

Maine Curriculum Leaders Association

*Championing Policies And Practices That Enhance Teaching And Learning*

*Nicole Chan, Ellsworth Community School District, President*

*Jon Doty, RSU #34, President-Elect*

*Jennifer Nickerson, MSAD 22, Treasurer*

*Joanne Dowd, Kittery School District, Secretary*

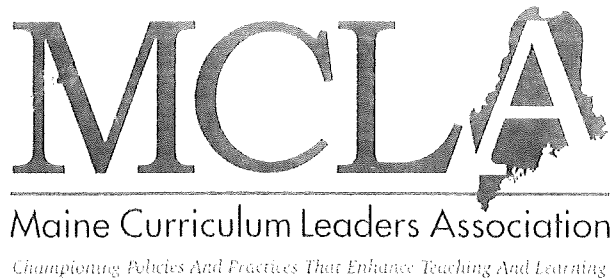
*Debra McIntyre, Executive Director*

**Testimony of Debra McIntyre, Executive Director, on behalf of the members of the Maine Curriculum Leaders Association, testifying in opposition to LD 1069 An Act to Require Personal Finance to be Taught as a Separate Course in Order for a Student to Obtain a High School Diploma.**

Senator Rafferty, Representative Murphy, and members of the Education and Cultural Affairs Committee, my name is Debra McIntyre, and I am the Executive Director of the Maine Curriculum Leaders Association. On behalf of the members of MCLA, I offer testimony in opposition to LD 1069 An Act to Require Personal Finance to be Taught as a Separate Course in Order for a Student to Obtain a High School Diploma.

While we acknowledge the importance of financial literacy and agree that it is a crucial skill for students to develop, we have several concerns regarding the proposed legislation. As I have stated before, the Maine Learning Results standards provide a set of clear expectations as to what students should know, understand and be able to do as they progress through each K-12 grade level. We believe that LD 1069 requires an additional social studies course specifically focused on personal finance. This would necessitate not only a shift in curriculum design but also the hiring of additional certified social studies teaching staff to meet this requirement. Given the existing challenges in staffing and budget constraints within schools, this could place a significant strain on local education systems. Many districts are already struggling to fill positions, and requiring a new course would further exacerbate this issue.

Personal finance education is already embedded within the existing social studies standards. The current Maine Learning Results for Social Studies include financial literacy standards that address personal finance knowledge. This means that students are already receiving financial literacy within their current social studies course selections. Many schools may also offer this as a stand alone course but requiring it to be such, we believe would be a hardship to school districts. In addition, mandating an additional course requirement for a diploma could also add to the academic burden of students with fewer opportunities for them to explore other academic interests.



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Currently by embedding financial literacy within a broader context of a social studies course, students can gain valuable knowledge without the need for additional coursework.

In conclusion, while we strongly support the goal of increasing financial literacy among students, we believe that the instruction in personal finance already is required as stated in the Maine Learning Results. How schools best meet the needs of their students, regarding course offerings and scheduling, needs to be left in the hands of school administration, not state statute.

For these reasons, MCLA is opposed to LD 1069