

**STATE OF HAWAII  
BOARD OF EDUCATION**  
P.O. BOX 2360  
HONOLULU, HAWAII 96804

**Senate Committee on Education**  
Monday, March 17, 2025  
3:00 p.m.  
Hawaii State Capitol, Room 229

**Measure: SCR66 / SR44, REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS.**

Aloha Chair Kidani, Vice Chair Kim, and Members of the Committee:

The Board of Education (Board) supports the intent of Senate Concurrent Resolution 66 and Senate Resolution 44, with requested amendments.

We appreciate the Legislature's concern and recognize the importance of personal finance education for our students.

The Board does believe that rather than adopting administrative rules, the intent would be best achieved through Board policy, which is more adaptable and flexible in regards to the changing needs of students.

Administrative rules would also require a longer period of time and cost more to adopt, due to the required process.

Mahalo for this opportunity to testify on behalf of the Board.



Testimony to the Senate Committee on Education  
Monday, March 17, 2025  
Conference Room 229

Testimony in Support of SCR 66. Financial Literacy Curricula for Public High School Students

To: The Honorable Michelle Kidani, Chair  
The Honorable Donna Mercado Kim, Vice-Chair  
Members of the Committee

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League (HCUL), the local trade association for 45 Hawaii credit unions, representing over 877,000 credit union members across the state.

HCUL offers the following testimony in support of SCR 66. This resolution would request the Department of Education to implement a statewide financial literacy curricula plan for public high school students.

As not-for-profit financial cooperatives dedicated to serving our local communities, Hawaii's credit unions witness firsthand the challenges that individuals and families face due to a lack of financial knowledge. Implementing a financial literacy requirement in our school system is a crucial step toward equipping our keiki with the essential skills needed to navigate their financial futures successfully. Financial literacy is a fundamental life skill that empowers individuals to make informed decisions about budgeting, saving, credit management, and investing.

Hawaii's credit unions are deeply committed to promoting financial wellness in Hawaii schools through our in-school credit unions, as well as partnering with the Department of Commerce and Consumer Affairs' in their Life Smarts competition. Many of our credit unions also already offer financial literacy resources and workshops, but a standardized, curriculum-based approach in schools will ensure that every student, regardless of background, has access to these critical skills before entering adulthood.

While we certainly appreciate the spirit of this resolution, we would prefer the passage of HB 619, which would require the Board of Education to adopt and enact a policy by the 2026-2027 school year, directing the Department of Education public schools to incorporate financial literacy education in the school's curriculum.

Thank you for the opportunity to provide comments on this important issue.

**LATE**

**Chair Kidani, Vice Chair Kim, and Members of the Education Committee,**

My name is Danson Honda, and I am submitting testimony in support of SCR66/SR44, which once again urges the Department of Education to develop and implement a statewide financial literacy curriculum plan for Hawai‘i’s public high schools.

While I appreciate that this resolution lays out a thorough and well-structured plan, I cannot ignore the fact that we have been down this road many times before. Over the past two decades, multiple legislative resolutions, task forces, and discussions have emphasized the importance of financial literacy in our schools. Yet, despite this long history of urging action, an entire generation of students has graduated without the financial education they desperately need. It is becoming increasingly difficult to support resolutions that ask for the same thing over and over again, without requiring action.

Financial literacy is about more than just money—it is about hope. Many Hawai‘i residents feel stuck, unable to see a viable financial future here. While affordability efforts such as housing development and cost reduction are important, they alone are not enough. Even if housing prices were to drop, that does not necessarily mean local families would have an easier time securing homes. Lower prices also make Hawai‘i more attractive to outside buyers, increasing competition and continuing the cycle of displacement. Financial literacy gives people the tools and confidence to take control of their future rather than feeling trapped by circumstances.

I know this firsthand. I grew up without financial security, and homeownership once felt completely out of reach. But I was fortunate—I had the opportunity to learn, make mistakes, and course-correct. Many people don’t get that chance. When you are living paycheck to paycheck, one financial misstep—taking out a high-interest loan, missing a bill, or accumulating credit card debt—can spiral into a lifetime of hardship. We should not be forcing people to learn financial literacy through trial and error when we have the ability to teach it ahead of time.

