

JAN 28 2026

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# A BILL FOR AN ACT

RELATING TO FINANCIAL LITERACY.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1       SECTION 1. The legislature finds that financial literacy  
2 is a foundational life skill that supports long-term household  
3 stability, workforce readiness, and economic resilience.  
4 Personal financial education is essential to ensure that  
5 Hawaii's youth are prepared to manage money, credit, and debt  
6 and to become responsible workers, heads of households,  
7 investors, entrepreneurs, business leaders, and citizens.

8       The legislature declares that financial literacy  
9 instruction can be efficiently scaled by embedding financial  
10 literacy content into existing courses that substantially align  
11 with financial literacy program standards, including but not  
12 limited to economics and business courses, thereby minimizing  
13 new course burdens while ensuring statewide access and  
14 consistency.

15       Accordingly, the purpose of this Act is to require the  
16 department of education to integrate financial literacy  
17 instruction into existing courses identified as having



1 sufficient overlap with financial literacy program standards and  
2 to provide professional development for teachers to implement  
3 the embedded instruction.

4 SECTION 2. Chapter 302A, Hawaii Revised Statutes, is  
5 amended by adding a new section to part II, subpart B, to be  
6 appropriately designated and to read as follows:

7 **"§302A- Financial literacy; public schools; existing**  
8 **courses; professional development.** (a) The department shall,  
9 beginning with the 2027 to 2028 school year, embed financial  
10 literacy instruction into existing department courses for public  
11 school students in grades nine through twelve, that the  
12 department determines to have sufficient overlap with financial  
13 literacy program standards, including but not limited to  
14 economics and business-related courses.

15 (b) No later than December 31, 2026, the department shall:

16 (1) Publish a list of existing courses identified pursuant  
17 to subsection (a);

18 (2) Ensure the embedded financial literacy instruction  
19 aligns with financial literacy program standards  
20 adopted or recognized by the department; and



1       (3) Publish implementation guidance for public high  
2       schools, including minimum content expectations and  
3       requirements for documentation of student completion.

4       (c) The board shall provide teachers with professional  
5       development to implement financial literacy instruction.  
6       Professional development may include workshops, summer training,  
7       coaching, online modules, and instructional resources. Teachers  
8       shall complete financial literacy professional development  
9       before implementing embedded financial literacy instruction  
10      pursuant to this section.

11      (d) The department may collaborate with public agencies  
12      and private or nonprofit partners to develop instructional  
13      materials and training resources; provided that the department  
14      shall ensure that instruction and materials remain noncommercial  
15      and free from advertising or product promotion.

16      (e) The board may adopt rules pursuant to chapter 91 to  
17      carry out the purposes of this section."

18      SECTION 3. There is appropriated out of the general  
19      revenues of the State of Hawaii the sum of \$                      or so  
20      much thereof as may be necessary for fiscal year 2026-2027 for:



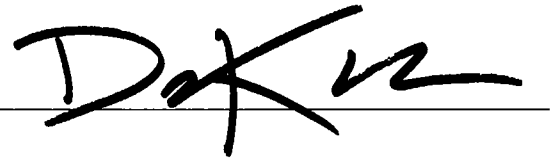
- 1 (1) Professional development and training for teachers to  
2 implement financial literacy instruction embedded into  
3 existing courses pursuant to this Act;
- 4 (2) The development and adaptation of instructional  
5 resources aligned with financial literacy program  
6 standards; and
- 7 (3) Implementation support, including planning and  
8 coordination.

9 The sum appropriated shall be expended by the department of  
10 education for the purposes of this Act.

11 SECTION 4. New statutory material is underscored.

12 SECTION 5. This Act shall take effect on July 1, 2026.

13 INTRODUCED BY:





# S.B. NO. 3047

**Report Title:**

DOE; BOE; Financial Literacy Instruction; Curriculum  
Integration; Professional Development; Public Schools;  
Appropriation

**Description:**

Requires the Department of Education to implement financial literacy instruction into existing courses in public high schools that have sufficient overlap with financial literacy program standards beginning in the 2027-2028 school year. Requires the Board of Education to provide professional development to teachers. Allows the Board of Education to adopt rules. Appropriates funds.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

