Riley Riehl and Matt Thorton Teachers at Legacy High School, Bismarck ND

Testimony Regarding House Bill 1533

We are both testifying in support of incorporating personal finance education into the curriculum of all North Dakota schools. We see firsthand the critical need for this education. Many students arrive in our classes completely unprepared for the financial realities they will face after graduation. They often lack even basic financial knowledge and are vulnerable to predatory financial practices. This lack of preparation significantly hinders their success after high school.

Our personal finance classes provide students with practical, real-world knowledge. We cover essential topics like budgeting, understanding interest rates, investing, and planning for retirement. We have witnessed incredible transformations in our students as they move from feeling overwhelmed and intimidated by financial concepts to feeling empowered and confident in their ability to make smart financial decisions. Many former students have shared how the skills they learned in our classes have been invaluable as they transitioned into adulthood. Mandating personal finance education is not just good for individual students; it's an investment in the future of our state. By providing all students with these essential financial tools, we empower them to achieve their dreams and contribute to a stronger North Dakota.

Thank you for considering our testimony.

Riley Riehl

Matt Thorton