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LD 1284

As a Maine educator, I am passionate about personal finance education, and I am proud that it is a subject that is a growing priority here in Maine and nationally. Below are a few arguments from my classroom for why personal finance should be a graduation requirement for all high school students in our state, as LD1284 would do.

I am currently an Assistant Principal at Oxford Hills Comprehensive High School in South Paris, but in my former position as a 7th grade Social Studies teacher at Whittier Middle School in Poland, I taught personal finance skills in a unit within my social studies course.

In April, my past work at Whittier earned me Maine Jump\$tart Coalition's 2022-2023 Personal Finance Educator of the Year Award!

The technical skills my students explored included how credit scores are built, the differences between bank account types, and smart saving tips. Yet students learned so much more than the nuts and bolts of managing money. This class can inspire positive behavioral and financial habits, including sound long-term investing approaches and even how to manage the social pressures to always have the newest stuff that they often face as teens.

Personal Finance courses also have multi-generational benefits. Each year at the beginning of the school year I would meet with parents at our school's open house to outline the units I would be teaching that year, which included personal finance. In countless conversations, parents shared that they were overjoyed that their children were learning personal finance skills. Many parents did not have this same opportunity in school.

The excitement only grew as the school years went on. The best feeling was when students would come back and tell me that they had gone home to start money discussions with their families. Many of my students even started their own savings accounts and encouraged their families to save, too!

At the end of each school year, I would ask my students what their favorite curriculum unit was, and why. Many responded with "personal finance," and included statements like, "I feel like I can make better decisions about money," or "I now know that credit cards, when used correctly, can help build your credit, but when they aren't used correctly, can be really bad for your financial future."

With all these real world behavioral and financial impacts, imagine if every high school student in Maine had not just a quick overview embedded in another course (as Maine's State Learning Results currently require), but an entire course in money management like a lucky few Maine high schoolers currently get.

Soon, we may not have to imagine this! If signed into law, Maine's bipartisan bill, LD 1284, would guarantee that all Maine high schoolers take a standalone Personal Finance course of at least one semester before graduation.