



TOGETHER  
WE CAN TAKE ON  
ANYTHING

## Financial Literacy Sample Comment Letter Template

By: NAIFA Government Relations, Updated January 2026

MONTH, DATE, 2026

NAME, (Representative/Senator)

ADDRESS

CITY, ST, ZIP

RE: FINANCIAL LITERACY COURSEWORK FOR HIGH SCHOOL GRADUATION  
REQUIREMENTS

Dear REPRESENTATIVE/SENATOR NAME,

NAIFA-[STATE] (NAIFA-XX) and NAIFA would like to thank the HOUSE/SENATE XXXXX Committee for considering [BILL NUMBER] that would make a standalone financial literacy course part of high school graduation requirements in the state of [STATE NAME]. Our association & its members strongly support efforts by state governments to enhance access to financial education and recognizes the importance and value of financial literacy to future generations.

NAIFA members provide products, services, and guidance that increase financial literacy in our society. We protect clients against life's inherent risks, help hard-working Americans prepare for retirement, and create financial security and prosperity so their clients can leave a legacy for future generations. We serve individuals, families, and businesses in communities across the United States, building long-term relationships and often living and working in the same communities as their clients. We know firsthand that financial literacy is the foundation to achieve financial security. The NAIFA-XX Chapter has XXX members that serve our community.

In today's modernized world, more young people are exploring entrepreneurship, particularly with online businesses (social media, e-commerce, etc.), thus establishing a bigger need to begin financial literacy education at the high school level. According to a 2025 nationwide poll by the National Endowment for Financial Education (NEFE), 82% of U.S. adults who attended high school said they wish they had been required to take a personal finance course while in school. Further, in a 2024 survey conducted by Junior

Achievement USA and Citizens bank, 73% of would likely take a course on money management if given the opportunity.

To date, 36 states have passed measures to implement a stand-alone mandatory financial literacy course in their high school curriculum to satisfy graduation requirements. **NAIFA-XX** is passionate about joining this group through the passage of **[BILL NUMBER]**. We appreciate your leadership in providing **[STATE]** students with a solid understanding of the basics of personal finance.

Sincerely,

*Signature*

**NAME**

**NAIFA-State** President