



March 4, 2024

Senator Bill Wielechowski
State Capitol Room 103
Juneau, AK 99801

Dear Senator Wielechowski,

On behalf of the NEA-Alaska, I am writing in support of Senate Bill 99 (SB 99). NEA-Alaska members support increasing financial literacy for Alaska students.

All Alaska students deserve an opportunity to learn about the many challenges that they will face as they navigate the complex and evolving landscape of personal finance.

Many Alaska educators have learned hard lessons themselves about the need for financial literacy as they have encountered the issues surrounding the uncertainty of Defined Contribution retirement accounts, high-fee Managed Accounts offered by Empower, the federal Social Security penalties the Windfall Elimination Provision and Government Pension Offset (WEP-GPO) and the need for early and additional savings to support a dignified retirement.

There are many free or low-cost resources available to support the personal finance education detailed in SB 99. The delayed effective date allows school districts and educators needed time to prepare educators, vet and adopt curriculum and determine the best implementation in each school district.

Alaska's educators work every day to prepare students for the modern world. SB 99 represents an important recognition that financial literacy is critical to success in life, the work force and the Alaska economy.

Thank you for your consideration,

Tom Klaameyer, President, NEA-Alaska

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Senator Wielechowski,

I am writing in support of SB99, an Act establishing a financial literacy education course for public schools.

The Anchorage School District is boldly committed to transforming how we prepare students for Life, College and Career Readiness. SB 99 is in perfect alignment with Anchorage School Board Goal #3 which is "to increase the number of students who will graduate from high school Life, College and/or Career Ready". Financial Literacy is a major component of this goal. You can review the components of each our Goals and Interim Goals here:

https://www.asdk12.org/cms/lib/AK02207157/Centricity/Domain/1184/Jan2023_Expanded-BoardGoals-Guardrails-Flier_Accessible.pdf

For background, I'd like to share some of ASD's story on life readiness outcomes for students and how the ASD is currently addressing the critical Financial Literacy skill (Interim Goals 3.1). During the Anchorage School Board's public strategic planning processes that were held in 2019 and 2020, the Anchorage community was crystal clear in its vision for education. That vision included Reading Proficiency, Math Proficiency, and College, Career & Life Readiness (CCL). Simply put, the community's vision was that our students would graduate from high school Life, College and/or Career Ready. To this end, in 2020, the district began a curricular review and revision process that ensured that every student in grades 9-12 had access to a semester-level Financial Literacy class prior to graduation. To achieve this, the district revised the state **required 'Economics and Consumer Economics'** course to include a Financial Literacy component. This change ensured that the ASD Freshman class of August 2020, is on track to complete a Financial Literacy course by the time they graduate in Spring 2024. I am happy to provide more information on this course revision.

Thank you for championing a bill that will play a vital role in preparing ALL of Alaska's students to become engaged, productive members of our diverse and culturally rich community. While ASD is at the forefront of financial literacy, all students in Alaska will benefit from SB99.

Sincerely and In Service,
Margo Bellamy, President
Anchorage School Board
907 742 1107 ext. 7
bellamy_margo@asdk12.org

Dena'inaq ełnen'aaq' gheshtnu ch'q'u yeshdu. (Dena'ina)

I live and work on the land of the Dena'ina. (English)



Anchorage School District
Educating All Students for Success in Life

Dear Alaska Legislators,

I am a life-long Alaskan finishing my 17th year teaching at Mt. Edgecumbe High School in Sitka. I teach math, science, personal finance, and emergency medical technician classes. Personal finance education is critical for today's students to become successful adults. Senate Bill SB99 is a great solution to the poor financial literacy and the resultant unnecessary suffering in our state.

I teach a "Financial Math" class, which applies Algebra 1&2 skills to personal finance topics. My class is based on the Next Generation Personal Finance (NGPF) curriculum with added material that I have created. This class is a 1/2 credit math class with juniors and seniors getting priority placement. Most students choose to take it as an elective, but a few need the math credit to graduate. Last week we talked about banking fees and the students researched the best savings and checking accounts at Alaska banks. One girl was shocked to find that the account the bank suggested she open has a monthly \$5 fee and other accounts at the same bank do not. She called and switched accounts. Another student was preparing his tax return. We discussed how everyone in the class owes federal income tax on their PFD, but that the \$662 energy rebate is not taxed. The student fixed his return and saved \$60 in taxes. These are examples of immediate real-world benefits that students get out of this class.

NGPF is a non-profit with excellent lessons and everything that a new teacher needs to teach a personal finance class. They offer free web-based professional development and even video classes for teachers. Teaching this has been a breeze compared to many of my other classes. I do not believe this bill will create an undue burden for Alaska's school districts. One does not need to be an expert to teach the class using NGPF materials. And the curriculum can easily be adapted to fit in a themed math class or an economics course. Regardless, this is critical education for Alaska's youth, particularly as Social Security, pensions, and other entitlement programs face uncertain futures.

Respectfully,

Matt Hunter
102 Remington Way
Sitka, AK 99835

March 26, 2023

RE: SB 99 Financial Literacy Curriculum

Concerned Alaskan Legislators,

We need your leadership. Everyone needs financial literacy to be college and career ready and yet, Alaska ranks an embarrassing 46th in our Nation in guaranteeing access to personal finance education. 18 other States require at least a semester of personal finance education for high school graduation; but not Alaska.

This is an equity of access issue with bi-partisan support. So far this year, 22 other states have introduced legislation to guarantee access to personal finance education. SB99 makes Alaska the 23rd state voting for this needed change.

SB99's is Alaska's financial literacy solution because it is both rigorous and flexible. SB99 is rigorous because it supports the national Jump\$Start Standards for financial literacy. SB99 is flexible because it does not add, but rather works within, existing requirements for high school graduation. Students may meet their half-credit of financial literacy graduation requirement using existing Social Studies, Math, or a Personal Finance elective credits. Free or low-cost curriculum options exist, such as Alaska Junior Achievement, NextGen Personal Finance & AKGrad. Each school or district has until 2026 to prepare teachers, approve curriculums, and decide how best to meet its own students' academic needs.

