

Chairman Ron Highland and House Education Committee Members,

My name is Braden Stuart, and I am a freshman attending Wichita State University. Making the transition from high school to college, to say the least was a dramatic one in many aspects of life. One that I had not really planned for however was how to budget my money properly, this is due to the fact that most teenager just rely on their parents to help them out, college is that transition to independence.

In high school the only for of financial literacy that we had was brief assembly that just skimmed the surface of being responsible, but it did not teach how to live it out. The first couple of months of college were a learning curve I'm sure for not only myself but many other who did not have a good idea as how to create an effective budget. This lack of knowledge made it difficult to know what I did and did not have money for. I would constantly catch my self checking my bank account before any purchase to make sure I had enough make the payment.

I believe if I had taken a class in high school that taught me how to be financially responsible for my self that going into college would have been a much easier move. The knowledge of making a budget is key for anyone who is independent without it they are spending money without know if they really can afford to. Financial literacy is without a doubt a class that should be required in high schools, because it is a course that will have immediate real world applications.

Sincerely,

Braden Stuart

Chairman Ron Highland and House Education Committee Members:

What benefits I see when learning about how to manage my money and banking it is what we need to use in life everything else is useless. I would like to see how to use stocks and bonds. How to rent an apartment is good because we will start to have to look at that when we go in to college not how to use polynomial functions. How to get students loans is important because if we want to be successful in life we need to go to a big college and get a good degree and some people can't afford that.

I would like to learn how to build credit so you can buy a car and/or house. How to file for taxes because I have no idea how to do that. Other benefits that I see are that you need to learn things you are going to use for the rest of your life. I would like to learn interest rates because I would like to know how much money I am making while my money is in the bank.

Zach Barton

Chairman Ron Highland and House

Education Committee Members:

I have taken previous classes about business and economics, and I think it is a benefit to learn these things that will help us later in life. With these classes, we will be able to learn about the better shopping deals when we are adults and about making necessary purchases. I think it is good to have this knowledge about major events in our lives such as buying a car, house, and insurance. Another benefit I see is that this class could help give a person a job idea. They could already know information about the job and other details. A benefit could be having others learn about important purchases and non-important ones. This is important to help us learn to save money.

Chairman Ron Highland and House Education Committee Members:

Person finance classes help us as young adults learn how to make smart choices with the money we earn. It helps us by teaching us about taxes, getting loans, buying new essentials like a car or a house, and buying insurance. The personal finance classes also help us by teaching us some essential keys to living on your own for when we move out of our parent's house, like renting an apartment and managing your spending so you don't go broke. College spending another big thing that these classes help, teaches us by showing us a brief view at how much it costs and what you would need to pass.

Dakota HEim

Chairman Ron Highland and Houses

Education Committee Members

The benefits I see with learning how to manage your money would know how to spend it. How often you should be buying things you really need. The better you save money the better of you would be, and not borrow money from people you may not trust or let people borrow money. The more people learn about the value of money they would do less shopping or buying this they need like a car or a house or an apartment. They would also have to have insurance on the house car and themselves.

Carlos Mireles

Chairman Ron Highland and House Education Committee Members:

Saving money does not only mean getting discounts on you're purchased. But also putting away money just in case you might go into debt. If something happens you would want some money that you can rely on. You won't want to be worried sick if something traumatic happens and you don't have any money to go back on. This is important because if something were to happen you will have something to fall back on. Even if you don't have enough you will still be better than no money at all. For an example let's say you are at school and you missed a day. You went back next day to get your home work for that class. So, you had an extra day to do it since you were gone. But let's say you didn't get it done that day that it was due. But you still turned it in. Because a few points is better than none. So maybe you should start saving money now, so maybe you can pay for college in the future. So you wouldn't go into debt. So saving money is better, for everything. Take the long and harder way and get good at it. Than the short and lazy way and not succeed.

Chairman Ron Highland and House Education Committee Members:

Learning personal finance is important, because so much in society relies on it in order to be successful. It also is important to know how to make investments, stocks, bonds, and mutual funds to save for any emergency purchases or other purchases without getting in debt. Also knowing how to save for big purchases or to pay for college would be important to know to be successful in everyday life. Learning these concepts will make everyone more successful in the future.

Chairman Ron Highland and House Education Committee Members:

Learning how to manage money is what everyone needs to be taught. This can help you individual n many different way. This helps with responsibility and management of money. If you don't learn these traits life will be tough. This helps with good execution of how to use money in the necessary way. This is essential for all of life's benefits. Good execution of all these steps will give you great success in the long run. If you want America to have success in the future it all starts with people on the House of Education Committee. Make the right choice because if you don't we wont have a bright future. Having these essentials will help by making us more successful. Please help Nickerson High School students.

Chairman Ron Highland and House

Education Committee Members:

You can start a family and those types of things when you save your money. In this word, money means everything, whether you like it or not. It will make us better with our money instead of spending it on illegal substances. Most people will end up buying a house or something of that source. You need to learn to save soon so you could have money for college, it's very important.

The more knowledge we have about money, the better off we are. It's very easy to spend money when it's not needed. You don't want the life living on the streets, being hungry all the time asking for change. Money is a big part of life and it's getting bigger. Money is very important.

Chairman Ron Highland and House Education Committee Members:

Learning how to manage your money is a useful thing that you can use forever in your life. It's a very important facet of your life. This also teaches you how to get your money saved and in a bank which is essential to your life and how you spend your money. But saving your money is a very recommended thing and it will benefit you in the long run. Executing the spending and borrowing of your money wisely will lead to great success for you. If you want America to continue to be in an economic struggle, then you the House of Education Committee will make the right decision to finance the business classes. Having all these essential things taught to you, will lead to being a successful person. So many people live on the streets, because they never learned the things that you learn in these classes.

"I tell people not to judge me on my winners but on my losers because I have so few."

- Jordan Belfort

Cody Casey

Chairman Ron Highland and house

Education committee members

We need money in our lives to get us stuff. You have to save money just incase you want to throw a party and you need some supplies. Money is the key thing in life for us. We use money everyday in different ways. We revolve around money. We need money for that good good hummie.

-Chance Gorges

Chairman Ron Highland and House Education committee Members:

You can save your money to go to college or buy or rent a house. It can help people that can't a job get the money they need for food or go to college to get a degree. It can help people but insurance like health, life, home, car, and accident insurance. Help understand credit and credit scores, comparison shopping.

It can help how to spend your money wisely like buying a car or a house instead of blowing it on junk food. It can help us in the future like going to a university or a law school to be a lawyer. It can help us manage our money in banks or a savings account.

Jennifer Mock

Chairman Ron Highland and House

Education Committee Members:

I've learned to manage money because I do not know how to manage money I like to spend it the minute I get it. I thought it was best for me to learn how to manage money so I'll have it when I need. I've borrowed money about 3 times, never got a chance to pay them back, I don't have a job yet but when I do, hopefully I will be able to save my money in order to return the favor. I'm glad I learned how to save money, manage money even though I've been through this a lot of times. Now I know hopefully and can save my money up for important things.

Alleah Terrell

Grade 11

Nickerson High School

Nickerson, KS

I am a proponent of HB2232

Brett Jackson

Senior

Nickerson High School

Nickerson, KS

Chairman Ron Highland and House

Education Committee Members:

I think that learning how to manage money in high school. Learning how to do this helps us prepare for the real world. It would set me as a great disadvantage if one month I had to ask to go to the bathroom, and the next I was expected to have a job, go to college, pay rent, utilities, car payment, food ect. without being taught how to manage all of my funds coming into and going out of my bank account every month. Without this knowledge I would be completely ignorant on how to balance a budget, or even make and manage a savings account. Classes containing this provide, what I believe is, the most important lesson for the majority of kids in high school.

I am a proponent of HB 2232

Kayla Burk

12th

Nickerson High School

Nickerson, KS

Chairman Ron Highland and House

Education Committee Members

I believe that it is important to learn how to manage my money, bank, spending money wisely, borrow money responsibly, and learning how to deal with all of these aspects in high school so that I'm not completely dumbfounded in my adult life and not make it anywhere.

I am a proponent of the HB2232

Dalton Yoder

11th Grade

Nickerson High School

Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

There are multiple benefits for a class on managing money. Money is a valuable resource that many kids my age do not know how to manage, and that is a major problem facing us today. Managing money is a tool that will help with life for years and years. Saving money is a great way to manage money as well, and you can get money off of interest from savings. Money is what we need to survive, and if we don't know how to use it wisely, we will not survive this world of commerce.

Along with this is credit. Every teenager wants their own credit card, but when they get it, they do not know how to use it, or where they are getting the money from. Also, teens need to know when to use their card and when to use cash. Investments are another thing teenagers need to know about. Teens need to know when to get a house or rent an apartment. They also need to know if they should invest in stocks or bonds, since that is a growing market as well.

