

Caitlyn Roy
East Machias, Maine
LD 1284

To Whom it May Concern,

My name is Caitlyn Roy and I have been an elementary teacher in Machias, Maine for the past 16 years. I teach fifth grade, which includes all subjects of math, language arts, science, and social studies. I am a proud supporter of financial education with programs such as Jump\$tart Maine, Next Gen Personal Finance, and Junior Achievement of Maine. I was also awarded Maine Jump\$tart Coalition Financial Educator of the Year last year. I serve on the Jump\$tart Maine board, and have been to many national and state conferences. Recently, I was able to provide information to elementary teachers on how to implement financial education into their own classrooms during our state conference.

My reason for writing today, is to focus on social studies. In Pre-K through 8 our state's Maine Learning Results (MLR) have financial literacy embedded into the social studies curriculum. I have found that my fifth grade students need to have these lessons to support them in their futures. It is something that will help them each day as they grow up. Not only do I teach these standards, I expand this curriculum throughout the year because this is a vital topic that needs to be taught to students.

Elementary teachers are here to lay a foundation of what financial literacy is, but today I am writing to help my prior students continue this education through high school. These lessons are vital for everyday life. Many people are caught saying, "Am I ever going to use this in real life?" Well, giving high schoolers a solid education on how to save, share, and spend money will be a tool they use throughout their whole lives.

As an elementary teacher, I build prior knowledge for my students to use in higher-level learning. These lessons that I teach my fifth graders will be real-life situations for them in high school. How do I budget my pay check? How do I save for college? What's the difference between a credit and debit card? High schoolers need a full personal finance course to build on the foundation that I'm laying out for them. Please consider my submission as support for LD1284.