

Maryland House Ways and Means Committee
Hearing on HB 0943 / Delegate Forbes
February 25, 2026

Chair, Vice Chair, and Members of the Ways and Means Committee,

Thank you for reading my testimony in support of House Bill 0943, a financial literacy bill before you on February 25, 2026.

My name is Melody Susana and I am a 7th grader at Thomas G. Pullen Academy here in Maryland. I am writing to ask you to support House Bill 0943 to require a dedicated class about money management in ALL Maryland high schools.

I'm very worried that if you do not pass this bill now, then when I am in high school there **still** will not be a required class about financial education.

There are only elective classes, which means only some lucky students will get to take it, but not 100% of students will. But in reality, MONEY IS NOT OPTIONAL in everyday life so it should not be optional in school either.

Every single student needs to learn about earning money through a paycheck, paying their state and federal taxes, banking, budgeting, how credit cards and debit cards work, college tuition and student loans, car loans and more. When we become adults we will have to handle our own finances and we need to be prepared.

My mother buys our groceries, pays for my school supplies, and she bought a house and pays the mortgage bills, and has to pay taxes, too. She always says she never learned about any of this in school. When is this going to change?

I saw online that 30 states already have this law signed so that means Maryland is behind them all and House Bill 943 is giving us a chance to catch up.

As a future high school student and a future Maryland voter I am asking you again to support House Bill 943.

Thank you,
Melody Susana