88% of parents and 76% of high school students want financial literacy taught in high school. In Alaska, however, less than 1% of high schools currently do. Only Haines, Glennallen, and Anchorage require financial literacy education. All Alaskan graduates should have access.

Your constituents are counting on your leadership. Guarantee access to Financial Literacy in all Alaskan high schools. Support SB99,

Leola Rutherford

Concerned Parent, Educator, & 5th Generation Alaskan

P.O. Box 178

Girdwood, Alaska 99587

rutherford_leola@asdk12.org

(907) 227-8115

Sources:

- State of Financial Education 2022: <https://www.ngpf.org/state-of-fin-ed-report-2021-2022/>

- 18 States Who Guarantee Access: AL, FL, GA, IA, KS, MI, MO, MS, NC, NE, NH, OH, RI, SC, TN, UT, WV, VA <https://www.ngpf.org/state-of-financial-education-report/>

- Why Financial Education <https://www.ngpf.org/why-fin-ed/>

- Personal Finance Bill Tracker: <https://www.ngpf.org/bill-tracker/>

- Jump\$Start Financial Literacy Standards

<https://www.jumpstart.org/what-we-do/support-financial-education/standards/>

- Wise Financial Literacy Certification test <https://www.wise-ny.org/programs-services/certifications/>

- Alaska Junior Achievement <https://alaska.ja.org/> Free curriculum & classroom volunteers

- NextGen Personal Finance <https://www.ngpf.org/> Free curriculum & free teacher professional development.

- AKGrad <https://akgrad.com/> Low cost (need based grants & scholarships available) online self-paced curriculum currently used by many for Alaska Studies.

Dear Senator Wielechowski, and all other members of the Alaska Senate - Please Vote **IN FAVOR of SB99**. Our Alaskan Youth need an education on the financial issues that they will face in real life - and - how to resolve them.

I have had the pleasure of Teaching in several Elementary Schools in Anchorage and at the Girdwood Elementary School with educational tools provided by Junior Achievement over the past 12 years.

My Primary Focus has been educating about Real World Financial Issues - What kind of jobs might they be interested in? What to do with the money they might earn? What is a credit card about? What to do with a savings account? Where would you like to live? What kind of car would you like to buy? What kind of house would they like to buy and how to finance it?

I have had several conversations with the Teachers and Parents of these children after the classes - they have been very impressed with the level of knowledge these children now have and also conversations with the children about how they will use the knowledge in the future.

Senate Bill 99 is very much needed by our children to raise their success rate in the future. Please **SAY YES to SB99**

By the way - I've lived in Alaska since 1971 and raised 4 daughters and 1 son - emphasizing work, money and savings. They have all been successful.

Thank You
George L Stewart, MD
West Anchorage

March 22, 2023

Dear Senator Wielechowski and members of the 33rd Legislature,

I am writing today in personal support of SB 99, "An Act establishing a financial literacy education course for public schools; and providing for an effective date," because I see this Act as a value-added proposition for the State of Alaska.

As a member of the Anchorage School Board, I am proud that our Board has already prioritized financial literacy as a component of its focus on students' College, Career and Life Readiness. It is my understanding that the class of 2024 will be ASD's first cohort to have received instruction in this area. I believe that that this investment of the district's time and resources will help our students more confidently and more competently navigate a complex, rapidly changing financial landscape no matter what path(s) they pursue upon graduation.

However, I'm also aware that neither our district nor our district's graduates exist in isolation; although Alaska's districts and communities vary in size and demographics, the frequency of students' movement between and/or among districts across the State makes the establishment of a financial literacy graduation requirement a logical public good for the State as a whole. Therefore, I encourage legislators to move this bill through the committee process **so that students will have access to the foundational skills enumerated in SB 99's sectional analysis no matter where they live.**

Furthermore, although I believe all of the components noted in SB 99's sectional analysis have merit, item #14 (postsecondary financial aid and scholarships) may have an especially strong chance to significantly benefit the State of Alaska. I say this because FAFSA literacy is very much linked to a student's pursuit of postsecondary education. Higher rates of successful FAFSA completion (which would hinge on broader awareness and understanding of what the FAFSA is, how it stands to benefit students, and what is required to complete it) would not only help individual Alaskans become more highly educated and with less debt, but could help aspiring high school graduates across the State of Alaska *become* our State's future educators. **In that framework, higher rates of FAFSA completion, c/o SB 99's focus on postsecondary financial aid, could theoretically help the State grow more of its own educators amidst an ongoing national teacher shortage.** For this reason, in particular, it would be my hope that the FAFSA navigation process would be embedded within a state-mandated section on postsecondary financial aid and scholarships, and of course that SB 99 itself moves rapidly through the committee process.

Sincerely, and with appreciation for your service,

Kelly Lessens, Anchorage School Board Treasurer and Finance Chair

Lessens_kelly@asdk12.org

3/28/22

RE: SB99 Financial Literacy Curriculum

Dear Alaskan Legislators,

I believe that personal finance in schools is important because it teaches children how to be successful in life and in their jobs. I also believe that it is important because it helps younger generations to come to start thinking about college earlier. This has and will help me in life because before this class I was interested, but not fully concerned about college, and now I have looked at how all the fees and grants and scholarships will play into roll. We have also looked into paying for college and many more topics.

I believe that all students should be taught personal finance rather than it only being an elective in high school. All students should have access to information which you need to be successful in life, rather than being thrown out into the world with no financial education.

Respectfully,

Maria Nafzger

Class of 2029
P.O. Box 189
Girdwood School
Girdwood, AK 99587

Date: 3/27/23

RE: SB99 Financial Literacy Curriculum

Dear Alaskan Legislators,

I am a 7th grade student at Girdwood School. Last year I was with Leola Rutherford. Who teaches personal finance. From her daily financial questions, engaging books, fun videos, and lessons. I learned so much. We learned about investing, budgeting, credit scores, loans, and many more.

Teaching financial literacy is so important because students will use it all through life. Teaching financial literacy can support life goals and daily life activities. Such as taking a loan out or buying a car.

I just want you to know that financial literacy is a lifelong skill that is important for everyone. I hope everyone gets a chance to learn these skills so everyone can be set up for success. Thank you!

Respectfully,
Harper Landry
7th grade
P.O Box 189
Girdwood School
Girdwood AK, 99587

3/28/23

RE: SB99 Financial Literacy Curriculum

Dear Alaska Legislators,

In my class at Girdwood School, we learn a *lot* about personal finance. I feel like learning about personal finance is very important for making safe and responsible decisions with your money now and in the future. I didn't know *loads* of things before 6th grade, like budgeting, investing, and how to read paychecks. My teacher, Mrs. Rutherford, is doing a great job helping me and my class understand these topics, and I think I can put my knowledge to use in the future. I think all students attending school should learn about personal finance, because if you don't *know* how to manage your money when you are an adult, or maybe just now, then you're going to have a hard time! If students learn about things like investing, saving, and budgeting, then they will probably be financially successful. I really enjoyed learning about personal finance, because I know I have knowledge that will help me in life.

Sincerely,

Nava A. Stephenson

6th Grade, Class of 2029
P.O. Box 189
Girdwood School
Girdwood, AK 99587

Dear Alaskan Legislators,

I think it is very important to learn about personal finance. First I believe the younger you learn the more beneficial it is to me. I will be able to use these lessons as I grow older. I realize that we need to save for college now and have talked to my parents and realize they are putting money aside for me. The sooner I start to get an understanding of finances and how important it is to me now and how it will become more important as I grow older and I will be taking more responsibility in my finances as I grow older.

Nonie Mucha
6th grade, Class of 2029
P.O. Box 189
Girdwood School
Girdwood AK 99587



John D. Sims
President, ENSTAR Natural Gas Company
3000 Spenard Road
Anchorage, Alaska 99519

To the Alaska Senate Education Committee,

On behalf of ENSTAR Natural Gas Company, I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

As a parent of three children currently enrolled in public schools, and with my wife and I both being born and raised in Alaska, we have seen the need for financial literacy continue to grow especially in these economic times of high inflation and a tight housing market. This is a significant issue that impacts all of our children in this state as they prepare themselves to step out on their own, whether that is in the job market or off college or trade schools.

Here at ENSTAR, and other businesses our family has exposure to, it is shocking how many new employees join our company that don't understand simple principles that can have a dramatic impact on their financial security for themselves and their families. Simple concepts they should be learning at an earlier age like creating personal budgets to manage risk, dealing with debt, and ensuring they are planning for retirement and health care. This is one of the main reasons that our company has been a contributor and partner with Junior Achievement of Alaska for more than a decade. We are living in extremely complex times, and they need to learn these basic principles of personal finances long before they are today.

Please seriously consider supporting Senate Bill 99. There is a need, and this will help children in our State prepare themselves to deal with life's challenge as soon as they walk out the door into the "real world."

Thank you for all that you do for Alaska and for your constituents, my family appreciates your service.

Sincerely,

A handwritten signature in blue ink that reads "John D. Sims".

John D. Sims

Anchorage: 907-277-5551 • Kenai Peninsula Office: 907-262-9334 • Mat-Su Office: 907-376-7979

All Our Energy Goes Into Our Customers

Tammy Duff, Principal
Northern Lights ABC School
2424 E. Dowling Road
Anchorage, AK 99516

March 31, 2023

To the Alaska Senate Education Committee,

On behalf of Northern Lights ABC School, I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

I have been an Alaskan educator for over 25 years as a teacher and school administrator and have lived in Alaska for over 40 years. I am the product of the Anchorage School District and University of Alaska Anchorage and am proud to be a lifelong Alaskan.

Financial Literacy needs to be a requirement in all aspects of education even starting at the elementary level. Students need to understand how the economy works, develop a good work ethic, and understand how the world around them operates on the global level. Junior Achievement has laid a strong foundation with our students. Every year, Northern Lights ABC has JA come into our classrooms to teach to our kindergarten through 8th grade students the basic understandings of financial literacy and the global markets. Many students today do not have understand the value of money, how to manage their money, and how credit and debits work. Our young adults are getting into debt before they have really had the chance to establish themselves in their careers.

Our own students have been impacted by the programs and supports of Junior Achievement. This year, our middle school students created a business plan, designed a sweatshirt, ordered their product, marketed, and sold their creations. It was a great success and from their efforts, they sold over \$2200 in product. Not only did they follow through on their business plan, but they were also able to see the success of their hard work. This is why financial literacy is vital to education.

We know that working together we can make sure that Alaska graduates have the information and access they need to own their economic success. I appreciate all you do to support our students.

Sincerely,

Tammy Duff
Principal, Northern Lights ABC School





To the Alaska Senate Education Committee,

I want to encourage you to support Senate Bill 99, which would require financial literacy as a graduation requirement for Alaskan high school students.

For the past 20 years, NANA Management Services has supported financial literacy efforts in Alaska through Junior Achievement, including schools throughout the NANA region for our students and future shareholders.

Students want to know about real-world skills like financial management, and I believe it is an important part of being a successful adult. By helping to learn these skills in school, we can help them avoid a lot of the mis-steps that young adults often encounter.

This bill can help young people understand that no matter where they are, knowing the difference between wants and needs, savings and earning, the difference between credit and debit, are skills that they will use every day in their adult lives.

By providing basic financial management skills, Alaska is preparing the next generation of leaders to own their economic success and I hope you will support Bill 99.

Sincerely,

Derrell Webb

Derrell Webb
Vice President FFM
NANA Management Services
800 E Dimond Blvd
Anchorage, AK 99515

Leah Meyring, Social Studies Teacher
Goldenview Middle School
15800 Golden View Drive
Anchorage, AK 99516

To the Alaska Senate Education Committee,

I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

I was born and raised in Alaska and attended public schools on the Kenai Peninsula. I did not have the benefit of a course in financial literacy in high school or junior high. As an adult, I see that this was a great deficiency in what was otherwise an excellent education. In college I was offered credit card applications, but I had very little understanding of how credit and debit worked. I was at my most financially vulnerable as a young adult, and a financial literacy graduation requirement would have given me the information I needed to determine whether applying for a credit card would have been a wise decision at that point.

