DID YOU KNOW?
Career and Financial Management
NYS Graduation Proposal

1. 43% of student loan borrowers are not making payments. (Forbes)
2. 70% of Americans will study at a 4-Year college, but less than \( \frac{2}{3} \) will graduate with a degree (College Atlas)
3. 1/3 of American adults have $0 saved for retirement. (Money Magazine)
4. The average worker has over 11 jobs over the first 30 years of their career. (EdSurge)
5. 30% of college graduates change their major at least once (NCES)
6. 67% continue onto college after high school leaving 33% to enter the workforce without a further opportunity for education on money management (Entrepreneurship Magazine)
7. 38% of U.S. households have credit card debt. (Forbes)
8. 72% of high school students want to start a business (NCES)
9. New York State is 2nd highest in the country for bankruptcies (American Bankruptcy Institute)
10. 14 states currently require all high schoolers to take at least one continuous, standalone semester of personal finance to graduate. (NextGenPersonal Finance)

The solution:
We believe NYS students need to be prepared to navigate the world outside of high school. Career and Financial Management would provide students with career-oriented learning experiences. By mandating this course NYS will ensure that ALL of our students leave high school with a foundation of financial and “work-ready” skills that will enable them to make informed decisions, create financially secure lives, and build the next generation of financially capable leaders.