Despite widespread agreement on the importance of financial literacy, Hawai‘i has failed to take real, enforceable action. Although the Legislature has refrained from stepping in due to concerns about “unintended consequences,” the reality is that an entire generation of students has already suffered the actual consequences of not being equipped with this financial knowledge. They have

entered adulthood unprepared to navigate student loans, credit, budgeting, and the financial realities of life in Hawai‘i. We can no longer afford to delay action out of fear of what might happen when we already know what has happened.

A resolution is a symbolic step forward, but we need more than symbolism—we need action. If the full contents of SCR66/SR44 were enacted as law, it would represent a strong and ideal framework for financial literacy education in Hawai‘i. The Legislature should not see this resolution as a solution, but rather as a blueprint for a future bill with enforceable requirements.

I urge this committee to not only pass SCR66/SR44 but also take the next step—introducing enforceable legislation that ensures all students receive the financial education they need and deserve. We cannot afford to spend another 20 years waiting for voluntary action that has yet to come.

Mahalo for your time and leadership on this critical issue.

Danson Honda

*(Attached: History of Financial Literacy Efforts in Hawai‘i)*

Year	Bill Number	Description	Status	Introducers
2003	<a href="#">HCR160</a> <a href="#">HD1</a>	DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH."	<a href="#">Passed</a>	CALDWELL, ARAKAKI, SHIMABUKURO, CHANG, SCHATZ, KAHO`OHALAHALA, B. OSHIRO, FINNEGAN, TAKAI, M. OSHIRO, LEE, BUKOSKI, LUKE, TAMAYO, KAHIKINA, MOSES, Souki, Ito, Abinsay, Herkes, Karamatsu, Takumi, Magaoay, Kawakami, Hiraki, Nakasone, Leong, Marumoto, Hale, Stonebraker, Fox
2003	<a href="#">HR125</a> <a href="#">HD1</a>	DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH."	<a href="#">Not Passed</a>	CALDWELL, M. OSHIRO, SCHATZ, KAHO`OHALAHALA, TAMAYO, B. OSHIRO, TAKAI, BUKOSKI, LEE, LUKE, KARAMATSU, ARAKAKI, KAHIKINA, SHIMABUKURO, CHANG, FINNEGAN, STONEBRAKER, MOSES, Souki, Ito, Leong, Abinsay, Herkes, Takumi, Magaoay, Kawakami, Hiraki, Nakasone, Marumoto, Hale, Fox
2004	<a href="#">HB1898</a> <a href="#">HD1</a>	Establishes April as Financial Literacy for Youth Month in Hawaii.	<a href="#">Passed</a>	TAKAI, CALDWELL, MARUMOTO, MEYER, MINDO, ARAKAKI, SHIMABUKURO
2004	<a href="#">HB2219</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CALDWELL, TAKAI
2004	<a href="#">SB2657</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CHUN OAKLAND, ENGLISH, KANNO, Fukunaga
2005	<a href="#">SB11</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CHUN OAKLAND
2005	<a href="#">SB1353</a>	Directs the board of education to add a mandatory one-semester economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a>	ESPERO, CHUN OAKLAND, Hooser, Ige, Fukunaga

2005	<a href="#">SCR162</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga
2005	<a href="#">SR94</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga
2006	<a href="#">HB1920</a>	Expands scope of Financial Literacy Month in Hawaii to include all citizens.	<a href="#">Passed</a>	TAKAI, ARAKAKI, BERG, CALDWELL, ITO, KAHIKINA, LUKE, M. OSHIRO, SAY, TAKUMI, Herkes
2007	<a href="#">HB430</a>	Requires the department of commerce and consumer affairs to regulate the payday lending industry through licensing. Appropriates funds to establish a financial literacy education program.	<a href="#">Not Passed</a>	M. OSHIRO, HERKES, Evans, Har, Lee, McKelvey
2007	<a href="#">SB1660</a>	Requires the department of commerce and consumer affairs to regulate the payday lending industry through licensing. Appropriates funds to establish a financial literacy education program.	<a href="#">Not Passed</a>	BUNDA
2007	<a href="#">SCR4</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Ige, Fukunaga, Slom, Trimble, English, Bunda

