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**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-1604**

House Education Committee  
House Bill 2166 Testimony  
Ron Estes

Thank you for the opportunity to present testimony on H.B. 2166. I support language implementing personal financial literacy education in high school based on my personal experience as well as efforts made while I served as Kansas State Treasurer.

I had the good fortune to attend a personal financial literacy course when I was a senior in high school. The course taught about managing a checking account, using credit cards, borrowing for a home and an automobile, and what saving and investing opportunities are available. Learning these skills enabled me to manage my own finances and to be prepared as an adult.

One of the most important roles for K-12 education is to prepare students for the basic skills they need as adults. One of those basic skills is to manage their personal finances. Individuals need to manage their personal finances, just as the State of Kansas (and the Federal Government) need to manage their finances. I believe the high school level is the optimal place to teach these skills. Some Kansas school districts are already doing this, and I applaud their efforts; but I believe all students should have access to this education.

When I served as State Treasurer, the State Treasurer's Office was, and has been, an advocate for good personal financial literacy education for many years. Many different initiatives to promote personal financial literacy exist, initiated by the State Treasurer's Office, by other state and federal agencies or by outside foundations. These programs have reached out to individuals ranging in age from elementary school all the way through adulthood. But I believe that a personal financial literacy education in high school is the best long-term way to prepare individuals to meet their needs as adults.

I recognize that the final resolution of this effort may have different language regarding the requirements, but having high school graduates more prepared to manage their personal finances will be a benefit to Kansas.

Thank you for your time



Ron Estes  
Member of Congress