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Take Charge of Your Life

Situation: As a graduate of North Star High School, a public high school in Lincoln, Nebraska, I am giving a speech to the Nebraska State Board of Education with the ultimate goal of persuading the committee to expand the requirement of a "Take Charge" class, a graduation requirement at my school, that teaches students vital career-oriented and financing skills for life such as learning how to pay for college, buy a house, work with budgeting, and other skills that are not taught through conventional high school courses. Although the board may find that the requirement may not be the necessary or well-tailored within the structures of every single school in Nebraska, I have found the class to be very helpful in my life so far. Thus, I hope to present what Take Charge entails and the advantages that it brings for all students through what I have experienced.

Good morning everyone! First of all, I would like to express my gratitude to the board members for giving me the wonderful opportunity to speak today. Not too long ago, I attended a high school, North Star High School, here in Lincoln and graduated second in my class out of more than five hundred students. Today, I am a first year student enrolled at the University of Notre Dame in Indiana. However, I do admit that it is incredibly nice to be back. I have missed the many unique aspects of Nebraska such as everyone wearing red on game days, the abundance of corn, delectable Runza sandwiches, tender Omaha steaks, oscillating weather, and even the long stretches of nothing but highways and flat farmland. As someone who was rather driven in high school, I recognize the importance of wanting to acquire a quality future. Because you are a group of driven people whose career and passions center around guiding students toward a better future, I am certain that you are open to changes that will advance the education of students, and thus, positively influence their lives in the future. I am here today to talk about a class that has been very beneficial in my life: Take Charge. As many of you know, Take Charge is a fairly

novel required course in a few, selected schools distributed throughout the state of Nebraska. I am hoping that Take Charge will be expanded into the curriculum of all high schools in Nebraska after I share my experiences with Take Charge, which has made a largely beneficial impact in my life over the past two years.

To make certain that we all understand exactly what the issue is, I'd like to begin by describing Take Charge. Take Charge is a semester-long course that was introduced a little more than two years ago when I was a junior in high school. The course's intent is to emphasize the significance of personal responsibility through the teaching of career-oriented and personal finance skills. Thus, the curriculum is structured to help high school juniors attain vital life skills and understanding in concepts such as "money management, budgeting, financial goal attainment, use of credit, insurance, investments, and consumer rights and responsibilities," and the juniors who have taken the course have expressed that the class is "practical and useful, and they can see the relevance of how they will use it in their life" ("Juniors"). Currently, Take Charge has been piloted in all public schools within the city of Lincoln, but much to my surprise, the course has not been incorporated into the required curriculum of any other school in Nebraska.

Because your job centers around keeping effectiveness and efficiency within schools, I understand that many of you here today are concerned about whether or not an extra required course would be well-tailored into the structure of every single school in Nebraska. I know what many of you may be thinking: "Adding another mandatory class? What if there is no room for another mandatory class? What if adding another class hinders the time spent on significant, core subjects?" Yes, you all are right about stressing the importance of core subjects such as math, English, social studies, and science. However, in actuality, adding another mandatory course

would not interfere with the typical core classes, which makes adding Take Charge a highly probable pursuit. Here's why. The official state government mandate only requires a minimum of 80 percent of a student's high school curriculum to be from core, mandatory classes ("Update"). Thus, this means that there is more than enough room for another mandatory class such as Take Charge without the trade-off with another core class. Still, the worry of losing the choice of an extra elective may worry both you and the typical student in high school, but I can assure you, from my personal experience, Take Charge and the benefits one reaps from the class largely outweighs this minute compromise.

Although adding another mandatory class would result in one less elective choice for high school students, Take Charge is a fun, interactive class that feels much like an elective. For instance, when my academic counselor told me that I needed to sign up for a new mandatory class for my junior year, I was initially distraught with the worry and fear that I would not be able to handle all the classes I was enrolled in. Since I was already enrolled in six honors or AP core classes, I wanted my seventh class to be a fun elective such as art or computer applications. Therefore, I had already established a negative preconceived notion about the class. However, I am glad that my notion about the class was wrong. Take Charge ended up being a break from my other classes throughout the day. The class was structured so that more than three-fourths of the class involved learning through interactive activities. My favorite one was called "A Month in the Life of an Adult." We were all given \$8,000 worth of pretend money, which by the way, was in the form of delightful jelly beans, and we got to spend it on anything we wanted as long as we remembered to prioritize basic needs like living and food expenses within the time frame of a month. Around the classroom were stations that acted as different types of stores. The activity was exceedingly enjoyable because it felt as though I was a child again playing pretend but with