2007	<a href="#">SR40</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO EVALUATE AND STUDY THE POSSIBILITY OF IMPLEMENTING A FINANCIAL LITERACY CURRICULUM IN PUBLIC MIDDLE AND HIGH SCHOOLS.	<a href="#">Not Passed</a>	GABBARD, Slom, Fukunaga, Espero, Tsutsui, Trimble, English, Hanabusa, Bunda, Chun Oakland, Ige
2008	<a href="#">HB2041</a>	Establishes the public financial education and asset building task force to develop standards for the financial education of state employees. Makes an appropriation for this purpose.	<a href="#">Not Passed</a>	MIZUNO, AWANA, MARUMOTO, MEYER
2008	<a href="#">HB2280</a>	Establishes a public financial education and asset building task force; makes an appropriation.	<a href="#">Not Passed</a>	MIZUNO, AWANA, BELATTI, BROWER, CHING, GREEN, LEE, MARUMOTO, MEYER, WATERS
2008	<a href="#">SB2839</a> <a href="#">SD2 HD1</a>	Establishes the Public Financial Education and Asset-Building Task Force. Appropriates funds.	<a href="#">Not Passed</a>	CHUN OAKLAND, BAKER, BUNDA, ENGLISH, ESPERO, FUKUNAGA, GABBARD, HANABUSA, HEE, HOOSER, IGE, IHARA, INOUE, KIM, KOKUBUN, MENOR, NISHIHARA, SAKAMOTO, TOKUDA, TSUTSUI
2008	<a href="#">SCR19</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE QUESTIONS IN THE HAWAII STATE ASSESSMENT TESTS THAT REQUIRE THE DEMONSTRATION OF A MASTERY OF FINANCIAL LITERACY CONCEPTS.	<a href="#">Not Passed</a>	CHUN OAKLAND
2008	<a href="#">SCR92</a> <a href="#">SD1</a>	ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE.	<a href="#">Passed</a>	CHUN OAKLAND
2008	<a href="#">SR13</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE QUESTIONS IN THE HAWAII STATE ASSESSMENT TESTS THAT REQUIRE THE DEMONSTRATION OF A MASTERY OF FINANCIAL LITERACY CONCEPTS.	<a href="#">Not Passed</a>	CHUN OAKLAND

2008	<a href="#">SR52 SD1</a>	ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE.	<a href="#">Passed</a>	CHUN OAKLAND
2009	<a href="#">HCR191</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	TOKIOKA, SAGUM
2009	<a href="#">HR156</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	TOKIOKA, SAGUM
2009	<a href="#">SCR177</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	HOOSER

2009	<a href="#">SR123</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a> HOOSER
2012	<a href="#">HCR7</a>	REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a> SAY
2012	<a href="#">SB2602</a>	Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a> CHUN OAKLAND, Fukunaga, Galuteria, Shimabukuro
2012	<a href="#">SCR3</a>	REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a> TSUTSUI
2013	<a href="#">HCR209</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a> JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN
2013	<a href="#">HR165</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a> JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN

2013	<a href="#">SB396</a>	Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a>	CHUN OAKLAND, GALUTERIA, Baker, Ige, L. Thielen
2015	<a href="#">HB1402</a>	Establishes the Hawai'i Public Schools Financial Literacy Task Force. Appropriates funds.	<a href="#">Not Passed</a>	OHNO, Belatti, Ito, LoPresti, Takumi
2015	<a href="#">HCR12</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE FINANCIAL LITERACY AS PART OF THE PUBLIC SCHOOL CURRICULUM AT ALL LEVELS AND TO INCLUDE A FINANCIAL LITERACY CLASS AMONG HIGH SCHOOL GRADUATION REQUIREMENTS.	<a href="#">Not Passed</a>	MIZUNO, MATSUMOTO, THIELEN
2015	<a href="#">HCR172</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Not Passed</a>	OHNO
2015	<a href="#">HR108</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Not Passed</a>	OHNO
2015	<a href="#">SB1320 SD1</a>	Establishes the Hawai'i public schools financial literacy task force.	<a href="#">Not Passed</a>	CHUN OAKLAND, HARIMOTO, KIDANI
2015	<a href="#">SCR31</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE FINANCIAL LITERACY AS PART OF THE PUBLIC SCHOOL CURRICULUM AT ALL LEVELS AND TO INCLUDE A FINANCIAL LITERACY CLASS AMONG HIGH SCHOOL GRADUATION REQUIREMENTS.	<a href="#">Not Passed</a>	CHUN OAKLAND, GALUTERIA, RUDERMAN, Keith-Agaran, Kidani, Kim
2015	<a href="#">SCR97 SD1</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Passed</a>	KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara

2015	<a href="#">SR51 SD1</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Passed</a>	KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara
2020	<a href="#">HCR188</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	MCKELVEY, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER, Cabanilla Arakawa
2020	<a href="#">HR166</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	MCKELVEY, CABANILLA ARAKAWA, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER
2020	<a href="#">SCR153</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	K. RHOADS, BAKER, WAKAI, Kanuha, Riviere
2020	<a href="#">SR116</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	K. RHOADS, BAKER, WAKAI, Kanuha, Riviere
2021	<a href="#">HCR65</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Not Passed</a>	SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD
2021	<a href="#">HR54</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Not Passed</a>	SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD

2021	<a href="#">SB1004</a> <a href="#">HD2</a>	Beginning with the 2022-2023 school year, requires the department of education to include the teaching of financial literacy in the personal/transition plan requirement for each student. Effective 7/1/2050. (HD2)	<a href="#">Not Passed</a>	MISALUCHA, ACASIO, CHANG, FEVELLA, GABBARD, KEITH-AGARAN, KIM, RIVIERE, WAKAI, Ihara, Moriwaki, Shimabukuro
2021	<a href="#">SCR81</a> <a href="#">SD1</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro
2021	<a href="#">SCR152</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Passed</a>	KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard
2021	<a href="#">SR61</a> <a href="#">SD1</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Passed</a>	MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro
2021	<a href="#">SR118</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Passed</a>	KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard

<p>2022 <a href="#">HCR68</a></p>	<p>URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.</p>	<p><a href="#">Not Passed</a> KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM</p>
<p>2022 <a href="#">HR61</a></p>	<p>URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.</p>	<p><a href="#">Not Passed</a> KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM</p>
<p>2022 <a href="#">SB2201</a></p>	<p>Beginning with the 2023-2024 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.</p>	<p><a href="#">Not Passed</a> MISALUCHA, ACASIO, CHANG, GABBARD, KIM, LEE, MORIWAKI, WAKAI, Ihara, Keith-Agaran, Riviere, San Buenaventura</p>
<p>2022 <a href="#">SCR11</a></p>	<p>URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.</p>	<p><a href="#">Not Passed</a> MISALUCHA, DELA CRUZ, FEVELLA, GABBARD, KEITH-AGARAN, KIDANI, RIVIERE, WAKAI, Baker, Kanuha, Shimabukuro</p>
<p>2023 <a href="#">SB702</a></p>	<p>Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in grades kindergarten through twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.</p>	<p><a href="#">Not Passed</a> WAKAI, AWA, CHANG, ELEFANTE, Dela Cruz, Inouye, Keith-Agaran</p>

