

MAR 16 2026

SENATE CONCURRENT 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 one only two per cent classified as "proficient" in
8 tax literacy; and
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10 WHEREAS, more than half of US states have mandated or are
11 in the process of implementing financial literacy education
12 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 DOE's financial literacy program standards; and
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24 WHEREAS, the standards developed by the DOE's Office of
25 Curriculum and Instructional Design are based on the 2021
26 National Standards for Personal Finance Education from the
27 Council for Economic Education and the Jump\$tart Coalition for
28 Personal Financial Literacy; and
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30 WHEREAS, the six major topic areas will include earning
31 income, spending, saving, investing, managing credit, and
32 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 as well; now, therefore,

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

12
 13 BE IT FURTHER RESOLVED that tax instruction should include,
 14 but not be limited to, how to complete a 1040 form,
 15 understanding W-4 forms, payroll deductions, federal versus
 16 state income taxes, sales and property taxes, and tax brackets;
 17 and

18
 19 BE IT FURTHER RESOLVED that certified copies of this
 20 Concurrent Resolution be transmitted to the Superintendent of
 21 the Hawaii State Department of Education, members of the Board
 22 of Education, and the DOE Office of Curriculum and Instructional
 23 Design.

24
 25
 26 OFFERED BY:


