

# Why Aren't More Schools Teaching Students How to Balance a Checkbook?

Last fall, the "[Adulthood School](#)" in Portland, Maine opened its doors for the first time. Its mission? To teach young people the practical life skills they never learned growing up, including handling financial matters and cooking a decent meal.

That such skills are a necessity for a life of responsible adulthood is undeniable. The question is, why have so many young people risen to the ranks of maturity without knowing how to do these things?

There are many places where the blame could be laid, but one high school in Massachusetts is ensuring that when it comes to financial literacy, the blame won't be placed on them.

According to local news station [WWLP](#), the last nine years have seen Chicopee Comprehensive High School annually set aside a day for students to take a crash course in financial literacy:

*"It is called the 'Financial Literacy Day Challenge.' They learn about making a household budget; paying the mortgage, the grocery bills, and when they marry, the cost of day care.*

*School administrator Kara Blanchard wishes her generation had had an opportunity to receive this kind of real life preparation."*

Reports from students enrolled in the course suggest that it has taught them how to do taxes, given them a greater awareness about the importance of staying out of debt, and drilled home lessons about wise spending.

Several years ago, the OECD (the organization which operates the international PISA exams) produced a report on the [state of financial literacy](#) amongst students in developed nations. Per usual in match-ups of this type, the U.S. came in with a mediocre score.

Such a mediocre score might be more understandable if the subject was advanced math or rocket science. But it's not. Simply put, basic financial skills like balancing a checkbook, creating a budget, and learning how to manage a savings account aren't all that hard to teach or learn.

Would more schools be wise to carve out a little time to teach these important "adulthood" skills before kids graduate and move on to college and the allegedly responsible life of an adult?

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