2023	<a href="#">SB850</a>	Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Not Passed</a>	ELEFANTE, AQUINO, AWA, CHANG, DECOITE, INOUE, KEITH-AGARAN, MCKELVEY, RHOADS, Ihara
2023	<a href="#">SB1194</a>	Establishes a financial literacy pilot project within the elementary, intermediate, and high schools in the Castle-Kahuku complex area during the 2024-2025 and 2025-2026 school years.	<a href="#">Not Passed</a>	AWA, CHANG, San Buenaventura
2023	<a href="#">HB936</a> <a href="#">HD1</a>	Beginning with the 2024-2025 school year, requires the department of education to include financial literacy in the personal transition plan requirement for each student. Appropriates funds for the establishment of a position dedicated to financial literacy within the department of education. Effective 6/30/3000. (HD1)	<a href="#">Not Passed</a>	CHUN, AIU, AMATO, COCHRAN, GANADEN, GARRETT, HASHIMOTO, HOLT, ICHIYAMA, KAHALOA, KAPELA, KITAGAWA, LAMOSAO, LOWEN, MARTEN, MARTINEZ, MATAYOSHI, MORIKAWA, NISHIMOTO, POEPOE, QUINLAN, SAYAMA, TAKAYAMA, TAKENOUCI, TAM, TARNAS, TODD
2023	<a href="#">HB1307</a>	Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Not Passed</a>	KONG
2023	<a href="#">HB1401</a>	Requires public high school students to complete one financial literacy class before graduation.	<a href="#">Not Passed</a>	MATSUMOTO, AMATO, COCHRAN, GARCIA, KAHALOA, KILA, KITAGAWA, MARTEN, MATAYOSHI, NISHIMOTO, PIERICK, TAKENOUCI
2023	<a href="#">SCR56</a>	REQUESTING THE BOARD OF EDUCATION TO REVIEW VARIOUS PROGRAMS AND SUBJECT MATTER AREAS FOR IMPLEMENTATION IN PUBLIC SCHOOLS.	<a href="#">Passed</a>	KIDANI, AQUINO, CHANG, ELEFANTE, INOUE, KEITH-AGARAN, MCKELVEY, RICHARDS, SHIMABUKURO, Wakai

2024	<a href="#">SB2407</a>	<p>Beginning with the 2025-2026 school year, requires the Department of Education to include the teaching of financial literacy in grades nine through twelve. Requires students in grades nine through twelve to complete one course in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses. Requires the Board of Education to adopt administrative rules to implement financial literacy education curriculum and regularly review the financial literacy curricula plan. Authorizes the Board of Education to consult with other state and county agencies, private entities, and nonprofit organizations to disseminate information on financial literacy education resources.</p>	<a href="#">Not Passed</a>	<p>KIM, CHANG, DECOITE, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, MCKELVEY, MORIWAKI, SHIMABUKURO, Wakai</p>
2024	<a href="#">SB2800</a>	<p>Beginning with the 2025-2026 school year, requires the Department of Education to require the teaching of financial literacy to be included in the existing personal transition plan requirement for each student.</p>	<a href="#">Not Passed</a>	<p>RICHARDS, CHANG, ELEFANTE, FEVELLA, KANUHA, MCKELVEY, SHIMABUKURO, Ihara, San Buenaventura, Wakai</p>
2024	<a href="#">HB2557</a>	<p>Requires the Department of Education to develop and, beginning with the 2024-2025 school year, implement a financial literacy curriculum for grades kindergarten through twelfth grade.</p>	<a href="#">Not Passed</a>	<p>MARTINEZ, AMATO, HUSSEY-BURDICK, KAPELA, KILA, LAMOSAO, MARTEN, MORIKAWA, NISHIMOTO, POEPOE, TAKENOUCI, TAM</p>
2024	<a href="#">SCR28</a>	<p>URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.</p>	<a href="#">Not Passed</a>	<p>WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO</p>

2024	<a href="#">SCR193</a>	REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki
2024	<a href="#">SR18</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO
2024	<a href="#">SR165</a>	REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki
2024	<a href="#">HR109</a>	URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS.	<a href="#">Not Passed</a>	GARCIA
2024	<a href="#">HR17</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA
2024	<a href="#">HCR128</a>	URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS.	<a href="#">Not Passed</a>	GARCIA
2024	<a href="#">HCR27</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA

