

By Carolyn Lee

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Sandy O'Neil of Chase County Schools (CCS) was one of 28 Nebraska secondary and post-secondary teachers to receive certification in personal finance at the University of Nebraska-Lincoln's College of Business Administration's institute July 24-26. The class was held at Wayne State College.

The goal of the institute is to better prepare educators who teach personal finance, which O'Neil does at CCS.

She passed the nationally recognized Financial Literacy Certification Exam, titled WISE (Working in Support of Education).

O'Neil said her past class gave students "a small grasp of personal finance but I don't think it is enough to make them financially sound when they get on their own."

"I feel that it is important for students leaving school to have a good knowledge of personal finance so that they can learn how to deal with money."

O'Neil said everything a student touches in life deals with personal finance, whether it be saving or investing money, purchasing any type of insurance or obtaining a job.

"This class helps them to be better prepared to deal with all these things after school. It is cool to see some of the students that get excited about this stuff and start thinking about investing now instead of starting later in life."

O'Neil said that since she took the WISE test at the class this summer, she is able to test her students for free this year. They will become certified in personal finance if they pass the test.

The test normally costs \$75. In addition, the teaching material is free this year.

O'Neil teaches personal finance as a dual credit, meaning the student receives both high school and college credit while attending CCS.