(Date)

(Your Name)

(Your Street Address)

(Your City, State, Zip Code)

(Your E-mail address)

(Your Phone Number

The Honorable (Name)

(Office and Address of the representative)

(Representative’s Title) (The representative's name),

In the United States, we are very fortunate to have an excellent education that prepares us for future success. For that, I am incredibly grateful.

I am, however, very concerned about an obvious shortcoming in our core curriculum. As I understand it, the purpose of the core curriculum is to prepare the student for the next level of education or the workforce. Subjects typically found in this curriculum include English literature, history, social studies, science, and math. Living in a society driven by money, one must question the apparent omission of Financial Literacy.

We have about 26,000 high schools in the United States that graduate an average of 3.5 million students each year. Studies show that 84.6% of these students are ill-prepared to make major financial decisions such as buying a car, renting an apartment, mortgaging a house, starting a family, or securing a student loan. These are decisions that can negatively affect their quality of living for decades.

Yet, as of this writing, only 26 states require that our high schools offer a course in Personal Finance, but only six states require the student to take the course. As a result of this oversight, 78% of working adult Americans live paycheck-to-paycheck, and 40% do not have money set aside to cover a $400 unexpected expense such as a car repair or a medical procedure.

Equally embarrassing is that the United States ranks 14th in Financial Literacy worldwide.

These are just a few reasons why Personal Finance should be a mandated course of study in our schools that all students are required to pass to graduate. I think you can agree that including Financial Literacy in our Core Curriculum is the best thing we can do for our students, society, and country.

Therefore, I implore you to take whatever actions you can to amplify the awareness of this problem and address the need to improve the financial Literacy of our future generations. Most people ask, why is Financial Literacy not taught in our schools? To which there are a plethora of excuses. The better question is, what can we do to make Financial Literacy a required course in our schools?

All children should have the opportunity to achieve and develop skills necessary for the future. In supporting this effort, I believe that you will improve the lives of countless Americans.

Sincerely,

(Signature)

(Your Name)