2025	<a href="#">SB497</a>	Beginning with the 2026-2027 school year, requires the Department of Education to require the teaching of financial literacy to be included in the existing personal transition plan requirement for each student.	<a href="#">Active</a>	RICHARDS, CHANG, DECORTE, ELEFANTE, HASHIMOTO, KANUHA, KIM, San Buenaventura
2025	<a href="#">SB91</a>	Beginning with the 2027-2028 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Active</a>	ELEFANTE, AQUINO, CHANG, FEVELLA, HASHIMOTO, KANUHA, LEE, C., Kim, Moriwaki
2025	<a href="#">SB1277</a>	Beginning with the 2026-2027 school year, requires the Department of Education to develop and implement a statewide financial literacy curricula plan for public high schools. Requires all public high schools to offer instruction in financial literacy as a requirement for graduation. Requires the Department of Education to provide professional development to teachers on financial literacy. Requires the Board of Education to adopt administrative rules to implement the financial literacy education curriculum.	<a href="#">Active</a>	KANUHA
2025	<a href="#">SB605</a>	Beginning with the 2026-2027 school year, requires the Department of Education to include the teaching of financial literacy in kindergarten through grade twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.	<a href="#">Active</a>	WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, KIM, LEE, C., RHOADS, RICHARDS, San Buenaventura

2025	<a href="#">HB559</a>	Beginning with the 2027-2028 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Active</a>	CHUN, AMATO, KAHALOA, LAMOSAO, LEE, M., LOWEN, MARTEN, MATAYOSHI, MIYAKE, POEPOE, TAKENOUCI, TAM, TARNAS, TODD
2025	<a href="#">HB865</a>	Beginning with the 2026-2027 school year, requires the Department of Education to include the teaching of financial literacy in kindergarten through grade twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.	<a href="#">Active</a>	LA CHICA, GARCIA, KILA, KONG, LOWEN, MATAYOSHI, MIYAKE, OLDS, PIERICK, POEPOE, SOUZA, TAM, TODD, WARD
2025	<a href="#">HB936</a>	Beginning with the 2026-2027 school year, requires the Department of Education to develop and implement a statewide financial literacy curricula plan for public high schools. Requires all public high schools to offer instruction in financial literacy as a requirement for graduation. Requires the Department of Education to provide professional development to teachers on financial literacy. Requires the Board of Education to adopt administrative rules to implement the financial literacy education curriculum.	<a href="#">Active</a>	ILAGAN
2025	<a href="#">HB619</a>	Requires the Board of Education to adopt and enact a policy by the 2026-2027 school year directing Department of Education public schools to incorporate financial literacy education in the school's curriculum.	<a href="#">Active</a>	WOODSON, AMATO, CHUN, GARCIA, HOLT, KAHALOA, KILA, KITAGAWA, LA CHICA, LOWEN, MARTEN, MATAYOSHI, MORIKAWA, POEPOE, SAYAMA, TAM, TARNAS, TODD, WARD

2025	<a href="#">SCR66</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS.	<a href="#">Active</a>	KIDANI, AQUINO
2025	<a href="#">SR44</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS.	<a href="#">Active</a>	KIDANI, ELEFANTE, GABBARD, KANUHA, WAKAI

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March 17, 2025

Senator Michelle N. Kidani, Chair  
Senator Donna Mercado Kim, Vice Chair  
and members of the Senate Committee on Education  
Hawaii State Capitol  
Honolulu, Hawaii 96813

Re: **S.C.R. 66 & H.R. 44 (REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS)**  
**Hearing Date/Time: Monday, March 17, 2025, 3:00 p.m.**

I'm Marvin Dang and I'm submitting this testimony for **Visa Inc.** ("Visa"). Visa is a global payments network that provides processing services and payment products for consumer, debit, prepaid, and commercial payments. Visa facilitates transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories.

Visa **supports** this Resolution.

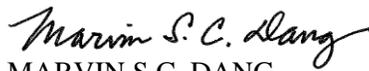
This Resolution requests the Hawaii State Department of Education to develop and implement a statewide financial literacy curricula plan for public high school students.

One of Visa's goals is to promote financial literacy for people of all ages. Visa believes that people can be best prepared to meet economic challenges by improving their basic financial knowledge and by increasing their financial literacy. Teaching money-management fundamentals to students beginning at an early age and continuing through middle school and high school will give them a real advantage later in life as adults. (And Visa believes that it's always a good idea that people get a "refresher" course on financial fundamentals when they reach new milestones in life, including graduation, marriage, homeownership, and retirement.)

