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Thank you for taking my testimony. I have been teaching financial literacy for 7 years now while also teaching math for almost 20 years. The number one thing that former students say to me is that the topics I teach are the most impactful on them as students, by far! Furthermore, just about every adult I talk to about my finance class says "I wish I had that class when I was in school". The thing is, they did NOT have that class because it was not required. It needs to be required so that all students have access to the information that can keep them out of unnecessary debt, build wealth over time, think about the future, delay gratification, build strategies and skills that will propel them into wealth and avoid financial pitfalls. The more students we reach and educate with this kind of useful information, the more financially healthy the adults of Maine will be for years to come. Please consider making personal finance a required course/credit for graduation in the state of Maine.