In schools, students learn to analyse literature, calculate using trigonometry and understand how photosynthesis works, but often students are inexperienced and helpless after graduation when encountering the real world. It is therefore argued that schools should teach their students how to survive financially in the world.

This topic is difficult though. Many educators believe that a school is supposed to teach students in subjects that they will most probably not encounter again post-graduation, so that teachers can develop open-minded and well-informed individuals. At the same time, it can be argued that schools should impart skills that would be applicable in everyday life. Mathematics, for example, is supposed to not only communicate actual mathematics skills, but also teach logic to students. However, schools are supposed to prepare the youths for their lives following high school. Currently this goal is not fully met, as often students are unable to handle their finances sensibly and therefore can often face significant problems. Schools that teach students how to survive financially could change this.

This significant shift in the ideology of education is unlikely to take place soon, as the education system has been in place for too long to be easily changed. Also a change of this scale would be costly, as teachers would have to be trained and a syllabus for this potential subject would have to be created. However, in some countries, for example Germany, a community subject is available in which politics and finances are discussed. This leaves students from Germany in a better situation to deal with finances in their lives.

In conclusion, training school students in financial matters would be very useful. Adding new content to the syllabus would require a significant amount of money, but the entire community would benefit from students being better prepared for adult life.