Visa is a private sector leader in financial literacy. Through its partnerships with government agencies, consumer advocates, educators, and financial institutions, Visa developed the **Practical Money Skills** program for people of all ages. First launched in the United States in 1991 and expanded globally in 1996 nearly 30 years ago, the award-winning **Practical Money Skills** program offers interactive tools and educational resources. These are available for free in 19 languages and 47 countries and they have empowered millions of students, educators, parents, and consumers to take control of their finances. The **Practical Money Skills** educational resources include personal finance articles, lesson plans, mobile apps and games. Educational materials include "*Your Money, Your Future - A Practical Money Guide for Students*", "*Practical Money Skills Workbook*", "*Practical Money Guides*", and "*Financial Education for Everyone*". Games include "*Financial Football*" and "*Financial Soccer*". More information is at: <https://www.practicalmoneyskills.com>.

Visa and its partners can assist with increasing financial literacy for students and others in Hawaii, just as Visa has done in other states and around the world.

Thank you for considering our testimony.

  
MARVIN S.C. DANG  
Registered lobbyist for Visa Inc.



## HAWAI`I YOUTH SERVICES NETWORK

677 Ala Moana Blvd., Suite 904

Honolulu, Hawai`i 96813

Phone: (808) 489-9549

Web site: <http://www.hysn.org> E-mail: [info@hysn.org](mailto:info@hysn.org)

Vonnell Ramos, President  
Cyd Hoffeld, Vice President  
Sione Ford Naeata, Treasurer  
Greg Tjapkes, Secretary

Judith F. Clark, Executive  
Director

*Network Membership*

*Access to Independence*  
*Big Brothers Big Sisters Hawai`i*  
*Bobby Benson Center*  
*Child and Family Service*  
*Coalition for a Drug-Free Hawai`i*  
*Domestic Violence Action Center*  
*EPIC `Ohana, Inc.*  
*Friends of the Children's Justice*  
*Center of Maui*  
*Get Ready Hawai`i*  
*Hale Kipa, Inc.*  
*Hale `Opio Kaua`i, Inc.*  
*Hawai`i Children's Action*  
*Network*  
*Hawai`i Health & Harm*  
*Reduction Center*  
*Hawaii Island Community`*  
*Health Center*  
*Ho`ola Na Pua*  
*Ho`okele Coalition of Kaua`i*  
*Ka Hale Pomaika`i*  
*Kokua Kalihi Valley*  
*Kaua`i Planning and Action*  
*Alliance*  
*Lines for Life Youth Line*  
*Maui Youth and Family Services*  
*Na Pu`uwai Molokai Native*  
*Hawaiian Health Care*  
*Systems*  
*P.A.R.E.N.T.S., Inc.*  
*Parents and Children Together*  
*PHOCUSED*  
*Piha Wellness and Healing*  
*Planned Parenthood of the*  
*Great Northwest, Hawaii*  
*Alaska, Kentucky, Indiana*  
*Residential Youth Services*  
*& Empowerment (RYSE)*  
*Salvation Army Family*  
*Intervention Services*  
*Sex Abuse Treatment Center*  
*Susannah Wesley Community*  
*Center*  
*The Catalyst Group*

March 14, 2025

To: Senator Michelle Kidani, Chair,  
And members of the Committee on Education

### TESTIMONY IN SUPPORT OF SCR66/SR44 REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS

Hawaii Youth Services Network (HYSN), a statewide coalition of youth-serving organizations, supports SCR66/SR44.

Incorporating financial literacy into public school curricula was a recommendation by the youth and young adults who attended the 2024 Hawaii Children and Youth Summit. It has been recommended in multiple previous Summits as well. Please listen to what our young people are telling us that they need.

Thank you for this opportunity to testify.

