

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

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Honorable Chairs and Members of the Joint Standing Committee on Education and Cultural Affairs

I am opposed to -LD 1284 as it is currently written.

As a life-long Maine educator whose work has primarily been with students who have not thrived in conventional education, I know how important teaching students the practical skills involved in personal finance is. I am in favor of teaching and requiring Personal Finance in high school, but this bill places the course in the Social Studies Department where it doesn't belong and where we can't afford to have it.

Social Studies and Civics in particular are under resourced areas of our curriculum. According to Waterville Social Studies Teacher Jessica Graham, putting another requirement into Social Studies without increasing the staffing in each high school to teach the subject would mean less civics, less history, less geography throughout Maine.

Here is what Ms. Graham says in her testimony to your committee for the May 10th hearing:

"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. "

I think logically, this course belongs in the Math Department as a requirement. Let's not short change Social Studies, which after all embodies the primary reason we have public schools in the first place - to educate students to become active and engaged citizens!

As an educator who has been concerned about the under-resourced nature of our social studies departments, compared to say STEM subjects, and the limited time students k-12 are exposed to civics and community engagement, I am opposed to adding more tangential requirements to teaching social studies in Maine schools. Please consider amending this well-intentioned bill to include the requirement in the Math department.

Many thanks,  
Emanuel Pariser, PhD  
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