

MAR 07 2025

SENATE 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
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4 WHEREAS, many students graduate without essential knowledge
5 of financial literacy, including budgeting, saving, investing,
6 or managing credit; and
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8 WHEREAS, without a foundation in financial literacy skills,
9 students will be ill equipped to achieve financial independence;
10 and
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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
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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,
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21 BE IT RESOLVED by the Senate of the Thirty-third
22 Legislature of the State of Hawaii, Regular Session of 2025,
23 that the Department of Education is requested to develop and
24 implement a statewide financial literacy curricula plan for
25 public high school students; and
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27 BE IT FURTHER RESOLVED that the Department of Education is
28 requested to review and determine into which courses to
29 integrate personal financial literacy; and
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31 BE IT FURTHER RESOLVED that, beginning with the 2026-2027
32 school year, all public high schools are requested to offer a
33 standalone course in financial literacy as a requirement for
34 graduation; and
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1 BE IT FURTHER RESOLVED that the curriculum is requested to
2 include:

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

20 BE IT FURTHER RESOLVED that schools are requested to fully
21 integrate financial literacy topics into existing coursework,
22 including Personal Transition Plans, utilizing the Department of
23 Education's financial literacy curriculum; and
24

25 BE IT FURTHER RESOLVED that the Department of Education is
26 requested to provide professional development opportunities for
27 teachers, including:
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- 29 (1) Workshops, summer programs, and online resources;
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31 (2) Approved training from national and state-level
32 financial education organizations;
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34 (3) Transition support, including phased training
35 schedules to ensure teachers are prepared to implement
36 financial literacy curriculum during the 2026-2027
37 school year; and
38
39 (4) Pilot programs in select schools during the 2025-2026
40 school year to test and refine the financial literacy
41 curriculum; and
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1 BE IT FURTHER RESOLVED that the Department of Education is
2 requested to collaborate with public agencies, private
3 organizations, and nonprofit organizations to:

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5 (1) Develop interactive and engaging teaching materials;
6 and

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8 (2) Provide online tools and curriculum guides; and
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10 BE IT FURTHER RESOLVED that the Department of Education is
11 requested to:

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13 (1) By December 31, 2025, finalize curriculum guidelines
14 and professional development plans and publish an
15 implementation plan for schools;

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17 (2) Establish a dedicated position within the Office of
18 Curriculum and Instructional Design to oversee the
19 implementation of financial literacy programs;

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21 (3) Ensure consistency and quality in the curriculum
22 through a review process every three years; and

23
24 (4) Solicit feedback from educators, students, and
25 financial experts to refine and improve the financial
26 literacy curriculum; and
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28 BE IT FURTHER RESOLVED that the Board of Education is
29 requested to:

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31 (1) Adopt administrative rules pursuant to chapter 91,
32 Hawaii Revised Statutes, necessary to implement
33 financial literacy curriculum; and

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35 (2) Publish approved financial literacy resources and
36 curriculum standards on its official website; and
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38 BE IT FURTHER RESOLVED that, beginning with the 2026-2027
39 school year, all public high schools are requested to:

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41 (1) Implement a financial literacy graduation requirement;
42 and



(2) Establish a dedicated transition support team to
provide on-site assistance during the first year of
implementation; and

BE IT FURTHER RESOLVED that certified copies of this
Resolution be transmitted to the Chairperson of the Board of
Education and Superintendent of Education.

OFFERED BY:

Michelle A. Fideni