Sincerely,

Judith F. Clark, MPH  
Executive Director



DATE: March 16, 2025

TO: Senator Michelle Kidani  
Chair, Committee on Education  
Senator Donna Mercado Kim  
Vice Chair, Committee on Education

FROM: Linda Ezuka

RE: **SCR 66 / SR 44 – REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS.**

**Hearing Date:** Monday, March 17, 2025 at 3:00 p.m.

**Conference Room:** 229

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Dear Chair Kidani, Vice Chair Mercado Kim, and Members of the Committee on Education:

The Hawaii Bankers Association **supports** SCR 66 / SR 44, which requests the Department of Education to develop and implement a statewide financial literacy curricula plan for public high school students. HBA represents seven Hawai`i banks and one bank from the continent with branches in Hawai`i.

Financial education provides people with the skills, tools and training they need to achieve financial well-being at every stage of their life. It equips and empowers people to save, invest, build generational wealth, reduce debt, protect assets, and afford homes in their neighborhoods. Though a critical skill set, financial education is not universally incorporated into school curriculums. As of December 2024, 10 states have implemented financial education into their school curriculums and 26 have passed laws and are in the process of implementing financial literacy curriculum.

Without a strong foundation in finances, many young adults are underprepared to handle the financial challenges that come with adulthood. In fact, a Bankrate study found that 56% of people across the country have insufficient savings to handle an



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unexpected \$1,000 bill. Furthermore, nearly 58% of residents across the country live paycheck to paycheck, including nearly one-third of six figure earners. Often, residents turn to credit cards to pay for unplanned expenses. In 2022, credit card debt in the U.S. hit an all-time high of \$930 billion with younger adults having the highest delinquency rate. Rising costs for food, housing, healthcare and energy are making it even harder to save and invest.

Education and real-life financial experiences are crucial to building a generation of financially confident consumers from youth to seniors. Financially literate customers are more likely to purchase a home, save for a college education and invest in a retirement account. With the right tools and resources to get on a path towards financial stability, the entire community benefits.

It is for these reasons we ask the committee to pass this measure.

Thank you for the opportunity to submit this testimony.



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**SR-44**

Submitted on: 3/14/2025 3:42:35 PM

Testimony for EDU on 3/17/2025 3:00:00 PM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Caroline Azelski	Individual	Support	Written Testimony Only

Comments:

Strong support. This topic is important to learn and can improve entire lives. It can have a compound effect over generations.

**Testimony to the Senate Committee on Education  
Senator Michelle N. Kidani, Chair  
Senator Donna Mercado Kim, Vice Chair**

**Monday, March 17, at 3:00PM  
Conference Room 229 & Videoconference**

**LATE**

**RE: SCR66/SR44 REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC HIGH SCHOOL STUDENTS**

Aloha e Chair Kidani, Vice Chair Kim, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber supports Senate Concurrent Resolution 66 (SCR66) / Senate Resolution 44 (SR44) which requests the Department of Education to develop and implement a statewide financial literacy curricula plan for public high school students.

SCR66/SR44 aligns with our 2030 Blueprint for Hawaii: An Economic Action Plan, specifically under the policy pillar for Business Services. This bill promotes policies that drive economic growth, enhance workforce opportunities, and improve the quality of life for Hawaii's residents.

Financial literacy education is vital to ensuring Hawaii's students gain essential financial management skills, empowering them to build stable futures and thrive within the state. Recognizing that many students currently graduate without fundamental knowledge in budgeting, saving, investing, credit management, and economic principles, the Hawaii Legislature has requested the Department of Education to create and implement a comprehensive statewide financial literacy curriculum. Beginning in the 2026-2027 academic year, all public high schools are encouraged to adopt a standalone financial literacy course as a graduation requirement, supported by integration within existing coursework. This initiative aims to equip graduates with the skills necessary for financial independence and informed decision-making, directly addressing Hawaii's high cost of living.

Moreover, enhanced financial literacy education has the potential to significantly reduce Hawaii's brain drain by providing students with the financial confidence and stability needed to remain in the state after graduation. The Chamber supports this proactive approach, recognizing that financially literate graduates are more likely to remain in Hawaii, contributing positively to local economic growth and community stability.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.

We respectfully ask to pass Senate Concurrent Resolution 66 and Senate Resolution 44. Thank you for the opportunity to testify.