

JOSH GREEN, M.D.  
GOVERNOR



ROY M. TAKUMI  
CHAIRPERSON

**STATE OF HAWAII  
BOARD OF EDUCATION**  
P.O. BOX 2360  
HONOLULU, HAWAII 96804

**House Committee on Finance**  
Friday, February 21, 2025  
10:00 a.m.  
Hawaii State Capitol, Room 308

**Measure: House Bill 619 HD1, Relating to Education**

**Purpose of Measure:**

Requires the Board of Education to adopt and enact a policy by the 2026-2027 school year directing Department of Education public schools to incorporate financial literacy education in the school's curriculum. Effective 7/1/3000.

Aloha Chair Yamashita, Vice Chair Takenouchi, and Members of the Committee:

The Board of Education (Board) respectfully offers **comments** on House Bill 619 HD1.

The Board appreciates the Legislature's concern and recognizes the importance of personal finance education for our students. Development of a policy to incorporate financial literacy education into the school curriculum requires considering the universe of requirements and options for students, as well as any unintended consequences from changes, which is a responsibility the Board has been tasked with. The Board would also want to work with the Department to ensure effective implementation.

We would support a resolution that encourages the Board's work to develop a policy, and requires the Board to report to the Legislature on progress made.

Mahalo for this opportunity to testify on behalf of the Board.



## HAWAI`I YOUTH SERVICES NETWORK

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Vonnell Ramos, President  
Cyd Hoffeld, Vice President  
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Greg Tjapkes, Secretary

Judith F. Clark, Executive  
Director

*Network Membership*

*Access to Independence*  
*Big Brothers Big Sisters Hawai`i*  
*Bobby Benson Center*  
*Child and Family Service*  
*Coalition for a Drug-Free Hawai`i*  
*Domestic Violence Action Center*  
*EPIC `Ohana, Inc.*  
*Friends of the Children's Justice*  
*Center of Maui*  
*Get Ready Hawai`i*  
*Hale Kipa, Inc.*  
*Hale `Opio Kaua`i, Inc.*  
*Hawai`i Children's Action*  
*Network*  
*Hawai`i Health & Harm*  
*Reduction Center*  
*Hawaii Island Community`*  
*Health Center*  
*Ho`ola Na Pua*  
*Ho`okele Coalition of Kaua`i*  
*Ka Hale Pomaika`i*  
*Kokua Kalihi Valley*  
*Kaua`i Planning and Action*  
*Alliance*  
*Lines for Life Youth Line*  
*Maui Youth and Family Services*  
*Na Pu`uwai Molokai Native*  
*Hawaiian Health Care*  
*Systems*  
*P.A.R.E.N.T.S., Inc.*  
*Parents and Children Together*  
*PHOCUSED*  
*Piha Wellness and Healing*  
*Planned Parenthood of the*  
*Great Northwest, Hawaii*  
*Alaska, Kentucky, Indiana*  
*Residential Youth Services*  
*& Empowerment (RYSE)*  
*Salvation Army Family*  
*Intervention Services*  
*Sex Abuse Treatment Center*  
*Susannah Wesley Community*  
*Center*  
*The Catalyst Group*

February 19, 2025

To: Representative Kyle Yamashita, Chair,  
And members of the Committee on Finance

### **TESTIMONY IN SUPPORT OF HB 619 HB 1 RELATING TO** **EDUCATION**

Hawaii Youth Services Network (HYSN), a statewide coalition of youth-serving organizations, supports HB 619 HB1 Relating to Education.

Incorporating financial literacy into public school curricula was a recommendation by the youth and young adults who attended the 2024 Hawaii Children and Youth Summit. It has been recommended in multiple previous Summits as well. Please listen to what our young people are telling us that they need.

Thank you for this opportunity to testify.

Sincerely,

Judith F. Clark, MPH  
Executive Director



Testimony to the House Committee on Finance  
Friday, February 21, 2025  
Conference Room 308

Testimony in Support of HB 619, Relating to Education

To: The Honorable Kyle Yamashita, Chair  
The Honorable Jenna Takenouchi, Vice-Chair  
Members of the Committee

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League (HCUL), the local trade association for 45 Hawaii credit unions, representing over 877,000 credit union members across the state.

