personal finance classes, I always ask the students if they think money is the most important thing in their lives. They always tell me it is not. Having knowledge about personal finances allows them to not have money problems destroy the things they personally value more than money.

Thank you for considering my views. Russell Elliott