

TO: The Honorable Joseph Rafferty
The Honorable Michael Brennan, Co-Chairs
Members of the Joint Standing Committee on Education and Cultural Affairs

DATE: May 10, 2023

RE: LD 1284: An Act to Require Personal Finance to be Taught as a Separate Course to Obtain a High School Diploma

My name is Jessica Graham. I'm a social studies teacher from Waterville and am writing in opposition to LD 1284. The thoughts I'm sharing are my own and not intended to represent any school or organization I work for.

I have two primary arguments against this bill. First, it will potentially divert already limited instructional time in social studies to personal finance. Secondly, it provides no funding for teacher training in the subject.

While this bill is well intentioned, it will ultimately create educational deficits for children in districts with limited resources. The bill proposes to require that every high school offer a personal finance course as a **social studies** graduation requirement. It does not increase the state minimum of two years of social studies instruction. Districts will be faced with two choices: increase their district requirements for social studies and hire additional staff, or further limit the already scant time devoted to history, civics, and geography in most Maine high schools.

There have been many news reports in recent weeks indicating that, nationally, 8th graders are demonstrating the lowest civics and history scores since testing began. Social studies has been increasingly marginalized over the past 30 years. A recent study from the National Council for the Social Studies indicates that the average elementary school spends only 9% of instructional time on social studies. In Maine, high school students are required by the state to take only two social studies courses. To take away additional time from history and civics is short sighted and will only further the decline of civic knowledge and skills for our students.

In addition, this bill comes with no funding for training social studies teachers for new roles as personal finance teachers. Some organizations supporting this bill argue that access to pre-written curriculum is all that teachers will need. As an educator I disagree. Teachers should have expertise in the area they're teaching. Failing to provide training for that expertise will lead to less than ideal educational experiences for students.

While personal finance is important, many schools already offer a course through their business or career preparation departments. It could also be a natural fit for a math department. If it must be included in social studies, the state must provide districts with funding for new social studies teaching

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positions, increase the social studies requirements for graduation, and provide funding for teacher training in personal finance content. I encourage the committee to reject this bill and advocates of personal finance education to look for solutions that do not further limit access for students to history and civics education.

Thank you for the opportunity to share testimony.

Jessica Graham
Waterville
LD 1284

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While personal finance is important, many schools already offer a course through their business or career preparation departments. It could also be a natural fit for a math department. If it must be included in social studies, the state must provide districts with funding for new social studies teaching positions, increase the social studies requirements for graduation, and provide funding for teacher training in personal finance content. I encourage the committee to reject this bill and advocates of personal finance education to look for solutions that do not further limit access for students to history and civics education.

Thank you for the opportunity to share testimony.