HCUL offers the following testimony in strong support of HB 619, Relating to Education. This bill would require the Board of Education to adopt and enact a policy by the 2026-2027 school year, directing the Department of Education public schools to incorporate financial literacy education in the school's curriculum.

As not-for-profit financial cooperatives dedicated to serving our local communities, Hawaii's credit unions witness firsthand the challenges that individuals and families face due to a lack of financial knowledge. Implementing a financial literacy requirement in our school system is a crucial step toward equipping our keiki with the essential skills needed to navigate their financial futures successfully. Financial literacy is a fundamental life skill that empowers individuals to make informed decisions about budgeting, saving, credit management, and investing.

Hawaii's credit unions are deeply committed to promoting financial wellness in Hawaii schools through our in-school credit unions, as well as partnering with the Department of Commerce and Consumer Affairs' in their Life Smarts competition. Many of our credit unions also already offer financial literacy resources and workshops, but a standardized, curriculum-based approach in schools will ensure that every student, regardless of background, has access to these critical skills before entering adulthood.

Thank you for the opportunity to provide comments on this important issue.



DATE: February 21, 2025  
TO: Representative Kyle T. Yamashita  
Chair, Committee on Finance  
FROM: Linda Ezuka  
RE: **H.B. 619, HD1 – Relating to Education**  
**Hearing Date:** Friday, February 21, 2025 at 10:00 a.m.  
**Conference Room:** 308

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Dear Chair Yamashita, Vice Chair Takenouchi, and Members of the Committee on Finance:

The Hawaii Bankers Association **supports** H.B. 619, H.D.1 which provides for financial literacy education as a part of Department of Education curriculum. HBA represents seven Hawai'i banks and one bank from the continent with branches in Hawai'i.

Financial education provides people with the skills, tools and training they need to achieve financial well-being at every stage of their life. It equips and empowers people to save, invest, build generational wealth, reduce debt, protect assets, and afford homes in their neighborhoods. Though a critical skill set, financial education is not universally incorporated into school curriculums. As of December 2024, 10 states have implemented financial education into their school curriculums and 26 have passed laws and are in the process of implementing financial literacy curriculum.

Without a strong foundation in finances, many young adults are underprepared to handle the financial challenges that come with adulthood. In fact, a Bankrate study found that 56% of people across the country have insufficient savings to handle an unexpected \$1,000 bill. Furthermore, nearly 58% of residents across the country live paycheck to paycheck, including nearly one-third of six figure earners. Often, residents turn to credit cards to pay for unplanned expenses. In 2022, credit card debt in the U.S. hit an all-time high of \$930 billion with younger adults having the highest delinquency rate. Rising costs for food, housing, healthcare and energy are making it even harder to save and invest.



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Education and real-life financial experiences are crucial to building a generation of financially confident consumers from youth to seniors. Financially literate customers are more likely to purchase a home, save for a college education and invest in a retirement account. With the right tools and resources to get on a path towards financial stability, the entire community benefits.

It is for these reasons we ask the committee to pass this measure.

Thank you for the opportunity to submit this testimony.



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**HB-619-HD-1**

Submitted on: 2/20/2025 8:30:32 AM

Testimony for FIN on 2/21/2025 10:00:00 AM

<b>Submitted By</b>	<b>Organization</b>	<b>Testifier Position</b>	<b>Testify</b>
Sarah Kern	Individual	Support	Written Testimony Only

Comments:

February 19, 2025

Aloha Chair Yamashita, Vice Chair Takenouchi, and Members of the Committee,

My name is Sarah Kern and I am a resident of Līhu‘e, Kaua‘i and an academic coach at Chiefess Kamakahelei Middle School. I am testifying in strong support of HB619 to incorporate financial literacy into our schools’ curricula.

In addition to my teaching position here on Kaua‘i, I have also spent four of the last five summers teaching a financial literacy course at the PUEO program. Through this program, I have taught the basics of financial literacy to high school sophomores from public schools across Oahu. Though the class runs just two hours a day for five quick weeks, we are able to cover topics from reading paystubs and choosing an appropriate bank account to credit scores, investing, and saving for retirement. It’s always sobering for the students to learn about the many financial pitfalls that exist and how easy it can be to fall into them, but equally inspiring to see them light up as they learn about the ways they can set themselves up for the future. All students should have the opportunity to be exposed to these lessons, and not all of them have families who are willing and able to teach them. The DOE is helping to raise the next generation and future workforce of Hawai‘i and it benefits all of us to have fewer people living in crippling debt and poverty. Even as a biology major and educator who deeply values our science classes, I still think it’s more important for our keiki to know the importance of paying off a credit card bill on time than the importance of a mitochondria in a cell.

