

After reviewing the standards for Personal Finance, I am very pleased with the product that the workgroup has introduced. I would like to see a section on the actual mechanics of paying bills (by check, credit card, or online). I have had several students that are in the college preparatory track comment that they had no idea how to write a check or pay a bill when they graduated high school because their course schedule didn't allow for a business class. I would also like to see a section specific to college debt that analyses the risk/reward of going to college vs community college, technical school, or straight to work. When students make *career decisions*, they should know the financial implications ahead of time.

Thank you again to the workgroup for all of your time and effort.

David

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