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My name is Rob Roy and I have been a Technology Education teacher at Gorham High school for the past 38 years. I have included and have taught several different units of financial literacy skills over the years. I have always considered this to be a top priority! I tell the kids that I use these financial skills all of the time in my day to day life.

The topics that I have taught have included;

Building a yearly budget using a spreadsheet. How much do I make ... how much do I spend and am I living within my means?

Understanding your credit score and the importance of maintaining good credit!

The cost of borrowing money (the real cost associated with taking out a loan and using credit cards)

How you can use credit cards to your advantage

Opening up checking and savings accounts.

Investing in general and NOT putting all of your financial eggs into one basket.

Investing for retirement.

Understanding Insurance - Automobile, Homeowners, and Life Insurance.

The importance of having a RAINY DAY FUND Money you might need to access if you have a financial crisis.

The importance of purchasing enough LIFE INSURANCE (especially if you have children)

Understanding your UTILITY bills ... Electric, water, sewer, heating & internet.

I tell the kids that once you've made bad financial decisions it can affect your credit score and everything in life will cost you more than someone who has managed their money wisely and has good credit!

Unfortunately we live in a society where we are taught, early on in life, that consuming things and having "stuff" will make us happy. This over consumption goes well beyond potentially hurting someone's finances and credit score. I always ask the kids is the item or service you are purchasing based on a NEED or a WANT? Overconsumption in general is killing the very environment that we live in.