real relevance to life and my future. I quickly learned that despite the idea of \$8,000 a month being a lot of money, the amount of monthly expenses set aside for necessities such as food, water, water, electricity, and insurance was rather overwhelming. I was learning immensely relevant information, which is why I think the class should be required of every high school junior like other core classes. Yet because I always had an immensely fun time learning through the interactive activities, Take Charge felt much like an elective, so I did not mind having one less elective choice.

Through the fun, interactive activities Take Charge entails, the class also helps prepare students for college, especially those with lower socioeconomic statuses. Michael Hout, a sociology professor at the University of California-Berkley, conducted a three-year long study which revealed the existence of a positive correlation between economic success and students pursuing a college education. He emphasized that economically prosperous students naturally manifested more resources that attribute to higher success in education such as more educated parents to guide the students, stable households, and more assets that foster success like tutoring or prep books. Michael Hout then concluded that providing resources to guide students towards success in college would benefit all students, but even more so with those who are less well off, who typically lack resources outside of school. When I was enrolled in Take Charge my junior year, the class provided me with many resources that guided me towards higher success in regard to getting into college. The resources and guidance helped me tremendously, especially because my parents did not go to college, so I was not certain of how to apply to colleges before Take Charge. My Take Charge teacher, Mrs. Hoehne, provided my class with a large list of college scholarships to look into, helped us create college resumes, cover letters, make a list of colleges that we were interested in and research those colleges, and had us take a practice ACT exam.

This helped me tremendously and was largely why I was able to attend my dream college: The University of Notre Dame. Thus, requiring students to partake in Take Charge and acquire the guidance that the class provides during their junior year, the most important year for college applications and scholarships, would benefit all juniors, especially those who are less economically well off.

My friend, Jasmin Chun, saw benefits from the guidance that Take Charge provided. Jasmin was an incredibly intelligent and hardworking student who was in the top three percent of the class. Yet, because she only lived with her mother, and her mother already had to pay for her older sister's college tuition, Jasmin simply wanted to attend a normal four-year public university in Nebraska, despite her potential to pursue higher quality education. I recently talked to Jasmin over the phone, and she told me that Take Charge made a large impact in her life. She explained how Take Charge exposed her to many helpful resources such as scholarships, free ACT preparatory classes given through the course, and student loan information. Jasmin remarked that she thought going to a school like Tufts University would be out of her realm, but because of Take Charge, she was also able to go to her dream school.

On top of the preparation for college that Take Charge provides students, I would also like to bring your attention to the tools that the class provides students with in preparation for life after college. Take Charge teaches personal finance to students. Like math, social studies, English, or science, personal finance is a vital life skill that should be mandated as a core class within the education curriculum. I know that many of you are tentative about Take Charge's expansion because you don't know if the class is necessary for students. You may ask, "*Couldn't parents teach kids about personal finance?*" Braun Mincher, author of *The Secrets of Money: A Guide for Everyone on Practical Financial Literacy*, stresses that high schools need to teach

students about personal finance because the subject in the real world has gotten exceedingly complex. This means that parents typically cannot supplement everything that schools do not teach in regard to personal finance anymore. Today, we have “hundreds of different mortgage options and the burden of retirement planning is shifting from the government... We need to educate our future generations to make smarter financial decisions.” Unfortunately, with the lack of personal finance courses, research shows that high school students are lacking knowledge about financial responsibility. Recent online consumer survey reports “only 33 percent know what ‘annual percentage rate’ (APR) means” and “only 32 percent know what required deductions are taken from their paycheck.” Because you are all driven to make positive education reforms for the benefit of students, I am certain that you agree with the points Braun Mincher makes and also agree that high school students should be more financially competent.

