

February 10, 2019

Support for HB2166

As a business instructor for 41 years at Nickerson High School, USD309, Nickerson, Kansas, I see a definite need for Personal Finance to be a required course for high school students in the state of Kansas. It is important that we help raise a financially confident generation of students so they can become contributing citizens. This class provides practical, hands-on learning opportunities so young people will be able to make intelligent financial decisions in our increasingly complex society. The class I teach covers a variety of personal finance topics that gives each student a solid foundation of how finances work once they leave high school. It is the responsibility of our schools to prepare students for the real world by giving them an understanding of interest rates, investments, assets, liabilities, debt, student loans, credit cards, taxes, etc. This will not only improve their individual economic situation, but improve the economy of the United States.

In my class, I do not only rely on the textbook for information, but my students do check book activities on paper and online. They take a field trip to the bank to learn about accounts and loans; to the grocery store to do comparison shopping; to the car dealership to buy a used and a new car; and to several rental properties to compare floor plans and bills paid/unpaid. We have speakers on car insurance and investments. All the insurance booklets published by the state of Kansas are studied. Credit cards and the importance of a good credit card rating is studied. College costs, debt, bankruptcy, and mortgages are discussed. We discuss careers and the salaries they generate. We discuss the costs of marriage, children, divorce, and living single. Students need to have economic goals and those need to be introduced in the high school curriculum.

Please support HB2166 to make Personal Finance a mandatory class for high school students.

Thank you,



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