Thank you for the opportunity to testify in support of this bill.

Mahalo nui loa,

Sarah Kern

**HB-619-HD-1**

Submitted on: 2/20/2025 9:24:40 AM

Testimony for FIN on 2/21/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jordan Odo	Individual	Support	Written Testimony Only

Comments:

Chair Yamashita, Vice Chair Takenouchi, and members of the House Committee on Finance,

I am a writing in **SUPPORT** of HB 619 (HD 1), which requires the Board of Education to enact a policy directing public schools to incorporate financial literacy education in their curriculum.

Studies show that financial knowledge is a key determinant of wealth inequality. In one such study, more than one-third of U.S. wealth inequality could be accounted for by differences in financial knowledge.[1] This wealth gap has a significant adverse impact on our community, including reduced socioeconomic mobility, frayed social cohesion, poorer health outcomes, and a strain on the state’s social safety programs.

With our high cost of living, there is very little margin for error when it comes to finances. If we want our young people to stay in Hawai‘i, we need to equip them with the knowledge to make the right financial decisions, so they can afford to pay rent, purchase a home, and buy food and other necessities.

However, we’re not currently helping our young people succeed in this challenging economic environment. Hawai‘i received a “D” grade for financial literacy by the American Public Education Foundation.[2] The Foundation noted that Hawai‘i’s public school system “does not ensure any substantial financial literacy instruction” is provided to students.

I’ve heard too many stories that give me heartache. For example, a youth program director told me of a conversation he had with a teen who recently got a job. Excited to earn a paycheck, the teen told the youth program director that he had taken his paycheck to a check cashing company, which took out a fee for the service. The youth program director asked why he didn’t open a bank account and save his money, and the teen replied that he didn’t know how. Fortunately for this teen, the youth program director took the teen to a bank and helped him open a bank account. While this seems like basic knowledge to some, it’s not innate.

Today, a child’s level of financial knowledge largely depends on whether their parents are financially savvy and have imparted that knowledge onto them. We can’t rely upon this as we know, unfortunately, not all adults are not financially literate themselves. Let’s put all our students on an equal footing when it comes to financial knowledge and set them up for success.

Jordan Odo

[1] Lusardi Annamaria, Michaud Pierre-Carl, Mitchell Olivia S, *Optimal Financial Literacy and Wealth Inequality*, 2013 (NBER WP 18669).

[2] American Public Education Foundation, "Hawai'i," *The Nation's Report Card on Financial Literacy*, <https://www.thenationsreportcard.org/hawaii>.

## **Chair Yamashita, Vice Chair Takenouchi, and Members of the Finance Committee,**

My name is Danson Honda, and I strongly urge you to support HB619 HD1, which would make financial literacy a required component of Hawai'i's school curriculum.

Financial literacy is more than just learning how to budget or invest—it is about providing **hope**. Too many people in Hawai'i have already given up hope. They feel stuck, unable to see a path forward, and as a result, they are no longer looking for solutions to stay. Financial literacy gives people hope that, while living in Hawai'i may still be hard, by **working smart toward something rather than working hard toward nothing**, they can build a future here. It equips people with the tools to take control of their financial future, helping them see that homeownership and stability are not just dreams, but achievable goals.

For decades, policy discussions on Hawai'i's affordability crisis have focused almost exclusively on reducing costs and increasing housing supply. While these are important efforts, they are not enough on their own. Even if housing prices were cut in half, that does not necessarily mean local families would have an easier time securing homes. Lower prices also make Hawai'i more attractive to outside buyers, increasing competition and continuing the cycle of displacement.

To truly make a difference, we need a two-pronged approach:

1. **Address affordability issues.**
2. **Empower Hawai'i's residents to remain competitive and resilient in a rapidly evolving economy.**

A lack of financial education keeps many residents trapped in a cycle of financial instability, unable to see a way out. It is not just about numbers—it is about giving people the confidence and knowledge to take action. Without this education, even as affordability measures are pursued, many will continue to struggle, believing they have no options.

I know this firsthand. I did not grow up with financial security, and for much of my early life, homeownership felt completely out of reach. However, through financial literacy, I learned how to budget, build credit, and invest in my future. That knowledge transformed my life. But I was fortunate—I had the opportunity to learn from my mistakes. Even though I had to overcome a lot, I am still grateful that I had the chance to figure things out along the way. Many people don't get that chance. The reality is that a lot of people's situations are dire, and they cannot afford to learn from mistakes. When someone is living paycheck to paycheck, one financial misstep—a high-interest loan, a missed bill, an unnecessary credit card fee—can send them spiraling into a cycle of debt that is nearly impossible to escape. We should not be forcing people to learn financial literacy through trial and error when we can equip them with the knowledge ahead of time.

Despite widespread agreement on the importance of financial literacy, Hawai'i has failed to make real progress. For over twenty years, financial literacy legislation has been introduced, discussed, and ultimately left to the discretion of the Board of Education (BOE) and Department of Education (DOE). Multiple legislative resolutions have urged action. Three financial literacy task forces have issued recommendations. And yet, an entire generation has graduated without any meaningful financial education.

If the BOE/DOE has not acted after two decades of urging, how much longer must we wait? While the Legislature has refrained from stepping in due to concerns about unintended consequences, the reality is that **an entire generation of students has already suffered the actual consequences** of not being equipped with this financial knowledge. They have entered adulthood unprepared to navigate student loans, credit, budgeting, and the financial realities of life in Hawai'i. **We can no longer afford to delay action out of fear of what might happen when we already know what has happened.**

HB619 is not just another well-meaning proposal—it is **one of the most important things we can do** to secure the financial well-being of Hawai'i residents. This is about equipping people with real, practical skills that will determine their ability to thrive here. Financial literacy is not just beneficial—it is essential.

The support is there. The evidence is clear. The need is urgent. We have discussed financial literacy for decades—now is the time to act. We must give our future generations the education that will not only help them succeed financially but will also give them hope.

I urge you to support HB619 and ensure that Hawai'i's students receive the financial education they need and deserve.

**Mahalo for your time and leadership on this important issue.**

**Danson Honda**

*(Attached: History of Financial Literacy Efforts in Hawai'i)*

Year	Bill Number	Description	Status	Introducers
2003	<a href="#">HCR160</a> <a href="#">HD1</a>	DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH."	<a href="#">Passed</a>	CALDWELL, ARAKAKI, SHIMABUKURO, CHANG, SCHATZ, KAHO`OHALAHALA, B. OSHIRO, FINNEGAN, TAKAI, M. OSHIRO, LEE, BUKOSKI, LUKE, TAMAYO, KAHIKINA, MOSES, Souki, Ito, Abinsay, Herkes, Karamatsu, Takumi, Magaoay, Kawakami, Hiraki, Nakasone, Leong, Marumoto, Hale, Stonebraker, Fox
2003	<a href="#">HR125</a> <a href="#">HD1</a>	DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH."	<a href="#">Not Passed</a>	CALDWELL, M. OSHIRO, SCHATZ, KAHO`OHALAHALA, TAMAYO, B. OSHIRO, TAKAI, BUKOSKI, LEE, LUKE, KARAMATSU, ARAKAKI, KAHIKINA, SHIMABUKURO, CHANG, FINNEGAN, STONEBRAKER, MOSES, Souki, Ito, Leong, Abinsay, Herkes, Takumi, Magaoay, Kawakami, Hiraki, Nakasone, Marumoto, Hale, Fox
2004	<a href="#">HB1898</a> <a href="#">HD1</a>	Establishes April as Financial Literacy for Youth Month in Hawaii.	<a href="#">Passed</a>	TAKAI, CALDWELL, MARUMOTO, MEYER, MINDO, ARAKAKI, SHIMABUKURO
2004	<a href="#">HB2219</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CALDWELL, TAKAI
2004	<a href="#">SB2657</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CHUN OAKLAND, ENGLISH, KANNO, Fukunaga
2005	<a href="#">SB11</a>	Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12.	<a href="#">Not Passed</a>	CHUN OAKLAND
2005	<a href="#">SB1353</a>	Directs the board of education to add a mandatory one-semester economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a>	ESPERO, CHUN OAKLAND, Hooser, Ige, Fukunaga

