

MAR 07 2025

---

---

# SENATE CONCURRENT RESOLUTION

REQUESTING THE DEPARTMENT OF EDUCATION TO DEVELOP AND IMPLEMENT  
A STATEWIDE FINANCIAL LITERACY CURRICULA PLAN FOR PUBLIC  
HIGH SCHOOL STUDENTS.

1 WHEREAS, financial literacy is a critical skill for  
2 ensuring personal and societal financial stability; and

3  
4 WHEREAS, many students graduate without essential knowledge  
5 of financial literacy, including budgeting, saving, investing,  
6 or managing credit; and

7  
8 WHEREAS, without a foundation in financial literacy skills,  
9 students will be ill equipped to achieve financial independence;  
10 and

11  
12 WHEREAS, financial literacy empowers students to  
13 effectively manage a budget, which allows students to make  
14 informed decisions about spending and saving with the State's  
15 high cost of living; and

16  
17 WHEREAS, ensuring students are equipped with financial  
18 literacy knowledge and skills will allow graduates to become  
19 globally competitive and locally committed; now, therefore,  
20

21 BE IT RESOLVED by the Senate of the Thirty-third  
22 Legislature of the State of Hawaii, Regular Session of 2025, the  
23 House of Representatives concurring, that the Department of  
24 Education is requested to develop and implement a statewide  
25 financial literacy curricula plan for public high school  
26 students; and

27  
28 BE IT FURTHER RESOLVED that the Department of Education is  
29 requested to review and determine into which courses to  
30 integrate personal financial literacy; and  
31



1 BE IT FURTHER RESOLVED that, beginning with the 2026-2027  
2 school year, all public high schools are requested to offer a  
3 standalone course in financial literacy as a requirement for  
4 graduation; and

5  
6 BE IT FURTHER RESOLVED that the curriculum is requested to  
7 include:

- 8  
9 (1) Basic budgeting and financial planning;  
10  
11 (2) Saving, investing, and retirement planning;  
12  
13 (3) Credit management, including credit scoring and debt  
14 management;  
15  
16 (4) Taxes and tax planning;  
17  
18 (5) Loans and interest, including mortgages, car loans,  
19 and student loans;  
20  
21 (6) Fraud prevention and identity theft; and  
22  
23 (7) Economic principles and entrepreneurship; and  
24

25 BE IT FURTHER RESOLVED that schools are requested to fully  
26 integrate financial literacy topics into existing coursework,  
27 including Personal Transition Plans, utilizing the Department of  
28 Education's financial literacy curriculum; and

29  
30 BE IT FURTHER RESOLVED that the Department of Education is  
31 requested to provide professional development opportunities for  
32 teachers, including:

- 33  
34 (1) Workshops, summer programs, and online resources;  
35  
36 (2) Approved training from national and state-level  
37 financial education organizations;  
38  
39 (3) Transition support, including phased training  
40 schedules to ensure teachers are prepared to implement  
41 financial literacy curriculum during the 2026-2027  
42 school year; and



1  
2 (4) Pilot programs in select schools during the 2025-2026  
3 school year to test and refine the financial literacy  
4 curriculum; and  
5

6 BE IT FURTHER RESOLVED that the Department of Education is  
7 requested to collaborate with public agencies, private  
8 organizations, and nonprofit organizations to:  
9

10 (1) Develop interactive and engaging teaching materials;  
11 and  
12

13 (2) Provide online tools and curriculum guides; and  
14

15 BE IT FURTHER RESOLVED that the Department of Education is  
16 requested to:  
17

18 (1) By December 31, 2025, finalize curriculum guidelines  
19 and professional development plans and publish an  
20 implementation plan for schools;  
21

22 (2) Establish a dedicated position within the Office of  
23 Curriculum and Instructional Design to oversee the  
24 implementation of financial literacy programs;  
25

26 (3) Ensure consistency and quality in the curriculum  
27 through a review process every three years; and  
28

29 (4) Solicit feedback from educators, students, and  
30 financial experts to refine and improve the financial  
31 literacy curriculum; and  
32

33 BE IT FURTHER RESOLVED that the Board of Education is  
34 requested to:  
35

36 (1) Adopt administrative rules pursuant to chapter 91,  
37 Hawaii Revised Statutes, necessary to implement  
38 financial literacy curriculum; and  
39

40 (2) Publish approved financial literacy resources and  
41 curriculum standards on its official website; and  
42



# S.C.R. NO. 66

1 BE IT FURTHER RESOLVED that, beginning with the 2026-2027  
2 school year, all public high schools are requested to:

- 3  
4 (1) Implement a financial literacy graduation requirement;  
5 and  
6  
7 (2) Establish a dedicated transition support team to  
8 provide on-site assistance during the first year of  
9 implementation; and

10  
11 BE IT FURTHER RESOLVED that certified copies of this  
12 Concurrent Resolution be transmitted to the Chairperson of the  
13 Board of Education and Superintendent of Education.  
14  
15  
16

OFFERED BY:



