

Testimony in Support of House Bill 2232
Financial Literacy For Each Kansas High School Graduate
By
Mrs. Sheila Officer – GED Adult Educator

My name is Sheila Officer and I reside in Park City, Kansas. I submit this as my written testimony **in support of House Bill 2232 to make sure that each high school graduate learns Financial Literacy.** Making thoughtful and informed decisions about finances is more important now than ever!

Financial astuteness is not an option in this day and age. Many employers are now going to 401Ks, rather than company Retirement plans like KPERs. Consumers and employees must make the sometimes burdensome decision about paying into and or participating into investments in their future. If the competency of knowledge or skills of investing, savings for retirement has not been available, that task is either not done, or done so with improper/inaccurate information, therefore leading to financial shortcomings.

In order to lessen the financial anxiety, students must be taught/ educated about “financial literacy” at an early age. It is beneficial to the individual, as well as our communities. Being educated on banking, insurance, investments, savings, and equity, would be tools needed to make wiser, sounder, financial decisions. It would also allow individuals to take full ownership of their financial future. As an Educator, I find it vitally important to start teaching finances at an early age. When I was young, I was taught about saving for a rainy day. My mother bought me a piggy bank and I was required to save a portion of my allowance weekly. I strongly affirm, that by my mother starting early, it enabled me to make stronger, better informed decisions and allowed me to successfully navigate a now increasing complex market.

As an Educator, introducing students to money management before they graduate from high school, has got to be a priority with our school system. If parents have not been taught, or have no concept about the task, who then will prepare them to manage their money as adults?

Financial Literacy is imperative and essential to student’s wellbeing and vitally important to **our economic future!** It does not matter if you are 15 or 95. Financial Literacy” is important! I ask that you support and pass **House Bill 2232.**

Thank you members of the Education Committee for hearing/reading my testimony in support of **House Bill 2232.** Should you have any questions or concerns of my position, please feel free to contact me.

Respectfully,

Sheila Officer
6400 Scottsville, Park City, KS 67219
316-371-0013 -- scofficer@prodigy.net