Submitter:	Amy Theuma
On Behalf Of:	
Committee:	Senate Committee On Education
Measure:	SB3

Dear Oregon State Legislators,

I am the current Board Chair of Financial Beginnings Oregon, a 501c3 nonprofit devoted to providing free financial education programs to Oregonians of all ages statewide. Whenever I share our mission with fellow Oregonians... the conversation inevitably circles around to shared anguish that these basic concepts and related skills are not required learning in our schools.

I believe we are doing an unacceptable disservice to our children and our community by not making basic financial education compulsory in our education system. The entire purpose of secondary education is to give students the skills and knowledge needed to succeed in life. Money is a reality of life. Why are we not doing everything possible to educate our students about basic financial concepts, tools and systems? What could possibly be the downside? I would add that a growing body of research is identifying financial health as the root of economic security. Housing security, food security, etc. To that end, the absence of these fundamental requirements in State funded curriculum is dishonorable... and you...serving as our elected leaders have both an obligation and an opportunity to fix it.

Senate Bill 3 is our opportunity to provide critical real-life skills and knowledge to the young people of Oregon. The proposed requirements will provide a more firm foundation for today's students to build upon as they enter the complicated journey of adulthood. Life presents inevitable challenges, including getting a job and managing money. I strongly urge you to support Senate Bill 3.

With optimism,

Amy Theuma