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To: House Education Committee  
From: Patrick Vogelsberg  
Date: February 12<sup>th</sup>, 2019  
Subject: Proponent Testimony on HB 2166

Honorable Chairman Huebert and members of the House Education Committee:

Thank you for the opportunity to appear in front of you today on behalf of the Kansas Association of REALTORS® (KAR) and provide proponent testimony on HB 2166 which would require Kansas 11<sup>th</sup> and 12<sup>th</sup> graders to receive instruction on personal and financial literacy.

KAR represents nearly 10,000 members involved in residential, commercial and agricultural real estate and has advocated on behalf of the state's property owners for over 95 years. REALTORS® serve an important role in the state's economy and are dedicated to working with our elected officials to create better communities by supporting economic development, a high quality of life and providing affordable housing opportunities while protecting the rights of private property owners.

Private property ownership is the foundation of our society and homeownership the cornerstone of the American Dream. Everyone should have the opportunity to own, hold, and pass property to their heirs whether it is a home, a farm, or a business. The long-term social, economic, family, and civic benefits of private property ownership, especially homeownership, are numerous. Homeownership rivals any other vehicle of wealth creation for citizens regardless of starting means.

KAR has supported efforts in the past to enhance education specific to personal finance for young adults and teenagers. Young adults and teenagers need to be better equipped to survive and thrive in our economy, especially in regards navigating student loans and consumer debt, as decisions made early in life can have significant impact on the ability to afford and benefit from opportunities later in life.

We therefore support HB 2166 and its efforts to enhance the financial literacy of our Kansas high school graduates. Thank you for the opportunity to provide comments on this issue.

Respectfully submitted,

A handwritten signature in black ink that reads "Patrick Vogelsberg". The signature is written in a cursive, flowing style.

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Vice President of Governmental Affairs  
Kansas Association of REALTORS®