

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:39 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Senator Eldridge's bill S249

From: PAULA MADORE [<mailto:PAULAMADORE@bpsma.org>]
Sent: Sunday, June 11, 2017 2:35 PM
To: Peisch, Alice - Rep. (HOU); Chang-Diaz, Sonia (SEN)
Subject: Senator Eldridge's bill S249

Good day.

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components.

Sincerely,
Paula Madore
MA Public School Teacher
MA State Certified Business Educator

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:39 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Senator Eldridge's bill S249

From: VIRGINIA FIDALGO [<mailto:VIRGINIAFIDALGO@quincypublicschools.com>]
Sent: Sunday, June 11, 2017 9:35 PM
To: Peisch, Alice - Rep. (HOU)
Subject: Senator Eldridge's bill S249

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

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I have personally been teaching a version of personal finance for over 23 years. One of my first courses was Introduction to Business - (1994) In that curriculum we taught the stock market, how to prepare checks and reconcile a check book, how to be responsible with credit and to maintain a good credit score. I actually took this exact class as a freshman in high school myself as a business elective in 1969.

I currently teach Financial Literacy as an elective. We still teach many of the same concepts and have included additional topics. Borrowing - (student loans, car loans, owning vs leasing, mortgage loans) Insurance - health, life, homeowners renters etc. We approach the subject matter in several different ways using Nextgenpersonalfinance, Junior Achievement JA Financial Park Simulation, Everfi - 9 modules on Savings, Investing, Credit, Higher Education etc. and our capstone project is The Credit for Life Fair. Quincy Public Schools has been sponsoring for over 10 years. The support we get from our community partners is incredible. They understand the importance of high

school students being educated in financial literacy before going off to college or the work force.

PLEASE WE NEED THIS BILL TO PASS

Gingy Fidalgo

North Quincy High School

Career and Technical Education Dept Chair

316 Hancock Street

North Quincy Ma 02171

617 984-8749 work 617 750-4751 cell

virginiafidalgo@quincypublicschools.com

Gingy Fidalgo

North Quincy High School

Career and Technical Education Dept Chair

316 Hancock Street

North Quincy Ma 02171

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virginiafidalgo@quincypublicschools.com

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:40 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW:

From: CYNTHIA MARTIN [<mailto:martin919@verizon.net>]
Sent: Monday, June 12, 2017 7:23 AM
To: Peisch, Alice - Rep. (HOU)
Subject:

Dear Representative Peisch:

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components.

I have personally worked several years teaching Math, and other academic area, teachers financial literacy and specifically how to teach to a high school population. Senator Eldridge's bill would ensure that properly trained and experienced Business Teachers would continue to teach this valuable curriculum.

Sincerely,

Cynthia Martin
Business Technology Teacher
Quincy High Schools

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:40 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Personal Finance Legislation Bills H261, S249, S2247

From: Kathryn Gadzera [<mailto:kathryngadzera@danvers.org>]
Sent: Monday, June 12, 2017 7:55 AM
To: Peisch, Alice - Rep. (HOU)
Subject: Personal Finance Legislation Bills H261, S249, S2247

Dear Representative Peisch,

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which will

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components.

Sincerely,
Kathryn A. Gadzera
Business Technology Teacher

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Kathryn A. Gadzera, Business Technology Teacher
Danvers High School - 60 Cabot Road - Danvers, MA 01923
kathryngadzera@danvers.org - 978.777.8925 x2660

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:40 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Support Senator Eldridge's bill S249 which

From: Meghan Beaulieu [<mailto:meghanbeaulieu@danvers.org>]
Sent: Monday, June 12, 2017 8:01 AM
To: Peisch, Alice - Rep. (HOU); Chang-Diaz, Sonia (SEN)
Subject: Support Senator Eldridge's bill S249 which

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances. The components of personal financial literacy covered in the standards and objectives shall include: understanding loans, borrowing money, interest, credit card debt, online commerce, rights and responsibilities of renting or buying a home, saving, investing and planning for retirement, banking and financial services, balancing a checkbook, state and federal taxes, and charitable giving.

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components.

Sincerely,
Meghan Beaulieu

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:40 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Personal Finance Legislation-Support Senator Eldridge's bill S249

From: JOANNA BINETTE [<mailto:JOANNABINETTE@bpsma.org>]
Sent: Monday, June 12, 2017 8:16 AM
To: Chang-Diaz, Sonia (SEN); Peisch, Alice - Rep. (HOU)
Cc: joanna_binette@yahoo.com
Subject: Personal Finance Legislation-Support Senator Eldridge's bill S249

Good Morning,

As a licensed and certified business education and a former Financial Services Audit Manager for 16 years prior, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components. Many of my colleagues, including myself, have advanced degrees in business including MBA's. We are more than prepared to teach and collaborate across the department the financial literacy component.