Through my own personal experiences, I also agree with Braun Mincher’s argument that students tend to lack knowledge about personal finance and need courses to better prepare them for the real world. For example, before I was enrolled in Take Charge, I did not understand the simplest of financial concepts or skills. I did not know how to write a check, what APR meant, or understand the concept of loans, which was concerning, considering I needed to apply for student loans for college in less than a year. Although I excelled in school, if I was put out in the real world, I would have been lost and unprepared. However, after being in Take Charge for a semester, I successfully grasped general life skills through learning about bills, budgeting, checks, loans, and more. Because of Take Charge, I feel a lot more prepared for the real world.

Conjointly, I feel more prepared for the real world from Take Charge’s requirement of a mock interview. Since you all have acquired the prestigious position of being a state Board of Education member, I am sure you can relate to the dire importance of the interview process.

Before Take Charge, I never fully understood what needed to be done to master interviews. The whole idea of interviews petrified me, and I always feared that I would never obtain a prominent job because of my lack of confidence concerning interviews. However, after being in Take Charge, I acquired interview tips like how to dress properly for different types of interviews, how to answer fifty commonly asked questions, how to have professional etiquette, and even how to properly shake the interviewer's hand. Then, I applied the tips I obtained on Junior Mock Interview Day, which was a day when different interviewers from companies and businesses around my city came to conduct a scenario that resembled a real and typical interview. After my interview and receiving both compliments and constructive criticism, I felt confident that I was well equipped to succeed in future interviews. I am beginning to see the benefits. I had recently submitted a Summer Service Learning Program application at the University of Notre Dame and had signed up for a future interview time. Because of the the mock interview from Take Charge, I feel more prepared and am confident that I will do well during my interview.

I am not the only who perceives benefits from the mock interview required in Take Charge. Awa Youm, a friend and someone who also experienced Take Charge, told me that the mock interview and acquisition of helpful interview tips helped her get a summer internship at Saint Elizabeth's Hospital. She expressed to me that she was thankful for the class because without the exposure and preparation for interviews, she would have felt unconfident, unprepared, and disadvantaged, especially because she was the only freshman competing with many upperclassmen in college. With the expansion of Take Charge to every other school in Nebraska, students would be able to see the benefits that Awa and I see.

Now, I would like to discuss with you all an unexpected benefit from being in Take Charge: social diversity. Because I know you are all people who aim to foster a positive learning

environment for students, I am certain that you will find that Take Charge's diverse ambience would be beneficial to all high school juniors in Nebraska. For example, my school, like many others, was structured in a way that if you were an honors or AP student, you conventionally had class with the same, general group of honors and AP students. Conversely, if you were a non-AP student, you generally had class with same non-AP students. Although there were some benefits from always being in classes with the same, general group of people, such as that I was often motivated by people with common goals and ambitions as me, this also meant that I was rarely exposed to anybody else in my graduating class. Because Take Charge was not separated into honors versus non-honors, I became exposed to a wider range of people, which taught me life lessons that weren't directly taught in any school curriculum. One Friday in class, I remembered talking to a girl named Jennifer, who kindly shared personal anecdotes with me. She told me that she lived in a cramped, two-bedroom house shared among her two brothers, parents, two cousins, grandparents, three aunts, three uncles, and herself. Her parents had multiple low-wage, part-time jobs, and they were constantly moving into new, temporary houses. She informed me that she was incredulously gratified by the acquisition of simple goods such as a half-eaten birthday cake found in the dumpster or a *new*, worn out t-shirt from the Salvation Army. Through the endurance of her adversities, she expressed, to me, her endeavors to work assiduously to be the first in her family to go to college. Jennifer also planned to attempt an AP class during her senior year. From conversing with Jennifer (and many others outside my typical peer group), I acquired valuable and new perspectives on life.

Although changing the structure of the school curriculum of every school in Nebraska could be difficult or potentially chaotic at first, and the reasons for expanding Take Charge may not have seemed necessary at first, I hope that my speech today has assured you that the course's

benefits and impacts on students' lives largely outweigh these initial worries. Through my personal anecdotes, others' praise about Take Charge, and all that the course entails, I strongly urge that you will strongly consider expanding the course. I truly hope many other students will be able to experience the enduring advantages that Take Charge has provided me with. I know, for a fact, that I would not be where I am today without Take Charge. By starting with the education system, let's make Nebraska an even better place to live in! I know that I am and always will be proud to be a Nebraskan. Thank you for having me here! Also, if you have any further questions, please contact me afterwards!

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