
SENATE RESOLUTION

URGING THE DEPARTMENT OF EDUCATION TO ADD TAX INSTRUCTION TO ITS
FINANCIAL LITERACY GRADUATION REQUIREMENT.

1 WHEREAS, as the old adage by Benjamin Franklin states, "in
2 this world, nothing is certain except death and taxes"; and
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4 WHEREAS, according to the Tax Foundation's 2024 National
5 Tax Literacy Poll, the majority of respondents did not know or
6 were not sure of basic tax concepts related to income tax
7 filing, with only two percent classified as proficient in tax
8 knowledge; and
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10 WHEREAS, more than half of states nationwide have mandated
11 or are in the process of implementing financial literacy
12 education requirements in high schools; and
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14 WHEREAS, starting with the Class of 2030, all Hawaii public
15 school students will be required to complete a financial
16 literacy educational opportunity; and
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18 WHEREAS, schools may meet this requirement through a
19 variety of instructional approaches, including a standalone
20 elective course, integration into existing courses, self-paced
21 learning options, or other instructional designs that align with
22 the Department of Education's (Department) financial literacy
23 program standards; and
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25 WHEREAS, the standards developed by the Department's Office
26 of Curriculum and Instructional Design are based on the 2021
27 National Standards for Personal Finance Education from the
28 Council for Economic Education and the Jump\$tart Coalition for
29 Personal Financial Literacy; and
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31 WHEREAS, the six major topic areas will include earning
32 income, spending, saving, investing, managing credit, and
33 managing risk; and
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1 WHEREAS, as all students will one day be responsible for
2 filing taxes, the only way to truly give students a holistic
3 understanding of finances would be to include this subject as a
4 major topic area in the required financial literacy graduation
5 requirement; now, therefore,

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7 BE IT RESOLVED by the Senate of the Thirty-third
8 Legislature of the State of Hawaii, Regular Session of 2026,
9 that the Department of Education is urged to include taxes as a
10 major topic area as part of the financial literacy graduation
11 requirement; and

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13 BE IT FURTHER RESOLVED that tax instruction should include
14 but not be limited to how to complete a 1040 form, understanding
15 W-4 forms, payroll deductions, federal versus state income
16 taxes, sales and property taxes, and tax brackets; and

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18 BE IT FURTHER RESOLVED that certified copies of this
19 Resolution be transmitted to the Superintendent of Education,
20 Chairperson of the Board of Education, and Assistant
21 Superintendent of the Office of Curriculum and Instructional
22 Design.