Sincerely,
Joanna Binette
Business Education Teacher at Brockton High School

Joanna Binette

Brockton High School
Red Building
Office B347
Business Education Teacher
470 Forest Avenue-Brockton, MA 02359
Main Number: (508) 580-7633

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:40 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Financial Literacy Bill

From: MacPherson, JoAnn [<mailto:macphersonj@pvrsdk12.org>]
Sent: Monday, June 12, 2017 9:31 AM
To: Peisch, Alice - Rep. (HOU); Chang-Diaz, Sonia (SEN)
Subject: Financial Literacy Bill

My name is JoAnn MacPherson and I have been a business educator at Pioneer Valley Regional School in Northfield, MA for 23 years. I teach an array of incredible business courses but the most important and valued by all is my Personal Money Management for juniors and seniors. Financial literacy is critical for all students and should be a state graduation requirement.

While we all have a stake in this as educators, I hope that you can understand that I feel that a business teacher, with direct content area expertise with the curriculum, would be the best choice in most schools to deliver financial literacy classes.

Thank you for your help in passing this critical bill!
JoAnn MacPherson

Referenced information from MBEA:

"As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

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Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:41 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Bill S249

From: Carole Normandin [<mailto:cnormandin@rcmahar.org>]
Sent: Monday, June 12, 2017 9:40 AM
To: Peisch, Alice - Rep. (HOU)
Subject: Bill S249

As a licensed and certified business educator with many years of experience, I urge you to support Senator Eldridge's bill S249 which authorizes and assists in the implementation of standards and objectives for personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances. The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.

As part of our teacher preparation training, we have taken and teach courses in accounting, business math, consumer and/or regular economics which strongly prepare us to become teachers/instructors of a personal financial literacy curriculum. We urge you to consider this bill which allows us to become teachers/instructors of the financial literacy curriculum. Many of us presently include components of this curriculum in our accounting, economics or personal literacy courses, so we are more than prepared to teach the financial literacy components.

Carole Normandin
Business teacher / Advisor, Mahar Canoe and Kayak Club
Ralph C. Mahar Regional School
Orange, MA 01364

(978)544-2542
cnormandin@rcmahar.org

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:38 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Personal Finance bill

-----Original Message-----

From: justine flora [mailto:justineflora@icloud.com]
Sent: Saturday, June 10, 2017 8:44 PM
To: Peisch, Alice - Rep. (HOU)
Subject: Personal Finance bill

I urge you to support Eldridge's bill!

Most math teachers have difficulty actually teaching the concepts. PF is not about math it's about the concepts behind it. I know this because I teach PF and have watched math teachers destroy the course because they are not good at vocabulary and comprehension....

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

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Sent from my iPhone

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:39 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Financial Literacy Bill

From: Peter Crowley [mailto:peter_crowley@wrsd.net]
Sent: Saturday, June 10, 2017 9:03 PM
To: Peisch, Alice - Rep. (HOU)
Subject: Financial Literacy Bill

Dear Ms. Peisch,

As a licensed and certified business education teacher with many years of experience, I urge you to support Senator Eldridge's bill S249 which

"... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving.."

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Respectfully,

Peter J. Crowley
Wachusett Regional High School
Business Teacher/DECA Advisor
1401 Main Street
Holden, MA 01520
peter_crowley@wrsd.net
508-829-6771 x2030
978-495-0651 cell

DECA is a school business club for emerging leaders in marketing, hospitality, management and finance.

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:39 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Financial Literacy Bills

From: Cynthia Durkee [<mailto:cindydurkee@hotmail.com>]
Sent: Saturday, June 10, 2017 9:51 PM
To: Peisch, Alice - Rep. (HOU)
Cc: Eldridge, James (SEN)
Subject: Financial Literacy Bills

Dear Honorable Representative Peisch,

I am contacting you regarding the financial literacy bills that will be before the Joint Committee on Education Curriculum and asking for your support for Senator Eldtrige's bill S249.

As a licensed and certified business education teacher with 39 years of experience, I urge you to support Senator Eldridge's bill S249 which

“... authorize and assist in the implementation of standards and objectives on personal financial literacy to equip students with the knowledge and skills needed to become self-supporting and to enable students to make critical decisions regarding personal finances, The components of personal financial literacy covered in the standards and objectives shall include: understanding loans; borrowing money; interest; credit card debt; online commerce; rights and responsibilities of renting or buying a home; saving, investing and planning for retirement; banking and financial services; balancing a checkbook; state and federal taxes; and charitable giving..”

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Thank you for your service and for your work on behalf of education.

Sincerely,

Cindy Durkee, President
Massachusetts Business Education Association
Wahconah Regional High School
Dalton, MA

Hong, Angelina (HOU)

From: Goldberg, Allison (HOU)
Sent: Monday, June 12, 2017 9:39 AM
To: Williamson, Jennie (HOU); Hong, Angelina (HOU)
Subject: FW: Financial Literacy

From: Jo-Ann O'Brien [<mailto:jobrien@ebps.net>]
Sent: Sunday, June 11, 2017 8:47 AM
To: Peisch, Alice - Rep. (HOU)
Subject: Financial Literacy

As a licensed and certified business education with many years of experience, I urge you to support Senator Eldridge's bill S249 which

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*Jo-Ann O'Brien
Business Teacher
East Bridgewater Jr./Sr. High School*