

From: J

Sent: Friday, August 9, 2019 6:25 AM

To: Ethnic Studies

Subject: Comment

The language used in the draft is over-the-top and useless in everyday life. The subject of "Personal Finance" as a mandatory course would be much more appropriate, and understanding how interest rates work, how to save for expenses and retirement, how to plan a budget, and how taxes work is important to citizenship.

/s/ J