H.R. NO. 109

HOUSE 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
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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
12	prosperity and stability; and
14	prosporroy and ocasirioy, and
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	NURDERC, the Otote because we are set in the state of the
26 27	WHEREAS, the State bears responsibility to educate our
27	youth in economic and financial matters to prepare them for
28 29	financial independence; now, therefore,
29 30	BE IT RESOLVED by the House of Representatives of the
31	Thirty-second Legislature of the State of Hawaii, Regular
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Session of 2024, that the Department of Education is urged to
 incorporate financial literacy courses into curriculum plans for
 Hawaii public schools; and

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

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

OFFERED BY:

MAR - 8 2024

