

## **Testimony in Support of HB 943: Financial Literacy Graduation Requirement**

**To:** House Ways & Means Committee

**From:** Neidy Bracho, Business Educator, Prince George's County Public Schools

**Date:** February 25, 2026

**Position:** FAVORABLE

Good afternoon, Chair and members of the Committee. My name is Neidy Bracho, and I have served as a Business Educator in Prince George's County Public Schools (PGCPS) for over five years. During my tenure, I have had the opportunity to lead six sections of Financial Literacy, teaching between 150 and 200 students in a single year.

One of the things I enjoyed most was seeing that my students were not just interested—they were totally engaged. Through real-world games and activities, we connected the classroom to the economic system they live in. My students learned how credit can either be a powerful leverage for growth or a trap when misunderstood. We evaluated real scenarios on building credit, how a credit score dictates future opportunities, and the devastating cost of high-interest debt on one's mental and emotional health.

In PGCPS, I serve a diverse population. For our "newcomers" and immigrant families, understanding the U.S. financial system is the key to integration and success. However, this need is universal. Even students from families who have been here for generations often do not realize how credit card debt can derail their financial peace and overall well-being. Providing this education is a matter of public health and equity.

While I am a strong advocate for Career and Technical Education (CTE), I believe that regardless of whether a student becomes an artist, a musician, or an entrepreneur, they will all have to manage money. Understanding our financial system will help them as much as—or even more than—their technical skills. Every student will eventually face a high-stakes financial decision; they deserve to be prepared before they make a mistake that takes decades to fix.

For the financial and emotional stability of all Maryland graduates, I respectfully request your support for HB 943. Thank you.

Sincerely,

**Neidy Bracho**

Business Educator

Prince George's County Public Schools

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