

MAR 16 2026

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## SENATE RESOLUTION

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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  
17

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  
23

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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# S.R. NO. 145

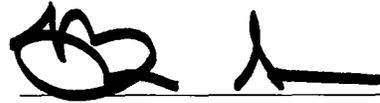
1 WHEREAS, as all students will one day be responsible for  
2 filing taxes, the only way to truly give students a holistic  
3 understanding of finances would be to include this subject as a  
4 major topic area as well; now, therefore,  
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6 BE IT RESOLVED by the Senate of the Thirty-third  
7 Legislature of the State of Hawaii, Regular Session of 2026,  
8 that the Hawaii State Department of Education is urged to  
9 include taxes as a major topic area as part of the financial  
10 literacy graduation requirement; and  
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12 BE IT FURTHER RESOLVED that tax instruction should include,  
13 but not be limited to, how to complete a 1040 form,  
14 understanding W-4 forms, payroll deductions, federal versus  
15 state income taxes, sales and property taxes, and tax brackets;  
16 and  
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18 BE IT FURTHER RESOLVED that certified copies of this  
19 Resolution be transmitted to the Superintendent of the Hawaii  
20 State Department of Education, members of the Board of  
21 Education, and the DOE Office of Curriculum and Instructional  
22 Design.  
23  
24  
25

OFFERED BY: \_\_\_\_\_

A handwritten signature in black ink, consisting of a stylized, cursive 'B' followed by a horizontal line.