

4/1/23

RE: SB99 Financial Literacy Curriculum

Dear Alaskan Legislators,

There are many reasons why it is important that we learn about personal finance. My first reason is that as we middle schoolers enter high school, we need to learn about how to manage and invest money. This is because when we turn 14 we will be able to be legally paid for our labor and need to know what to do with our money.

My second reason is when we get to college, we need to know this information because we are most likely adults and having this information will help us. If we did not know about personal finance, it would be a struggle not knowing how to invest or save.

My third claim is that we will need to know the terms and how to be in a stable situation so we don't go broke. It is better to learn more early because we may not have the time in high school. All of this helps us in life by teaching us how to spend and save money properly and invest.

For instance, a lesson that I have been taught this year was budgeting. When I get a paycheck, I know what percent I should be investing, saving, and spending. This helped me because now I am going to start investing the money I get in my allowance and I'll save some, spend some, and invest some.

So overall, I think kids all over the State should be learning about this because it will help us in life and save us time later on in school.

Respectfully,

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