

## Education – Free Mandatory Financial Literacy Courses Should Be Made Available to High School and College Students

Unfortunately, I recently entered Bankruptcy proceedings and learned a great deal by taking 2 educational courses (less than \$100) regarding bankruptcy, the process, and ideas and steps on how to have a better financial future. These courses helped me with educational information to avoid future bankruptcies. These courses made me want to live a healthy life financially and the know how's to prepare to do so.

I also learned about the different types of credit, credit reporting agencies, loans, types of insurances, ideas on how to save money, and so much more.

I also wished I had access to such information in my younger years to avoid financial pitfalls as an adult. Financial literacy is very important and effects our everyday lives and our futures. Completing these courses not only helped me to see where I went wrong but also helped me understand this information is valuable in life, necessary in life, and transferrable to my children, family, and friends.

I also thought about how much it would have helped me to have this information readily available in my High School years to get a good financial head start in my adult years.

Not all young adults know the importance of having credit, maintaining good credit history, and what is needed to have a good financial future. Lots of young parents don't have access to this information either and not everyone can afford to go to college to learn about financing.

We all have the right to have access to this free information before we enter adulthood in order to avoid a red zone of financial pitfalls as adults. This information should be made available freely and openly to students in High School and College and to the general public.

-BB\_Loves\_Coffee