

(4/30/25 – District Administrator's Corner Article)

With April's tax filing season, our students are also being taught the concepts of personal, local, state and federal finances. Wisconsin public schools have a requirement for each graduate to earn one-half credit of Personal Financial Literacy beginning with the Class of 2028. In River Valley, we instituted the requirement starting with the Class of 2018 and added the curriculum to our four year plan for our high schoolers.

Within our course description, we cover the following topics on financial decision making:

- Gross/net income and budgeting
- Credit and debit cards
- Checking and savings accounts
- Identity theft and security of finances
- FICO scores and credit reports
- Insurance (auto, renters, home, health and life)
- Loans (personal, car, student, mortgage, etc.)
- Renting vs. buying a home
- Saving and investing for the future

It is important to teach students that the choices they make every day have a financial impact. Every burger at Culver's, every pair of shoes in the closet, and every egg in the refrigerator has a financial impact. Slowing down and considering financial impact is vital to being a responsible member of our society.

The need for financial literacy in education arises from the need to promote the benefit of fiscal responsibility to the general public. Students need a greater understanding of concepts like interest rates, inflation, taxation, and financial risk. A lack of financial literacy leads to poor decision-making, financial stress, debt and insecurity. As students approach adulthood and start making financial decisions, they must have the necessary knowledge to manage their finances.

With the nation's economy currently a topic of great debate, students will learn how to consider the history of finances in our country and how personal, local, state and federal government decisions will greatly affect their financial future.

Sincerely,

Loren Glasbrenner, District Administrator
River Valley School District