
HOUSE CONCURRENT RESOLUTION

URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL
LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC
SCHOOLS.

1 WHEREAS, financial skills empower individuals to plan for
2 their future; and

3
4 WHEREAS, few students in Hawaii's public schools are taught
5 the basic concepts of financial literacy; and

6
7 WHEREAS, in 2023 the State received a "D" grade in its
8 ability to prepare students for financial literacy upon
9 graduation from high school; and

10
11 WHEREAS, the lack of financial literacy poses a significant
12 barrier for Hawaii residents seeking to achieve financial
13 prosperity and stability; and

14
15 WHEREAS, financial literacy education is essential to
16 develop the skills of Hawaii's youth to manage money, credit,
17 and debt effectively; and

18
19 WHEREAS, further, financial literacy education helps
20 Hawaii's youth become responsible workers, heads of households,
21 investors, entrepreneurs, business leaders, and citizens; and

22
23 WHEREAS, there is nationwide support for a personal finance
24 course requirement for high school graduation; and

25
26 WHEREAS, the State bears responsibility to educate our
27 youth in economic and financial matters to prepare them for
28 financial independence; now, therefore,

29



H.C.R. NO. 128

1 BE IT RESOLVED by the House of Representatives of the
2 Thirty-second Legislature of the State of Hawaii, Regular
3 Session of 2024, the Senate concurring, that the Department of
4 Education is urged to incorporate financial literacy courses
5 into curriculum plans for Hawaii public schools; and

6
7 BE IT FURTHER RESOLVED that the Department of Education is
8 requested to include in the financial literacy curriculum basic
9 budgeting, financial planning, saving, banking and financial
10 services, federal and state taxes, borrowing money for a home
11 mortgage and automobile, loans, credit card debt, insurance, and
12 retirement planning; and

13
14 BE IT FURTHER RESOLVED that certified copies of this
15 Concurrent Resolution be transmitted to the Superintendent of
16 Education, Chairperson of the Board of Education, and President
17 of the Hawaii State Teachers Association.

18
19
20

OFFERED BY: 

MAR - 8 2024

