

## Should high school require personal finance classes?

### Article 2

Our schools are failing at teaching students about their own money. States should have high school students take courses that focus on money and how to use it. This is called personal finance. Only 17 states require personal finance courses.

High school is the last chance for many young people to learn about money. After high school, they have to manage money on their own. At the very least, we should teach them the basics. Nan J. Morrison is president of a finance group. Students need to know how to open a bank account, she said. They also should know how much money to save.

Finance courses also help poor students. Young people in poor areas often work for low pay. Many have trouble paying bills. They need to get a loan. Sometimes, people lend money in backhanded and dishonest ways. This can make it very hard to pay back a loan. These problems can cause people to stay poor. Morrison said all students should have the chance to learn good habits. When it comes to money, this is especially important.

Others believe, Writing, reading and math classes are the main subjects taught in schools. Leaders have not been focusing on them enough. Adding personal finance would be a waste. Forty-five states require that personal finance be taught. It is usually taught as part of another class, like math. That is plenty. We should focus on improving the main subjects.

Students who finish school without learning enough can suffer. They end up fighting for jobs. They compete for jobs that do not pay much. A group measured students around the world. Students in the U.S. did not do so well.

In science, U.S. students are behind. They are doing worse than students in Vietnam, Slovenia, Portugal, South Korea and 19 other nations.

In reading, American students are 24th. They are behind Ireland and France. America does not get a good report card for math, either. It is 39th, behind Russia and Spain.