I have now taught in Alaska's public schools for 20 years and used Junior Achievement of Alaska's financial literacy curriculum materials with students for many years in my elective courses. I have seen first-hand how illuminating it is for students to learn about paychecks and taxes, how debit and credit works, how to budget and the importance of saving money for their future. A former student even wrote to tell me how glad they were to have been exposed to these financial literacy skills and how they thought all students should have access to this information.

Young people have a critical need to learn financial literacy skills, and therefore, as an Alaskan resident and as an educator, I support a financial literacy graduation requirement as proposed in SB 99.

Thank you for your consideration and support of SB 99. Working together we can make sure that Alaska graduates have the information and access they need to own their economic success.

Sincerely,

Leah Meyring, M.A., M.A.T., M.Ed.
Social Studies Teacher



RurAL CAP

Rural Alaska Community Action Program, Inc.

731 E. 8th Avenue
Anchorage, AK 99501
907.279.2511
www.ruralcap.org

State Senate
Alaska State Capitol
Education Committee
120 4th Street Rm 3
Juneau, Alaska 99801-1182

To the Alaska Senate Education Committee,

On behalf of Junior Achievement of Alaska, I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

I have worked in education for the entirety of my career and now have the pleasure to be a part of the Board of Directors for Junior Achievement of Alaska. In my current role with RurAL CAP Head Start, we see the very beginning of a child's journey through the education system and from the start, literacy is a top priority and absolute need for the children in our programs.

As a life-long Alaskan and educator, I know and see the importance of literacy in our children every day. We have children starting high school with fifth grade reading and comprehension skills. These kids will make up the next generation of our workforce and we need to be proactive with funding to help bolster our state's literacy education plans.

The work that Junior Achievement does takes kids from elementary school through high school, engaging them in programs to help with employment, community involvement, literacy, entrepreneurship and beyond. Junior Achievement partners with schools and agencies across Alaska to provide programs that help support the learning and development of children and young adults in high school to develop skills and lessons needed in their communities for employment opportunities, new business ventures, financial literacy education for themselves and their families. No other program in Alaska is designed to educate and train students to gain the knowledge they need to be successful in adulthood; professionally and personally.

We have all heard that it "Takes a Village" to raise children. With the support of Senate Bill 99, Junior Achievement of Alaska will continue to grow a qualified, educated, and literate workforce. Thank you for your time and consideration

Sincerely,

Beth Klein
Parent, Family, & Community Engagement Manager
(907)865-7343
bklein@ruralcap.org

Kelly Moghadam, Senior Attorney
Brena, Bell & Walker, P.C.
810 N. Street, Suite 100
Anchorage, AK 99501

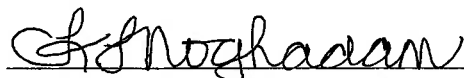
Dear Alaska Senate Education Committee:

My name is Kelly Moghadam and I am writing to you today in support of Senate Bill 99 which proposes a financial literacy requirement for high school graduation. I am a lifelong Alaskan, attorney, wife, and mother. I grew up in Fairbanks, Alaska and am a proud graduate of Monroe Catholic High School, the University of San Diego, Thomas Jefferson Law School, and I recently received a Masters in Business Administration from the University of Washington. I live in Anchorage and have a child attending Saint Elizabeth Ann Seton Elementary School.

A strong financial foundation is essential to lifelong financial security, an understanding of current events, and achieving personal life goals. Unfortunately, there are too many young adults in the United States that do not have an opportunity to learn these crucial foundational tools. Because of the strong need for our youth to be exposed to financial literacy as early as possible, I have been a strong supporter of Junior Achievement of Alaska for years, am a current board member, and have nominated Junior Achievement of Alaska as the monthly charity at Brena, Bell & Walker, P.C.

I am confident that with everyone's hard work and the proven dedication of Junior Achievement of Alaska we can ensure that Alaska's youth are adequately prepared for the financial decisions they will soon be faced to make.

Sincerely,



Kelly Moghadam, Senior Attorney



Ross G. Goble, Account Executive
Parker, Smith & Feek
3700 Centerpointe Drive Suite 102
Anchorage, AK 99503

To the Alaska Senate Education Committee,

On behalf of Parker, Smith & Feek, I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

I am a 17-year resident of Alaska, father of a 3-year-old son, and I am a commercial insurance broker. I speak and interact with entrepreneurs and business owners daily helping them navigate their insurance needs.

We support Junior Achievement's mission of educating Alaska youth about financial literacy because we want to help give the next generation of entrepreneurs and business owners a knowledge base to find success when they are ready to start their own business.

As an insurance broker, I've encountered numerous people with the drive to start their own business that would have found success sooner had they have had more financial training as a young person.

Thank you for your consideration and support for this important policy. We know working together, we can assure Alaska graduates have the information and access they need to own their economic success.

Sincerely,



Ross Goble, Account Executive

Diana Helmbrecht, DDS
2520 Curlew Circle
Anchorage, AK 99502

03/29/23

To the Alaska Senate Education Committee,

I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.


I am a retired dentist who owned my own dental offices in both Alaska and California for over 30 years. I have lived in Alaska since 1983. In addition to owning and operating dental practices, I also raised a family of 3 who have all matured into successful adults and entrepreneurs in Alaska.

I feel financial literacy is crucial for our society to continue to function with economic success. Unfortunately, I also feel that many have not had any training or education (either from their parents or the education system) to help them understand how critical it is to have basic knowledge of financial health. This is becoming obvious simply by looking at the increasing amount of personal debt and decreasing amount of savings of the average citizen. I support Junior Achievement because they strive to aid the educational system in preparing our children in the quest for financial success and security.

Serving on the board of Junior Achievement I have learned that the state of Alaska is particularly failing in financial literacy. The younger we can begin educating our population regarding basic financial health the better, as they are eager to learn and contribute to their community. It will certainly benefit our state to raise a successful business-minded generation.

Thank you for your consideration and support for this important policy.

Sincerely,

A handwritten signature in cursive script that reads "D Helmbrecht DDS". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Diana M Helmbrecht DDS



Ligia Lutan, Board Member
Junior Achievement of Alaska
639 W International Airport Rd., Suite 38
Anchorage, AK 99518

To the Alaska Senate Education Committee,

On behalf of Junior Achievement of Alaska ("JA"), I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

I have been calling Anchorage, Alaska my home for over 20 years. After graduating collage, I moved to Alaska, and started my career in banking, at a local community bank. Through my work as a lender, I realized how important financial literacy is. Over the course of two decades, I experienced many individuals in financial distress, making a series of decisions affecting the rest of their lives. Many of these choices are preventable if financial literacy skills are acquired.

Teaching financial literacy principals in school, has a positive impact on young adults. When students have a solid understanding of financial knowledge, they are better equipped to navigate complex life decisions, which sets them up for future success.

Through volunteering and teaching JA classes, I have experienced students learning how the financial decisions they make they affect their economic well-being. They learn sound money management strategies, and they develop strong foundation of knowledge about earning, employment, and income; how to budget and save; what it means to manage their credit and debt; consumer protection measures and how to safeguard their identity; smart shopping; risk management; and investing. After experiencing the program, students understand how their personal finances affect their quality of life.

Personal finance education gives students the information they need to make better decisions about their finances, allowing them to reach their goals more effectively. However, numerous sources indicate that many students are not learning these critical skills before they graduate. By supporting Senate Bill 99, we - together, can make a difference.

Thank you for your consideration and support for this important policy.

Sincerely,

A handwritten signature in blue ink that reads "Ligia Lutan".

Ligia Lutan, Board Member
Junior Achievement of Alaska
Ph: 907.360.6004

Julie Odegard
9438 Kavik St.
Anchorage, AK 99502

To the Alaska Senate Education Committee,

I am writing to express my support for the financial literacy graduation requirement proposed in Senate Bill 99. As a lifelong Alaskan who grew up in Fairbanks and graduated from the University of Alaska, Fairbanks, I firmly believe financial literacy should be a mandatory course for high school students.

Financial literacy is crucial to empower individuals to make sound financial decisions. I regret not having had the opportunity to take a course in financial literacy when I was in high school. I Such a requirement will be beneficial for the youth of Alaska, preparing them for the transition to adulthood.

Promoting financial literacy in high schools can have a positive impact on the broader community. By equipping young people with the knowledge and skills they need to manage their finances effectively, we can reduce the number of people who struggle with debt and financial insecurity. This can lead to greater economic stability, increased financial independence, and improved quality of life for individuals and families.

I personally endorse the efforts of Junior Achievement of Alaska (JA) in educating the youth in Alaska. The proposed class topics would provide students with valuable skills that are necessary to learn before graduating high school. As an active board member and volunteer of JA, I am proud to be part of an organization that teaches financial literacy and supports students to set them up to be successful in the future.

I urge you to support this important policy that will make financial literacy a graduation requirement in Alaska high schools. Thank you for your consideration.

Sincerely,



Julie Odegard



Anchorage School District

Goldenview Middle School

15800 Golden View Drive • Anchorage, AK 99516 • 907-348-8626 • www.asdk12.org/goldenview

David Nogg, Principal
Goldenview Middle School
15800 Golden View Drive
Anchorage, AK 99516

To the Alaska Senate Education Committee,

I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

As the Principal of Goldenview Middle School, I have seen firsthand how Junior Achievement's efforts have directly impacted our students' success in both school and beyond. Having been born and raised in Alaska I benefited from Junior Achievement during my academic career as a student in the Anchorage School District. The unparalleled lessons, community relationships, coupled with classroom instructors with real-world experience provides a window into the future for our students and families. As the 2023 Alaska Region IV Principal of the Year, I can attest to the quality and impact of this program as we prepare Alaska's future leaders for jobs that haven't even yet been imagined.

According to Junior Achievement's Meeting a Critical Need study, students who learn financial literacy are less likely to make poor or risky choices that could get them into trouble with their finances. In today's fast-moving learning environment, consumers have many choices for borrowing, investing, and saving their money, and these offerings are becoming increasingly sophisticated. In the Council for Economic Education's Survey of the States, Alaska is 1 of 3 states that does not require any financial literacy standards for its students. This puts Alaskan students at a disadvantage when it comes to making smart financial decisions when they are at their most vulnerable as entry-level employees and college students.

For these reasons and more, Goldenview Middle School has prioritized financial literacy education for students attending our school. Our educators worked alongside Junior Achievement of Alaska staff to develop a course that introduces students to basic financial management. This program covers financial literacy basics such as Income, Budgeting, Debit vs. Credit, Credit and Credit Scores, and Insurance Risk. This aligns with the high school requirements in Senate Bill 99 and positions students for success because it will be a continuation of the program they received at Goldenview Middle School. As leaders in education, we know that working together we can make sure that Alaska graduates have the information and access they need to own their economic success. Thank you for your consideration and support for this important bill.

Sincerely,

David A. Nogg, M. Ed.
Principal

Educating All Students for Success in Life

Anchorage School Board Margo Bellamy, President

Carl Jacobs, Vice President

Dora Wilson, Clerk

Kelly Lessens, Treasurer

Dave Donley

Pat Higgins

Andy Holleman

Superintendent Dr. Jharrett Bryant



Jed Ballard, EVP & CFO
Northrim Bank
3111 C Street
Anchorage, AK 99503

To the Alaska Senate Education Committee,

On behalf of Northrim Bank and Junior Achievement of Alaska, I am writing to you today in support of a financial literacy graduation requirement as proposed in Senate Bill 99.

My name is Jed Ballard, a 5th generation Alaskan from my mother Marcia (Feero) Ballard and Alaska Native from my father, William Ballard. I was raised between Anchorage and Juneau and went to college at both the University of Alaska Southeast and University of Alaska Fairbanks, where I graduated in 2001 with an Accounting degree. After graduation, I obtained my Certified Public Accounting (CPA) license and worked for 16 years for KPMG in Anchorage and overseas, in Bratislava, Slovakia and have worked for Northrim Bank as the Chief Financial Officer for over 5 years.

I am also a parent of three teenage boys; twin freshman who attend West High School and a sophomore who previously attended West, and is now attending a prep school soccer academy in Montreal, Canada.

