

Greetings fellow Marylanders,

I hope all is well on this 1st February. My name is Dorien Rogers (pronouns he/him/his), and I serve as the President of the Maryland State Conference Youth and College Division of the NAACP. On behalf of the intersectional youth of Maryland, I come before the House Ways and Means Committee to support House Bill 99 to Requiring the Board of Education to require the development of “curriculum content for a half-credit course in financial literacy” (HB99). Not only does this bill emphasize the importance of laying the foundation for the next generation of informed/engaged youth, but it consistent in ensuring our students within K-12 schools are provided tools which preps them for life after graduating K-12.

As a representative democracy, we tend to get caught up in the rhetoric that our youth are our future. However, I am here to reaffirm that our youth are our now! That said, as our now, we must recognize that our NOW is currently required to take financial literacy material until they reach the 7th grade. Once completed, this course becomes an elective. As a graduate of MCPS, it is no secret that many students must dig to find financial literacy electives labeled under different course names. Reflecting on my time in MCPS, a financial literacy course would've been fundamental in tying in the components learned in each core class. This is fundamental in processes such as taxes, personal finances, student debt, and so many more. It is crucial in the ongoing fight to combat the racial wealth gap in ensuring diverse- yet intersectional communities have an equitable opportunity to access and be included in the importance of financial literacy. As an educator, many of my students question why our tax system allows loopholes despite the importance of contributing within our society. With this course, we can provide the tools/ resources necessary to give our students a chance to learn early on to be even better engaged members of our growing society.

As we set the example in the state of Maryland for our nation to follow, we must always remember the pillars of our democracy. A democracy forged by the people, for the people must always move with the people. Thank you, I yield to the chair.

Best,

Dorien Rogers  
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President,  
Maryland State Conference Youth and College  
National Association for the Advancement of Colored People