

OPINION

# Five teachers: Students could really benefit from a personal finance course

By  
Mar 8 2023

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*This commentary is from Courtney Poquette of Winooski High School, Mary Brouillette of Bellows Free Academy in St. Albans, Bob Fredette of Lamoille Union High School in Hyde Park, Angela Pandis of Missisquoi Valley Union High School and Middle School in Swanton, and Drew Gordon of South Burlington High School.*

**W**e are Vermont educators who teach high school personal finance, and we are united in support of legislation that would guarantee a full-semester, standalone personal finance course as a graduation requirement for all Vermont students.



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Why is it so important to the future of our young students? [Research](#) by Next Gen Personal Finance and others demonstrates clearly that guaranteed personal finance education leads to positive outcomes and improves lives forever.

That is why we heartily endorse H.228, which would require just such a standalone course.

The traditional approach in high school is to teach students how to manage money for companies they will work for. But our young people never learn in school how to manage their own money, and their parents often are not money-savvy either, since they also were not taught personal finance.

In 2023, we believe that all high school graduates must be financially literate, whether they are headed to college, work or the military after graduation.

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We are fortunate to be in schools that have a guaranteed personal finance course. Many of us have designed our own lessons and materials, but now, free curricula, lesson plans and other resources are available online through nonprofits like Next Gen Personal Finance.

Some high schools have partnered with the Community College of Vermont to attract students to the class who were college-bound and had busy schedules. Now they can take the class and obtain college credit.

Our students think they will be rich if they earn \$40,000 a year when they graduate. In our classes, we help them to realize how expensive their dream lifestyles are. Such reality checks force them to question decisions in their near futures, such as college majors, job salaries, the cost of credit and more.

You would not believe how often we hear from students and their parents that our course has changed the direction of students' lives for the better. And as teachers, we learn too. After all, we have household budgets, kids to send to college and retirement to think about.

Not long ago, a report showed that parents would rather talk to their kids about sex than about money. Personal finance classes make talking about money at the dinner table the new normal. Students in our classes use math, reading and language skills while working on monthly budgets and retirement plans. What could be more important today?

Many of Vermont's educators have become confident teaching personal finance through free training provided by Champlain College's Center for Financial Literacy, Next Gen Personal Finance or other organizations, such as the Jump\$tart Coalition.

So we have confident, trained teachers, free curriculum and, with innovative ideas, we can make room for high school personal finance. There is no reason not to move forward.

The good news is that teachers, administrators and legislators across the nation are passionately advocating for this change. As of this writing, 17 states have passed legislation guaranteeing full-semester personal finance courses, and NGPF [reports](#) there are currently 74 bills in 21 states, including Vermont, in process.

We hope all states, including Vermont, adopt a guaranteed high school course. It's an especially important issue in many Black and brown school districts, where access to personal finance learning is more limited than in whiter, more affluent districts.

Personal finance is a critical skill that perhaps more than any course sets students up to succeed in life. We never have to explain to our students why the course is important. They get it. Let's make sure all Vermont high school students get it.

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