As a financial professional in Alaska and board member of Junior Achievement of Alaska, I can't provide enough support for how important I believe financial literacy is in schools. As a company, Northrim Bank has made significant annual contributions to the University of Alaska system and Junior Achievement throughout our history. Investing in the youth of our great state through education, especially financial literacy education, will have a lasting impact as they grow in our communities and become employees we need in Alaska.

As a parent, Junior Achievement board member, University of Alaska alumni, community bank CFO and long-time Alaskan, I'm concerned about the education of our youth. Financial literacy education is one important area that needs the support of all Alaskans. Thank you for your consideration and support for this important policy.

Sincerely,

A handwritten signature in black ink that reads "Jed Ballard".

Jed Ballard, EVP & CFO



To the Alaska Senate Education Committee,

On behalf of ExcelinEd in Action, I write to you today to express our support for a financial literacy graduation requirement as proposed in SB99.

Financial literacy is about making smart decisions with money and is an essential part of every student's education. Understanding budgeting, debt, saving and investing empowers students to make good financial choices and can lead to prosperity that benefits students and the Alaska economy. Yet nearly four out of every five U.S. workers live paycheck to paycheck, and a recent survey revealed that 30% of Americans have between \$1,001 and \$5,000 in credit card debt and over 14 million Americans have over \$10,000 in credit card debt.

Meanwhile, many people recognize the importance of financial literacy. Consider that high school students and adults overwhelmingly rank personal finance as the most useful high school course in surveys: 76% of recent high school grads said they wished their schools placed more emphasis on personal finance. 88% of adults surveyed in April 2022 said they wanted all schools to require either a semester- or year-long personal finance course.

According to Next Gen Personal Finance's most recent State of Financial Education report, states vary greatly in terms of policy, from requiring financial literacy courses to simply providing access to such courses. And, unfortunately, some states have students with no access to financial literacy education at all.

Alaska is ranked 46th in the nation in access to personal finance courses, with only 1.7% of the Alaska students surveyed saying they had guaranteed access to a standalone personal finance course.

As of 2022, 18 states have moved to ensure that students take at least one semester of personal finance education, up from seven in 2021, demonstrating momentum and support for a guarantee of financial literacy for all students.

Students need to be and want to be financially literate. Help them make smart decisions with their money and they will thank you later. Thank you for your consideration and support for this important policy.

Madeleine Ashour

Regional Legislative Director, West
ExcelinEd In Action
7203726599
madeleine@excelined.org



Girdwood PK-8 School
P.O. Box 189
Girdwood, AK 99587
907-742-5300
907-742-5320 fax

March 28, 2023

RE: SB 99 Financial Literacy Curriculum

Alaska Legislators,

I am writing in support of SB99, an act establishing financial literacy education courses in Alaskan public schools. Students need financial literacy to be college and career ready and Alaska is falling behind many other states in requiring personal finance education prior to high school graduation. We are hoping for your support and leadership in supporting this act to require all high school students to have access to personal finance education prior to graduation.

I have been in the field of education for 20 years, 15 years as a teacher of 4th-6th grades and 5 years as an administrator within the Anchorage School District. As an educator, I worked closely with the Junior Achievement program of Alaska and had my students participate in two Junior Achievement programs each year. Firsthand, I witnessed students developing their knowledge and skills needed to own their economic success and plan for their future. The personal finance lessons inspired and prepared the young people I taught to learn strategies to succeed in a global economy.

Your constituents are counting on your leadership. Please guarantee access to Financial Literacy in all Alaskan high schools to ensure all of our students are productive members of our communities.

Please support SB99!

Thank you!

Kari Anderson
Principal of Girdwood School within Anchorage School District
P.O. Box 1284
Girdwood, Alaska 99587
anderson_kari@asdk12.org
(907) 227-5533

April 14, 2023

Chair Tobin and members of the Senate Education Committee,

I am writing in support of Alaska Senate Bill 99 which by requiring a standalone semester of personal finance would guarantee that all Alaska high schoolers crossing the graduation stage would have the financial skills they need to thrive in the future.

My name is Tim Ranzetta, Advocate for the NGPF Mission 2030 Fund, which is affiliated with [Next Gen Personal Finance](#) (NGPF), the leading financial education non-profit. Our curriculum is used by more than 78,000 educators reaching 3 million+ students in all 50 states. In Alaska, more than 200 teachers currently have accounts on the NGPF platform and Alaska teachers have invested almost 500 hours of professional development delivered by Next Gen Personal Finance. Importantly, all of NGPF's curriculum and PD are provided at no cost as NGPF's operations are funded by an endowment created by its co-founder.

I want to first take this opportunity to recognize an amazing educator in Alaska, Leola Rutherford, a 6th grade teacher at Girdwood PreK-8 School. Leola's passion for financial education has manifested itself in so many ways, from leading financial literacy sessions at various state conferences, to developing curricular materials that she shares broadly to advocating for increased access at the school, district and state levels. Her advocacy is so important because of the lack of access to this essential course in Alaska high schools.

The unfortunate news is that [1 in 20 students in Alaska](#) is guaranteed today to take a personal finance course while in high school ([NGPF State of Financial Education Report](#), 2023). We cannot afford to continue to withhold this course from Alaska high schoolers.

What we see happening in Alaska with the introduction of SB99 is part of a larger national movement. In the last two years alone, the number of states guaranteeing financial education has grown from 8 to 18 states ([NGPF 2023 State of Financial Education Report](#)). Already in 2023, 29 states have introduced 89 bills, with almost all of them making a semester course in personal finance required for high school graduation ([NGPF FinEd Bill Tracker](#)). .

We know that there are concerns regarding how a bill like this would be implemented and funded. Should the state of Alaska pass a bill that guarantees that all high school students complete a course in personal finance, my organization will commit to the following:

- No-cost curriculum (available now): other high quality non-profit providers are available too which eliminates need for textbooks
- No-cost professional development (available now): also available from excellent providers in Alaska

Alaska has a chance to send a signal to the nation and become the 19th state to guarantee that every student crossing that graduation stage will have the financial skills they need to thrive in the future. It's good for students, it's good for families, it's good for the state economy. Thank you for the opportunity to provide testimony.

