

Dear Ms. Smith and Members of the PA House Education Committee,

My name is Jim Kobeski and I am a Family & Consumer Science teacher at Western Wayne High School, located in Lake Ariel, PA. The bulk of my courses are Consumer Skills, a 10th grade class in personal finance that is required in our district for graduation.

I am very pleased to hear that your committee will be discussing the possibility of making personal finance a required course in Pennsylvania.

I feel that schools in our state do an excellent job training our students in the various subjects they will be pursuing careers in. When it comes to how to teaching them how to live and manage their lives, however, I feel we come up short. Our students can do algebra and interpret a poem but have difficulty in understanding everyday concepts such as paying bills and using credit cards wisely. Making personal finance a requirement for graduation will definitely help alleviate the problems faced by many in our state who have made poor financial choices due to lack of education in this area. I also applaud your consideration of allocating the resources needed to make sure teachers in this area are well prepared and have the resources they need to instruct our students to live in a 21st century world.

I look forward to hearing more about your initiatives in this area and hope you move to make the recommendations a reality in Pennsylvania schools.

Please feel free to stay in touch with me on this important issue - I look forward to any updates you might have going forward.

Sincerely,
Jim Kobeski

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