I am a proponent of HB2232

Sarah Louise Ewing

9th grade

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members

I think law is a wonderful idea to pass. I will be able to learn how to manage my life through financial troubles without the help of the government. The law will help me avoid financial poverty by teaching us how to deal with it before the situation arises. Our economy will have a brighter outlook. More people will know what they are dealing with. If we do not learn it now, how will we ever be able to apply it when we need it? The next generations will make better financial decisions. We will have great benefits from the law.

If we do not pass this law, we will continue to live in darkness of what we know today. A continuous cycle of making financial mistakes. Too many citizens are making uninformed decisions, and paying for the consequences in later matters. They end up with many loans, and may have lots of debt. We need to change this ongoing situation by teaching the students in financial matters. Once again, this is a great idea to teach us about financial matters. Thank you for your time.

Sincerely,

Sarah Ewing

I am a proponent of HB2232

Teran Beer

Junior

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

My view on this bill is it should have been passed when my grandparents were in high school. I am a junior in high school and before this year I had no absolute idea how to pay bills, or buy a car, and home. I didn't know how to rent or keep a credit card. I still only know minimal about that, but the only reason I know a little more than most is because, I'm in a special education class called Consumer Math. I am not in a regular math class like Algebra ect. This class is only open to Special Education children. I think that this is just preposterous, whoever is being this law not being passed before has slowed down a couple generations. Since I am so far up in high school, I feel like this won't come into play while I am still here. It has put me farther back than the average person from being unaware of Consumer Math. For the sake of my children, and future generations, please make this happen.

I am very thankful for you, Ron Highland and committee members for attempting and hopefully succeeding in passing this law. I think this would make a great addition to the schools. Also maybe some writing classes, I understand that writing is intertwined with English classes, but there isn't a legitimate writing class. I don't specifically know how to write a professional letter, nor do I know how to write in cursive. I guess what I'm trying to say is that it would've made things a lot easier for me. Thank you for your time and dedication in trying to pass this bill. Also thank you for this opportunity for my opinion to make a difference.

Respectfully,

Teran Quinn Beer

I am a proponent of HB2232

Peggy Moore

9th

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members

Kids should learn about how to manage their money in order to lead their lives more financially inclined and prepared, so that they can have knowledge of what debts are and how to pay them off. Prepare them to be money smart, to the point to where they could look at a business offer and recognize if it is a good one or not. Please take this into consideration and thank you for taking the time to read this letter.

I am a proponent of HB 2232

Casey Ray Kincaid

10th grade

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

I think it should be taught because Meany people now a day's don't know about debt ,credit ,credit scores ,stocks ,bonds ,buying a car etc. we all know someone that struggled or is still struggling financially or in other ways so we need to help the future of America as buzz light-year sad to infinity and beyond

I am a proponent of HB2232

Tanner Jensen

11th

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House education Committee Members:

I believe that teaching the idea of how to save and manage money would be a good idea. The reason being is that a lot of the students (more or less including those who work) don't have that well of an idea on debt, credit and other things that come along with this. The benefits of this are that it gives us all a better understanding on how we can save our money for the future and emergencies that may arise. My parents both grew up on the idea that money is better saved then spent and you can have no doubts that they have passed this idea down to me as well as my siblings. Even with these ideas passed down it's still hard to save money when you'd much rather spend on the things that you would want.

On this idea I've been told time and time again to save half and spend half and for the longest time I had rejected this idea and had just gone to spending it on my free will. The truth is you really don't know how much you have spent until you've seen the list. The total amount of money I had wasted is ridiculous, the truth is parental influence isn't enough to always handle the situations, but a class on this subject could help many teens save their money and put it towards their future. Because the truth is, you never know when you are going to need it. I hope you take this paper into serious consideration.

Sincerely,

Tanner Jensen

I am a proponent of HB2232

Hillary Schweizer

11th

Nickerson High School, Nickerson KS

Chairman Ron Highland and House Education Committee Members:

I think that learning how to manage your money, banking, credit, credit scores, ect. is a great thing to learn about in school. So many kids are getting out of high school with no clue how to do any of this. I think it would be beneficial to not only me, but other students as well to learn about how the adult world works. I think it would help us become better as young adults and maybe see a change in our generation if we have that knowledge. I would rather get out of high school knowing how to take care of myself than not knowing.

