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# 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 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 JumpStart Coalition for  
29 Personal Financial Literacy; and  
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1           WHEREAS, the six major topic areas will include earning  
2 income, spending, saving, investing, managing credit, and  
3 managing risk; and  
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5           WHEREAS, as all students will one day be responsible for  
6 filing taxes, the only way to truly give students a holistic  
7 understanding of finances would be to include this subject as a  
8 major topic area in the required financial literacy graduation  
9 requirement; now, therefore,  
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11           BE IT RESOLVED by the Senate of the Thirty-third  
12 Legislature of the State of Hawaii, Regular Session of 2026, the  
13 House of Representatives concurring, that the Department of  
14 Education is urged to include taxes as a major topic area as  
15 part of the financial literacy graduation requirement; and  
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17           BE IT FURTHER RESOLVED that tax instruction should include  
18 but not be limited to how to complete a 1040 form, understanding  
19 W-4 forms, payroll deductions, federal versus state income  
20 taxes, sales and property taxes, and tax brackets; and  
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22           BE IT FURTHER RESOLVED that certified copies of this  
23 Concurrent Resolution be transmitted to the Superintendent of  
24 Education, Chairperson of the Board of Education, and Assistant  
25 Superintendent of the Office of Curriculum and Instructional  
26 Design.  
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