



Carrington & Associates, LLC

"Continuing A Tradition of Excellence"

HB 916 Education - Public Middle and High Schools - Financial Literacy Curriculum and Graduation Requirement - SUPPORT

Carrington & Associates, LLC SUPPORTS HB916. This bill requires the State Department of Education to update the Maryland State Curriculum for Personal Financial Literacy Education and financial literacy standards to include content related to student loans and taxes; requiring the State Board to develop curriculum content for middle and high school courses in financial literacy; requiring students to complete a financial literacy course in order to graduate from a public middle or high school; etc.

We would like to thank Delegate Amprey for introducing this legislation. Our firm represents 1st Financial, Inc and they have created a financial literacy program that we offer for free to veterans, limited resource individuals and returning citizens. Our instructors are actual financial professionals that work with not only those taking our classes, but we extend our services to their immediate families as well. Financial literacy is not just for the individual, but for the entire family. It is very helpful to have members of a family unit working in concert with one another. All students will deal with buying or renting a home, purchasing a car, opening a bank account and applying for credit. Giving students the information, they need as they begin their journey in life, will assist them greatly in understanding finances and hopefully, give them the tools that they need to fully participate in and realize the American Dream.

1st Financial, Inc offers its assistance and will provide instructors at no cost to the respective school system, to aid in implementing this long-needed curriculum.

For these reasons, Carrington & Associates, LLC enthusiastically supports HB916 and asks for your FAVORABLE report.