I am a proponent of HB2232

Clayton Michel Burgess

10th

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

I feel that we should learn all we can about financial literacy in high school to prepare us for the working world when we graduate. We need to know about money, debt, credit and investments.

I am a proponent of HB2232

Cameron Crandall

10th grade

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

I think that there are many benefits in learning how to manage money. When I start college, I would like to know how to bank, spend money wisely, borrow money responsibly, and understand interest rates, credit scores, make investments, rent an apartment, buy a car, and pay for college. I think these things need to be taught in high school so people can know what to do later in life.

I am a proponent of HB2232

Nichole Alexander

9th grade

Nickerson High School, Nickerson, KS

Chairman Ron Highland and House Education Committee Members:

I think that there are many benefits in learning how to manage my money. When I start applying for colleges and start working I'm going to need to know how to save and spend my money wisely, borrow and lend money responsibly. I'm going to need to know how to rent an apartment, buy a car, a house, insurance. These are things that need to be taught.

The Importance of having a Class on Personal Finance in High School

By Allie Schweizer – Nickerson High Student

People all ways use the argument “When are we ever going to need this later in life” when it comes to learning. Sometimes it’s a very valid point. A lot of the things we are learning in high school we won’t ever need out of college. Depending on your job, most people will never use calculus, or geometry, among other things, ever again. But what about the things every adult will use every day? Why aren’t we learning those things? Why isn’t our school system preparing us for adulthood? Why aren’t we learning how to manage money and balance a checkbook, or how to buy a house. Those are real things every single one of us is going to need in the future.

Money is big part of every adult’s life, so why don’t they start teaching personal finance as soon as possible?

No one knows how to manage money until they are taught. Not every student has a parent that can, or is willing, to teach them how to do so. There are a lot of families that don’t have a strong financial foundation in the first place.

Financial planning in high school would give students the skills to understand how to apply the math they are taught into managing money.

Using the math you have been taught in school you would be able to calculate interest, deduct pay withholdings, and understand whether there’s enough money in the bank to afford a purchase or pay a bill.

But even though we may be taught how to do the math, there are many financial concepts that most adults still don’t understand.

Financial planning at the high school level won’t make all students money-management geniuses, but it would certainly benefit them later in life.

Personal Finance classes combined with the math classes students are required to take would give students the ability to understand their pay after graduation, and understand the weight of a student loan debt if they go on to college.

Education is never a bad thing. With financial planning taught at the high school level, students would have a much greater opportunity to succeed after graduating.

Why A Course in Personal Finance is Important

By

Cordell Moser – Nickerson High School Student

As new class passes through the high school's doors, it is important to know how business works. Personally, I think the state or federal government should decide on what happens in schools. If you take out personal finance you will take away from the body of students the right to make choices. High school now is just not what you see in movies but a new generation of Americas getting ready to take over. We have no way to track our spending and saving so our generation may have to face a Great Depression or even the recession of today. So before you think we don't need the bill, make sure you think long and hard, because if you don't, America might be the lowest power in the big picture.

A Course in Personal Finance is Very Important

By

Ember Crile – Nickerson High School Student

Having personal finance in high school is very important. Think about it, you're a Senior and have just graduated and have had no finance or business classes. You won't have any clue of what to do, or even where to start. However with the correct education we can all be successful in the real world.

Our whole lives are centered around money and family. Without proper education within the first year of living on our own, we will be broke. Personal finance in high school is as important as English or science.

I Strongly Support a Course in Personal Finance

By

Marissa Stewart – Nickerson High School Student

I believe we should keep the personal finance class because it is beneficial to almost all students. No matter what field of study you go into you need to know how to budget, pay bills, and you need a place to live. It was very eye opening for me to see how much apartments and loans are because that is realistic for most juniors or seniors within a couple of years. This is stuff you use in your everyday life and is an important part of life.

A Course in Personal Finance Should be a Graduation Requirement

By

Dalton Moser – Nickerson High School Student

Mrs. Kroeker, I believe it should be mandatory for students attending High School to take some type of personal finance class before graduation. Some of the biggest complaints I hear about high school graduates is that they don't know how to manage money, pay bills, or apply for loans. I think a class in high school explaining these things would be the best option, and really help students out in the long run.

How to Stay Out of Financial Trouble

By

Sydney Foster – Nickerson High School Student

It's very important to learn how to handle money while in high school. Too many people have financial issues. If they would have learned how to manage their money better, maybe they wouldn't be in that situation. So, learning about personal finance is an important tool for life.