Regards,

Tim Ranzetta
Advocate, NGPF Mission 2030 Fund



April 4, 2023

The Honorable Bill Wielechowski
Alaska State Senate
Capitol Building
Juneau, Alaska 99801

Dear Senator Wielechowski:

Thank you for introducing Senate Bill 99, establishing a financial education course for public schools. As long-time supporters and providers of financial education for students, the Alaska Credit Union League (ACUL) wholeheartedly supports adding financial education to the public-school curriculum.

ACUL consists of all 11 credit unions, which provide financial services from savings and checking accounts, to home loans, to financial planning to more than 500,000 Alaska credit union members.

We recognize that a great number of people could avoid bad credit, inadequate savings for retirement, and many other financial pitfalls if they are just afforded the opportunity to receive the basics of financial education early in life. ACUL believes in this philosophy so much that our members created and fund the Financial Reality Foundation specifically to provide financial education to students.

Again, thank you for introducing Senate Bill 99, we are pleased to support your efforts.

Sincerely,

A handwritten signature in blue ink that reads "Dan McCue". The signature is fluid and cursive, with a large initial "D" and "M".

Dan McCue
President,
Alaska Credit Union League





Anchorage School District

Education Center

5530 E. Northern Lights Blvd. • Anchorage, AK 99504 • 907-742-4000 • www.asdk12.org

March 29, 2023

Honorable Senators Wielechowski, Giessel, Gray-Jackson, Tobin, Claman, Myers, and Kaufman

Re: Support of Senate Bill 99

To Alaska State Legislators:

The District is in strong support of SB99, an Act establishing a financial literacy education course for public schools.

SB99 directly supports the Anchorage School District's Goal for students to graduate from high school College, Career, and Life Ready. College and career readiness programs have long focused on academic knowledge and behaviors, but social skills, interpersonal skills, and transition skills were taught separately. Integrating these skills is critical to helping students navigate their paths through life.

Providing students with a well-rounded financial literacy education will help equip them with the knowledge they need to understand and manage personal finances and assist them as they begin their adult lives as productive citizens, whether that be continuing on to post-secondary education or joining Alaska's workforce.

Thank you for championing a bill that will play a vital role in preparing all of Alaska's students to be college, career, and life ready. All students in Alaska's diverse and culturally rich communities will benefit from this legislation.

Please feel free to reach out to the Office of the Superintendent at officeofthesuperintendent@asdk12.org or 907-742-4312.

Respectfully,

Jharrett Bryant, Ed.D.
Superintendent
Anchorage School District

Margo Bellamy
President
Anchorage School Board

Educating All Students for Success in Life

Anchorage School Board Margo Bellamy, President
Carl Jacobs, Vice President Kelly Lessens, Treasurer
Dora Wilson, Clerk Dave Donley

Pat Higgins
Andy Holleman

Superintendent Dr. Jharrett Bryant

Dear Alaska Legislators,

My name is Brielle Rice, and I am a seventh grader at Girdwood K-8. I believe that personal finance is incredibly important to students, especially middle and high schoolers, because it will teach us about how to be successful budgeters, investors and savers.

For example, my sixth grade teacher, Mrs. Rutherford, taught us a lot about financial literacy. We read a book called *The Psychology of Money* as well as played educational games, learned about investing, and understood how to create and maintain a budget. It didn't stop there, though! Mrs. Rutherford also taught us the importance of universities, colleges and trade schools. We learned about different colleges, how to apply for colleges, jobs, internships and financial aid, and how to do well at a job.

Additionally, my math teacher this year taught us some financial literacy skills too. This year, I am taking Algebra 1, and that is a ninth grade math course. To make it easier, my teacher increased real life situations. Most of them were about personal finance! That meant that having more personal finance in schools can really help people understand many topics.

That is why financial education is so important for students to learn. It gave us vital skills to take on the real world and be a successful adult, and it also opens up new doors for continued learning.

Thank you so much for taking our opinions into consideration,

Brielle Rice

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,

Max A Hawes

Grade six: class of 2029

P.O. Box 1228

Girdwood School

Girdwood, AK 99587

April 3, 2023

RE: SB99 Financial Literacy Curriculum

Dear Alaskan Legislators,

I believe that it is very important for kids to have access to financial education, as it is very important in later life. Financial literacy education is a crucial tool for people of all ages to develop a well rounded idea of personal finance, as well as to have quality financial decision making.

First and foremost, financial literacy education helps develop quality financial decision making skills. Financial literacy equips people with the knowledge necessary to make informed decisions about their income, expenses, debt, and savings. It also helps them learn how to manage credit scores and build a budget. These are all very important skills to have in order to become a financially successful individual.

Financial literacy education empowers people. It teaches them how to take charge of their lives and become self-reliant, independent individuals. Several of my classmates have been inspired by this education, and have become successful entrepreneurs. We have been taught financial algebra in math, along with investing in social studies. Financial literacy education. has motivated me to keep a budget to manage my spending and savings. All of this has helped my classmates and I become more financially independent individuals.

Lastly, financial literacy education encourages people to develop good financial habits, like saving for emergencies and creating budgets. These routines help people maintain a financial secure future. It is important that financial literacy education be taught in schools so that these routines are developed at a young age. If these habits are taught to kids at a young age, they will stick with them their entire lives, helping them become financially successful individuals.

In conclusion, financial literacy education is a valuable tool that benefits people of all ages in many ways. It helps them make informed financial decisions, empowers them to become financially independent, and encourages them to have good financial habits. For all of these reasons, I believe that financial literacy education is a important subject to be taught in schools.

Respectfully,

Tré Peterson

Class of 2028
P.O. Box 189
Girdwood School
Girdwood, AK 99587



April 4, 2023

The Honorable Bill Wielechowski
Alaska State Senate
Capitol Building
Juneau, Alaska 99801

Dear Senator Wielechowski:

For more than ten years, the Financial Reality Foundation (FRF) has provided financial education to Alaska's high school and college students through our "Financial Reality Fairs". We appreciate you introducing Senate Bill 99, which would require a financial education course for public school students. This is greatly needed for Alaskans.

Prior to COVID-19, FRF provided upwards of 50 fairs every year, reaching more than 2,000 students. FRF and the fairs are supported through donations and volunteers from all of Alaska's credit unions. Our efforts are growing this year and we hope to reach those numbers again soon. However, even at our best, it is nothing compared to the reach available through the Alaska public school system.