2005	<a href="#">SCR162</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga
2005	<a href="#">SR94</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga
2006	<a href="#">HB1920</a>	Expands scope of Financial Literacy Month in Hawaii to include all citizens.	<a href="#">Passed</a>	TAKAI, ARAKAKI, BERG, CALDWELL, ITO, KAHIKINA, LUKE, M. OSHIRO, SAY, TAKUMI, Herkes
2007	<a href="#">HB430</a>	Requires the department of commerce and consumer affairs to regulate the payday lending industry through licensing. Appropriates funds to establish a financial literacy education program.	<a href="#">Not Passed</a>	M. OSHIRO, HERKES, Evans, Har, Lee, McKelvey
2007	<a href="#">SB1660</a>	Requires the department of commerce and consumer affairs to regulate the payday lending industry through licensing. Appropriates funds to establish a financial literacy education program.	<a href="#">Not Passed</a>	BUNDA
2007	<a href="#">SCR4</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY ONE SEMESTER COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	ESPERO, Ige, Fukunaga, Slom, Trimble, English, Bunda

2007	<a href="#">SR40</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO EVALUATE AND STUDY THE POSSIBILITY OF IMPLEMENTING A FINANCIAL LITERACY CURRICULUM IN PUBLIC MIDDLE AND HIGH SCHOOLS.	<a href="#">Not Passed</a>	GABBARD, Slom, Fukunaga, Espero, Tsutsui, Trimble, English, Hanabusa, Bunda, Chun Oakland, Ige
2008	<a href="#">HB2041</a>	Establishes the public financial education and asset building task force to develop standards for the financial education of state employees. Makes an appropriation for this purpose.	<a href="#">Not Passed</a>	MIZUNO, AWANA, MARUMOTO, MEYER
2008	<a href="#">HB2280</a>	Establishes a public financial education and asset building task force; makes an appropriation.	<a href="#">Not Passed</a>	MIZUNO, AWANA, BELATTI, BROWER, CHING, GREEN, LEE, MARUMOTO, MEYER, WATERS
2008	<a href="#">SB2839</a> <a href="#">SD2 HD1</a>	Establishes the Public Financial Education and Asset-Building Task Force. Appropriates funds.	<a href="#">Not Passed</a>	CHUN OAKLAND, BAKER, BUNDA, ENGLISH, ESPERO, FUKUNAGA, GABBARD, HANABUSA, HEE, HOOSER, IGE, IHARA, INOUE, KIM, KOKUBUN, MENOR, NISHIHARA, SAKAMOTO, TOKUDA, TSUTSUI
2008	<a href="#">SCR19</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE QUESTIONS IN THE HAWAII STATE ASSESSMENT TESTS THAT REQUIRE THE DEMONSTRATION OF A MASTERY OF FINANCIAL LITERACY CONCEPTS.	<a href="#">Not Passed</a>	CHUN OAKLAND
2008	<a href="#">SCR92</a> <a href="#">SD1</a>	ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE.	<a href="#">Passed</a>	CHUN OAKLAND
2008	<a href="#">SR13</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE QUESTIONS IN THE HAWAII STATE ASSESSMENT TESTS THAT REQUIRE THE DEMONSTRATION OF A MASTERY OF FINANCIAL LITERACY CONCEPTS.	<a href="#">Not Passed</a>	CHUN OAKLAND

2008	<a href="#">SR52 SD1</a>	ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE.	<a href="#">Passed</a>	CHUN OAKLAND
2009	<a href="#">HCR191</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	TOKIOKA, SAGUM
2009	<a href="#">HR156</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	TOKIOKA, SAGUM
2009	<a href="#">SCR177</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a>	HOOSER

2009	<a href="#">SR123</a>	REQUESTING THE SUPERINTENDENT OF EDUCATION TO APPOINT A TASK FORCE TO STUDY THE FEASIBILITY OF IMPLEMENTING A PILOT PROGRAM THAT USES PRIVATE SECTOR RESOURCES FOR A FINANCIAL AND ECONOMIC EDUCATION AND LITERACY PROGRAM FOR PUBLIC SCHOOL STUDENTS ON KAUAI AT NO COST TO THE DEPARTMENT OF EDUCATION.	<a href="#">Not Passed</a> HOOSER
2012	<a href="#">HCR7</a>	REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a> SAY
2012	<a href="#">SB2602</a>	Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a> CHUN OAKLAND, Fukunaga, Galuteria, Shimabukuro
2012	<a href="#">SCR3</a>	REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a> TSUTSUI
2013	<a href="#">HCR209</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a> JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN
2013	<a href="#">HR165</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM.	<a href="#">Not Passed</a> JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN

2013	<a href="#">SB396</a>	Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum.	<a href="#">Not Passed</a>	CHUN OAKLAND, GALUTERIA, Baker, Ige, L. Thielen
2015	<a href="#">HB1402</a>	Establishes the Hawai'i Public Schools Financial Literacy Task Force. Appropriates funds.	<a href="#">Not Passed</a>	OHNO, Belatti, Ito, LoPresti, Takumi
2015	<a href="#">HCR12</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE FINANCIAL LITERACY AS PART OF THE PUBLIC SCHOOL CURRICULUM AT ALL LEVELS AND TO INCLUDE A FINANCIAL LITERACY CLASS AMONG HIGH SCHOOL GRADUATION REQUIREMENTS.	<a href="#">Not Passed</a>	MIZUNO, MATSUMOTO, THIELEN
2015	<a href="#">HCR172</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Not Passed</a>	OHNO
2015	<a href="#">HR108</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Not Passed</a>	OHNO
2015	<a href="#">SB1320 SD1</a>	Establishes the Hawai'i public schools financial literacy task force.	<a href="#">Not Passed</a>	CHUN OAKLAND, HARIMOTO, KIDANI
2015	<a href="#">SCR31</a>	REQUESTING THE BOARD OF EDUCATION TO INCLUDE FINANCIAL LITERACY AS PART OF THE PUBLIC SCHOOL CURRICULUM AT ALL LEVELS AND TO INCLUDE A FINANCIAL LITERACY CLASS AMONG HIGH SCHOOL GRADUATION REQUIREMENTS.	<a href="#">Not Passed</a>	CHUN OAKLAND, GALUTERIA, RUDERMAN, Keith-Agaran, Kidani, Kim
2015	<a href="#">SCR97 SD1</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Passed</a>	KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara

2015	<a href="#">SR51 SD1</a>	REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE.	<a href="#">Passed</a>	KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara
2020	<a href="#">HCR188</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	MCKELVEY, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER, Cabanilla Arakawa
2020	<a href="#">HR166</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	MCKELVEY, CABANILLA ARAKAWA, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER
2020	<a href="#">SCR153</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	K. RHOADS, BAKER, WAKAI, Kanuha, Riviere
2020	<a href="#">SR116</a>	URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS.	<a href="#">Not Passed</a>	K. RHOADS, BAKER, WAKAI, Kanuha, Riviere
2021	<a href="#">HCR65</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Not Passed</a>	SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD
2021	<a href="#">HR54</a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#">Not Passed</a>	SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD

2021	<a href="#"><u>SB1004</u></a> <a href="#"><u>HD2</u></a>	Beginning with the 2022-2023 school year, requires the department of education to include the teaching of financial literacy in the personal/transition plan requirement for each student. Effective 7/1/2050. (HD2)	<a href="#"><u>Not Passed</u></a>	MISALUCHA, ACASIO, CHANG, FEVELLA, GABBARD, KEITH-AGARAN, KIM, RIVIERE, WAKAI, Ihara, Moriwaki, Shimabukuro
2021	<a href="#"><u>SCR81</u></a> <a href="#"><u>SD1</u></a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#"><u>Not Passed</u></a>	MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro
2021	<a href="#"><u>SCR152</u></a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#"><u>Passed</u></a>	KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard
2021	<a href="#"><u>SR61</u></a> <a href="#"><u>SD1</u></a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#"><u>Passed</u></a>	MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro
2021	<a href="#"><u>SR118</u></a>	URGING THE DEPARTMENT OF EDUCATION TO COORDINATE WITH THE DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS TO IMPLEMENT A GRADUATION REQUIREMENT OF AT LEAST A HALF CREDIT IN FINANCIAL LITERACY DURING THE JUNIOR YEAR OR SENIOR YEAR.	<a href="#"><u>Passed</u></a>	KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard

2022	<a href="#">HCR68</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM
2022	<a href="#">HR61</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM
2022	<a href="#">SB2201</a>	Beginning with the 2023-2024 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Not Passed</a>	MISALUCHA, ACASIO, CHANG, GABBARD, KIM, LEE, MORIWAKI, WAKAI, Ihara, Keith-Agaran, Riviere, San Buenaventura
2022	<a href="#">SCR11</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	MISALUCHA, DELA CRUZ, FEVELLA, GABBARD, KEITH-AGARAN, KIDANI, RIVIERE, WAKAI, Baker, Kanuha, Shimabukuro
2023	<a href="#">SB702</a>	Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in grades kindergarten through twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.	<a href="#">Not Passed</a>	WAKAI, AWA, CHANG, ELEFANTE, Dela Cruz, Inouye, Keith-Agaran

2023	<a href="#">SB850</a>	Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Not Passed</a>	ELEFANTE, AQUINO, AWA, CHANG, DECOITE, INOUE, KEITH-AGARAN, MCKELVEY, RHOADS, Ihara
2023	<a href="#">SB1194</a>	Establishes a financial literacy pilot project within the elementary, intermediate, and high schools in the Castle-Kahuku complex area during the 2024-2025 and 2025-2026 school years.	<a href="#">Not Passed</a>	AWA, CHANG, San Buenaventura
2023	<a href="#">HB936</a> <a href="#">HD1</a>	Beginning with the 2024-2025 school year, requires the department of education to include financial literacy in the personal transition plan requirement for each student. Appropriates funds for the establishment of a position dedicated to financial literacy within the department of education. Effective 6/30/3000. (HD1)	<a href="#">Not Passed</a>	CHUN, AIU, AMATO, COCHRAN, GANADEN, GARRETT, HASHIMOTO, HOLT, ICHIYAMA, KAHALOA, KAPELA, KITAGAWA, LAMOSAO, LOWEN, MARTEN, MARTINEZ, MATAYOSHI, MORIKAWA, NISHIMOTO, POEPOE, QUINLAN, SAYAMA, TAKAYAMA, TAKENOUCI, TAM, TARNAS, TODD
2023	<a href="#">HB1307</a>	Beginning with the 2024-2025 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Not Passed</a>	KONG
2023	<a href="#">HB1401</a>	Requires public high school students to complete one financial literacy class before graduation.	<a href="#">Not Passed</a>	MATSUMOTO, AMATO, COCHRAN, GARCIA, KAHALOA, KILA, KITAGAWA, MARTEN, MATAYOSHI, NISHIMOTO, PIERICK, TAKENOUCI
2023	<a href="#">SCR56</a>	REQUESTING THE BOARD OF EDUCATION TO REVIEW VARIOUS PROGRAMS AND SUBJECT MATTER AREAS FOR IMPLEMENTATION IN PUBLIC SCHOOLS.	<a href="#">Passed</a>	KIDANI, AQUINO, CHANG, ELEFANTE, INOUE, KEITH-AGARAN, MCKELVEY, RICHARDS, SHIMABUKURO, Wakai

2024	<a href="#">SB2407</a>	<p>Beginning with the 2025-2026 school year, requires the Department of Education to include the teaching of financial literacy in grades nine through twelve. Requires students in grades nine through twelve to complete one course in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses. Requires the Board of Education to adopt administrative rules to implement financial literacy education curriculum and regularly review the financial literacy curricula plan. Authorizes the Board of Education to consult with other state and county agencies, private entities, and nonprofit organizations to disseminate information on financial literacy education resources.</p>	<a href="#">Not Passed</a>	<p>KIM, CHANG, DECOITE, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, MCKELVEY, MORIWAKI, SHIMABUKURO, Wakai</p>
2024	<a href="#">SB2800</a>	<p>Beginning with the 2025-2026 school year, requires the Department of Education to require the teaching of financial literacy to be included in the existing personal transition plan requirement for each student.</p>	<a href="#">Not Passed</a>	<p>RICHARDS, CHANG, ELEFANTE, FEVELLA, KANUHA, MCKELVEY, SHIMABUKURO, Ihara, San Buenaventura, Wakai</p>
2024	<a href="#">HB2557</a>	<p>Requires the Department of Education to develop and, beginning with the 2024-2025 school year, implement a financial literacy curriculum for grades kindergarten through twelfth grade.</p>	<a href="#">Not Passed</a>	<p>MARTINEZ, AMATO, HUSSEY-BURDICK, KAPELA, KILA, LAMOSAO, MARTEN, MORIKAWA, NISHIMOTO, POEPOE, TAKENOUCI, TAM</p>
2024	<a href="#">SCR28</a>	<p>URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.</p>	<a href="#">Not Passed</a>	<p>WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO</p>

