

Chairman Ron Highland and House Education Committee Members,

My name is Jarrod Janzing, I am employed at Schreck Financial Group as a Private Wealth Manager. My occupation calls for me to make Investment and Insurance recommendations to my clients to better their personal financial affairs on a daily basis. I would like to explain how a Personal Finance course that I took while in High School at Bishop Carroll Catholic High School still has an everyday application in my regular job duties.

In my Personal Finance class that I took when I was a sophomore in high school, I learned basic skills that every high school student should be required to learn prior to Graduation. I learned how to balance a checkbook, manage a monthly budget, basic knowledge regarding obtaining a mortgage and how managing your personal credit history can have a drastic effect on various aspects of your life. While I do admit that I didn't think too far into these subjects while in High School, I find it interesting now how often I use these skills either for my personal situation or to help a client understand the importance of these sometimes overlooked basic skills.

Now that I am several years out from high school and approximately 8 years since I took this course, I can definitely see how it has provided me with additional knowledge that I was able to start utilizing immediately. I would also venture to say that this type of course should be a mandatory requirement for high school graduates and possibly even have a similar requirement for college graduates as that is when this type of knowledge can directly impact your life and personal financial situation. I have seen friends of mine struggle through things like creating a personal budget, managing their credit, and obtaining personal loans that I believe could easily be avoided if they had more knowledge regarding things of this nature.

Please take my story, as well as many others that I'm sure you will receive when considering HB2232. I feel that this type of requirement will provide many high school graduates with additional knowledge that they will be able to immediately benefit from prior to and after graduation. I appreciate your consideration in this matter and if you have any questions feel free to contact me directly at janzing.jarrod@pennmutual.com or at 316-685-9296.

Regards,

Jarrod Janzing