We hear regularly from teachers and parents who tell us that financial education is desperately needed and wonder why money management isn't part of the public-school curriculum. The best that we can deliver is an hour or two of focus on these life skills, which supports some of the basics, but not nearly what multiple hours of classroom focus could provide.

Thank you for your support of this issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Ed Gravley".

Ed Gravley
Board Chair
Financial Reality Foundation



April 5, 2023

LEGISLATIVE TESTIMONY
Senate Bill 99

Senate Education Committee

Senator Löki Tobin, Chair

Senator Gary Stevens, Vice Chair

Senator Jesse Bjorkman, Member

Senator Jesse Kiehl, Member

Senator Elvi Gray-Jackson, Member

Chair Tobin, Vice Chair Stevens, and Honorable Members of the Committee,

Good afternoon. I am Carmela Warfield, and I am testifying today on behalf of Alaska Policy Forum (APF). Alaska Policy Forum is a 501(c)(3) nonprofit, and a nonpartisan state policy think tank. We do not receive public funds. Specifically, I am offering testimony in support of modifying the core curriculum high school graduation requirement for Alaskan students to include a financial literacy course.

In addition to my role as Executive Vice President for Alaska Policy Forum, I am the mother of two students in Alaska K-12 schools, and a volunteer with local youth organizations. In my experience, I have found that young adults want to be self-sufficient, independent and knowledgeable on matters that impact them. Few things are as impactful in the life of a young person as successfully managing their household budget, savings, investments and cashflow, earning and maintaining a positive credit rating, and avoiding financial scams that are an unfortunate reality today. Educating students on these critical areas as a component of their high school diploma ensures they have the tools they need to be financially literate.




Other states and school districts have already implemented financial literacy curriculum requirements for high schoolers, realizing the importance of its role in the lives of their residents, and Alaska should follow suit.

Additionally, we support an accelerated timeline for implementation of these courses. While stakeholders understandably need the opportunity to develop the curriculum, expediting the availability of financial literacy courses helps prepare more Alaskan students for future success.

Financial literacy courses also provide a stable foundation for Alaska's youth as they prepare to leave high school, and equip them with tools that will serve them well in their lives. Whether a young person chooses to pursue a post-secondary degree, additional courses in Career and Technical Education (CTE) or enter the workforce, a comprehensive awareness and understanding of their personal finances equips them with the foundation they need to be self-reliant adults. This leads not only to their personal success, but also to a more vibrant economy for our state and healthy community for us all.

Thank you for your time and consideration.

Respectfully submitted,



Carmela Warfield
Executive Vice President



Michael Mason

From: Carline Lew <dreamcarline@gmail.com>
Sent: Wednesday, April 12, 2023 2:07 PM
To: Senate Education
Subject: Financial literacy course in schools

Carline Lew
49207 Gemini Court
Soldotna, Ak 99669
dreamcarline@gmail.com
907-395-7785

To Senate Education
Re: Financial Literacy Course in Schools
SB 99
Senate.Education@akleg.gov

Dear Ladies and Gentlemen of the Senate Education Council,

I have noticed that there is a bill concerning having a financial education course placed in schools. I fully support this, because growing up and then being on my own I had no understanding of financial responsibility, credit, or investing in my future and I know this will help kids as they go out on their own.

I feel that a lot of the poverty and homelessness that we see is because people were not aware of how to manage finances and had little understanding of this until it was too late.

The only thing I would add to this course is teaching the kids about stocks, bonds, and cryptocurrency and how to understand the stock market. This understanding will enable them to choose retirement programs and ways to invest and save money safely.

It is important to understand and build credit, why and how this will have an impact on their lives. It is also important to have some understanding of how the economy of the United States works as well.

Thank you for your time and service. Sincerely,
Carline Lew

Michael Mason

From: S Gates <sallyhgates@gmail.com>
Sent: Tuesday, April 4, 2023 11:07 PM
To: Senate Education
Cc: rutherford_leola; Hayden Ranke; Aaron Gates
Subject: Letter in Support of Senate Bill 99

Senator Bill Wielechowski,

I am writing in support of SB99. I graduated from UAA summa cum laude with a BBA in Accounting in 2000. Despite my degree in business administration, I still graduated with very limited personal finance knowledge. I didn't know what it meant to vest into a retirement program, didn't know what a Roth IRA was (or its tax advantages) and definitely didn't fully grasp the advantage of contributing to my retirement account early and often. I share this to highlight that even highly educated people can be deeply lacking in personal finance knowledge.

As I spent time educating myself on personal finance, over and over I heard the same thing: "I wish I would have learned this in high school." The value of *early* personal finance education cannot be overstated. Time matters. The curriculum established in SB99 has the very real power to accomplish just that. SB99 gives all Alaskan students the tools and vocabulary knowledge necessary to take advantage of every financial opportunity. If I had left high school understanding even *some* of the most basic personal finance concepts, it would have made a material impact on my long term financial success.

My son has had the good fortune of spending his 6th grade year with Leola Rutherford as his teacher. In going through Ms. Rutherford's financial literacy unit he has been soaking up knowledge I wish I had when I graduated high school. He has read "Psychology of Money" (a book recommended more than any other in personal finance education circles), spent time learning about the importance of budgeting (thinking about wants vs. needs/ saving) and learning some of the basics surrounding investing. Last week he double checked to make sure we were taking advantage of the Alaska 529 plan. Among many other topics, they've discussed Roth IRAs, bonds and CDs. It's exciting to see him understand things in 6th grade that I didn't know when I graduated from university. These conversations have piqued his interest in personal finance. As a result of this curriculum, he envisions himself as a knowledgeable and active participant in his future financial success.

Supporting financial literacy curriculum for students across Alaska has the potential to significantly impact the financial futures of not only the students being taught, but also their children and their children's children. The ability to make wise financial decisions leads to the creation of generational wealth. Financial stability in families is hard to overvalue. Wealth opens doors that otherwise remain closed.

With these things to consider, I hope you'll respectfully receive this letter of support for SB99.

Sincerely,
Sally Gates

143 Alpina Way
Girdwood, Alaska 99587