2024	<a href="#">SCR193</a>	REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki
2024	<a href="#">SR18</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO
2024	<a href="#">SR165</a>	REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM.	<a href="#">Not Passed</a>	DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki
2024	<a href="#">HR109</a>	URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS.	<a href="#">Not Passed</a>	GARCIA
2024	<a href="#">HR17</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA
2024	<a href="#">HCR128</a>	URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS.	<a href="#">Not Passed</a>	GARCIA
2024	<a href="#">HCR27</a>	URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT.	<a href="#">Not Passed</a>	KITAGAWA

2025	<a href="#">SB497</a>	Beginning with the 2026-2027 school year, requires the Department of Education to require the teaching of financial literacy to be included in the existing personal transition plan requirement for each student.	<a href="#">Active</a>	RICHARDS, CHANG, DECORTE, ELEFANTE, HASHIMOTO, KANUHA, KIM, San Buenaventura
2025	<a href="#">SB91</a>	Beginning with the 2027-2028 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Active</a>	ELEFANTE, AQUINO, CHANG, FEVELLA, HASHIMOTO, KANUHA, LEE, C., Kim, Moriwaki
2025	<a href="#">SB1277</a>	Beginning with the 2026-2027 school year, requires the Department of Education to develop and implement a statewide financial literacy curricula plan for public high schools. Requires all public high schools to offer instruction in financial literacy as a requirement for graduation. Requires the Department of Education to provide professional development to teachers on financial literacy. Requires the Board of Education to adopt administrative rules to implement the financial literacy education curriculum.	<a href="#">Active</a>	KANUHA
2025	<a href="#">SB605</a>	Beginning with the 2026-2027 school year, requires the Department of Education to include the teaching of financial literacy in kindergarten through grade twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.	<a href="#">Active</a>	WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, KIM, LEE, C., RHOADS, RICHARDS, San Buenaventura

2025	<a href="#">HB559</a>	Beginning with the 2027-2028 school year, requires the Department of Education to include the teaching of financial literacy in the personal transition plan requirement for each student.	<a href="#">Active</a>	CHUN, AMATO, KAHALOA, LAMOSAO, LEE, M., LOWEN, MARTEN, MATAYOSHI, MIYAKE, POEPOE, TAKENOUCI, TAM, TARNAS, TODD
2025	<a href="#">HB865</a>	Beginning with the 2026-2027 school year, requires the Department of Education to include the teaching of financial literacy in kindergarten through grade twelve. Requires students in grades nine through twelve to complete a one-half credit in financial literacy before graduation. Requires the Board of Education to provide professional development to teachers who are teaching financial literacy courses.	<a href="#">Active</a>	LA CHICA, GARCIA, KILA, KONG, LOWEN, MATAYOSHI, MIYAKE, OLDS, PIERICK, POEPOE, SOUZA, TAM, TODD, WARD
2025	<a href="#">HB936</a>	Beginning with the 2026-2027 school year, requires the Department of Education to develop and implement a statewide financial literacy curricula plan for public high schools. Requires all public high schools to offer instruction in financial literacy as a requirement for graduation. Requires the Department of Education to provide professional development to teachers on financial literacy. Requires the Board of Education to adopt administrative rules to implement the financial literacy education curriculum.	<a href="#">Active</a>	ILAGAN
2025	<a href="#">HB619</a>	Requires the Board of Education to adopt and enact a policy by the 2026-2027 school year directing Department of Education public schools to incorporate financial literacy education in the school's curriculum.	<a href="#">Active</a>	WOODSON, AMATO, CHUN, GARCIA, HOLT, KAHALOA, KILA, KITAGAWA, LA CHICA, LOWEN, MARTEN, MATAYOSHI, MORIKAWA, POEPOE, SAYAMA, TAM, TARNAS, TODD, WARD