



Testimony of Debra McIntyre, Executive Director, on behalf of the members of the Maine Curriculum Leaders Association, testifying in opposition to LD 1284 An Act to Require Personal Finance to be Taught as a Separate Course to Obtain a High School Diploma.

Senator Rafferty, Representative Brennan, 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 1284 An Act to Require Personal Finance to be Taught as a Separate Course to Obtain a High School Diploma.

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 explain as they progress through each K-12 grade level. The social studies standards, which were recently revised in 2019, include personal finance and economics as one of the four content areas within social studies. This strand exists throughout K-12 and breaks down the personal finance skills all students should know and be able to do. While we may not fully agree that the concepts of personal finance belong in the social studies standards, we do not believe that state statute should dictate that a school must offer a stand-alone course. Nor do we believe that state statute should dictate that if a school is unable to offer this as a stand-alone course, a student cannot earn a diploma. In addition, we are concerned that this proposal will increase the need for certified social studies teachers and that with our current staffing challenges, this will be one more hurdle to overcome.

Therefore, 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 1284.
Thank you for your time.