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RED & BLACK ... Not Politically Correct?

Do you ever stop and think about why things happen?

Are you talking about things in general or something specific?

Both, but I find it "surreal" that we were recently invited to a "stakeholder" meeting with a State Representative to talk about the creation of a personal financial literacy course.

I thought you had gotten over your "being impressed" with Austin and its dome buildings.

I have. I meant it more from the perspective that I know our thoughts and opinions about how personal finance should be "taught" aren't exactly traditional, so I found it amazing that we were included. You must admit it was an honor, especially as it was a very small, select group of attendees.

It may have been a small group, but it was a group of "stakeholders" in the sense that many of them seemed more focused on how to make their non-profit organizations essential to the process. Rather than focusing on making the course, since it is an elective, something that students would want to take.

I hadn't thought of it from that perspective. Like the woman who said that she thought teachers needed to be certified to teach personal finance? And then explained how her organization was already teaching teachers, so they could easily make it a certification program.

Exactly. Which is why I mentioned that we have proven you do not have to be a financial expert to teach personal finance.

Yes, she didn't seem to appreciate you pointing out how a prison chaplain, without any personal finance "training," has had amazing success doing a personal finance and life 101 "book study."

How about the other woman who offered to help write the new course requirements, and then touted how her organization was already prepared to provide the materials to meet those requirements?

I may be wrong, but I wouldn't think a "provider" should be writing the rules. Then again, maybe that is just how things "work" in government. So, why do you think we were invited?

Because Governor Perry's office told them about us, although all they were told was that we had developed a textbook for financial literacy courses. They probably thought we could be helpful, either in terms of personal finance and/or connections with the Governor's office. I doubt they really had any idea who we were.

DISCLAIMER: We are real people. We are not claiming to be experts in any given field, but rather are becoming experts of our own lives.

Now there's an understatement!

Unfortunately, just because we were invited does not mean that they will consider adopting any of our suggestions.

I think the State Representative has really good intentions, and as a former teacher, seems to genuinely care about students. But I can't help but feel that she has been asked to come up with a bullet point list of specific suggestions.

That is how programs, regardless of the subject matter, typically tend to be developed. First you determine the subject needs to be taught, then you develop a checklist of "what" should be taught, followed by "how" and you end up with a highly structured outline.

But in terms of personal finance, you can end up with a program that's not only tedious, and probably intimidating to teach, but also dull and boring.

Which is the current situation. Do not forget, personal finance topics are already "mandated," just not as a stand-alone class. The new legislation merely requires a "personal finance" elective be offered. However, the current list of key items that have to be taught - the "what" - really does not need much tweaking. That is, as long as you ignore the fact that unless something is tested, it may not be taught. But that is a different soapbox.

I just don't understand why it's so difficult to get people in the education world to understand that if you don't make personal finance relevant, which means starting with "why" it's important, you can forget the rest. Students may be "taught" the facts, but that doesn't mean they'll understand how to apply it to their own lives.

And mandating it is not the answer. Which is why I suggested focusing on making the course relevant and fun, so that students will WANT to take it.

I know the Representative sees that too, but she seems to be on a very tight timeframe to provide her recommendations.

I really do not understand why that is her responsibility anyway. Just because she recognizes the importance of teaching students about personal finance, why is she expected to come up with a checklist? That is like bringing your car into the shop because it keeps overheating, and your mechanic asks you for a checklist of how to diagnose the problem.

What a great analogy. But that doesn't change the fact that I feel like we're just hitting our heads against the wall when it comes to the education world.

So, do you want to give up trying? Maybe just focus on prisons? Or, maybe, go back to the original plan and work on the sitcom?

From the perspective of a mom with two daughters still in public school, I can't stop trying, as frustrating as it is. And we both know you'll never back down as you see the "big picture" ... the impact it has on families, communities, and the nation. If anything, you'll become more outspoken, more passionate, more motivated to succeed.

Lost in that tirade is an excellent point.

Yes, what's that?

That, for us, this has become a passion.

How could it not? We've seen the impact of understanding "why" personal finance is important has had on students, even middle schoolers. On prisoners. On people from all walks of life. And not just the financial "lessons," but how it really gets back to values and priorities. But clearly passion alone isn't enough. And we can't do it alone.

I am not suggesting we can. However, there are teachers out there who are successfully teaching personal finance. Those are the "stakeholders" that need to be invited to the table.

Easier said than done.

Not really. Why not develop a way for them to share best practices with other teachers? Use technology. Maybe develop it on Edmodo, which is like a Facebook for schools and teachers. Bottom line: ask the doers, not the providers.

Maybe you should you address the State Legislature and suggest this to them? In fact, I wish I could put you in front of all the legislators. Not just in Austin, but in Washington, D.C. The only problem is that you're not always "politically correct."

Yes, I am. According to the Merriam-Webster dictionary, politically correct means, "conforming to a belief that language and practices which could offend political sensibilities (as in matters of sex or race) should be eliminated." We are talking about an issue which affects everyone, regardless of sex, race, income levels. If I offend legislators, and their "politics," then maybe they need correcting. Not me.



Tina "Red" Pennington and Mandy "Black" Williams are sisters and co-authors of "What I Learned About Life When My Husband Got Fired!" The informative, entertaining book discusses values, priorities, relationships, financial literacy and much more.

UPCOMING APPEARANCES

Oct. 25 - Texas Department of Criminal Justice (Chaplaincy Dept.)

Oct. 29 - Houston Community College

Nov. 2 - Avalon Advisors

Nov. 5 - East Side University Village Community Learning Center

Nov. 13 - Austin High School (Fort Bend ISD)

For an up-to-date listing of all upcoming public appearances, as well as details on these, please go to "Future Appearances" at www.redandblackbooks.com.

On second thought, maybe you should be on "The Bill Maher Show." Bill and you could debate the current state of education, and the need to prepare students for life, not tests. And since his show airs on HBO, you won't have to worry about watching what you say.

Works for me. But since you are just as passionate as I am, I think you need to be there, too.

Oh, I will be. That's a show I won't want to miss. But I think I'll just watch from the front row. With a big bucket of popcorn.

Whatever.

While Red was flattered at being invited to Austin, Black immediately started work on a "Position Statement," recognizing Red & Black would be the anomaly in the room. As to be expected from Black, the statement is a "backwards plan" for bringing personal finance and other Life 101 topics to students. To see more, go to <http://www.redandblackbooks.com/?id=831>.