

Good afternoon, Chairman Atterbeary and Vice Chair Washington. My name is Alex Wilson. I'm a political science student at Washington College interning in Delegate Sample-Hughes's office. I've been in Maryland public schools for much of my life, most recently at Queen Anne's County Highschool, where there was, and currently still is, no financial literacy program. While I was fortunate enough to learn a lot of what I needed to know about managing personal finances from my parents, not every highschooler is as lucky as I was.

Now, even in college, I see the negative effects the absence of financial literacy programs have on my friends and classmates, many of whom are from Maryland and went to Maryland public high schools. I have friends that don't understand the importance of saving money for the future, and so they spend their paychecks as soon as they get them. I have friends that don't understand how investing works, and so they pour hundreds of dollars into cryptocurrencies or NFT's on the discretion of some Tik-Tok celebrity, expecting to make easy money. I have friends with credit cards who barely understand how to use them, all the while accumulating debt that will haunt them later on in life. While HB0099 doesn't guarantee prospective high schoolers won't fall into the same pit-falls of personal finance that my friends have, it at least ensures they'll be given a fighting chance by teaching them the things my friends never learned in school.