

JOSH GREEN, M.D.
GOVERNOR



KEITH T. HAYASHI
SUPERINTENDENT

STATE OF HAWAII
DEPARTMENT OF EDUCATION
KA 'OIHANA HO'ONA'AUAO
P.O. BOX 2360
HONOLULU, HAWAII 96804

Date: 02/11/2025

Time: 02:01 PM

Location: 309 VIA VIDEOCONFERENCE

Committee: House Education

Department: Education

Person Testifying: Keith T. Hayashi, Superintendent of Education

Bill Title: HB 0619 RELATING TO EDUCATION.

Purpose of Bill: 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.

Department's Position:

The Hawaii State Department of Education (Department) supports the intent of HB 619 to support financial literacy education and defers to the Hawaii Board of Education in regards to adopting and enacting a policy.

The Department is committed to providing access to age-appropriate financial literacy education and resources to support students in better managing their money and making informed decisions, as well as cultivating partnerships with community organizations and financial institutions. Efforts are already underway to facilitate the delivery of financial literacy education to every student before high school graduation through a variety of curricular and co-curricular learning opportunities.

To successfully implement financial literacy education, resources are needed to ensure sustainability of this effort. The Department has requested an appropriation for a position dedicated to financial literacy within the Office of Curriculum and Instructional Design that will enable the Department to provide appropriate oversight and support to educators. In addition, a program budget allocation for financial literacy efforts would ensure that the Department has sufficient resources to devote toward implementation efforts such as data collection, program evaluation and monitoring, and content area support.

Thank you for the opportunity to provide testimony on HB 619.



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

House Committee on Education
Tuesday, February 11, 2025
2:01 p.m.
Hawaii State Capitol, Room 309

Measure: House Bill 619, 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.

Aloha Chair Woodson, Vice Chair La Chica, and Members of the Committee:

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

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.

February 11, 2025

TO: Chair Woodson and members of the House Committee on Education

RE: HB 619 RELATING TO EDUCATION

Chair Woodson and Committee Members:

Housing Hawai'i's Future is a nonprofit dedicated to creating opportunities for Hawai'i's next generation by ending the workforce housing shortage.

We support HB 619.

Financial illiteracy puts home ownership out of reach for many families.

In the last three years, our team has met loan counselors who meet local families who know **nothing** about credit. They have no credit score because they didn't learn how to use credit responsibly. Or they took out bad loans, not knowing it would affect their ability to purchase a home.

By the time these families learn the basics, they have already made years of mistakes. Furthermore, many of these families are ALICE households, who are among the among the most likely to leave Hawai'i.¹ *Where do you think many of these families attain their primary and secondary education?*

At the Board of Education's meeting of June 15, 2023, our organization urged the Board of Education to craft a personal finance program for Hawai'i's public school students.²

We maintain the same position we took at that meeting. We are both products of the state's public school system and know that a local education should provide a fundamental foundation for our local students to succeed in Hawai'i.

We need to teach personal finance in public schools.

A fundamental part of our education should be financial literacy. **Let's advance HB619.**

Thank you,



Lee Wang
Executive Director
Housing Hawai'i's Future
lee@hawaiifuture.org



Perry Arrasmith
Director of Policy
Housing Hawai'i's Future
perry@hawaiifuture.org

¹ More than one-in-three ALICE households has considered leaving the State of Hawai'i. For more information, please see the Aloha United Way 2024 Report: <https://www.auw.org/auw-alice-report-2024/>

² This followed the push to pass House Bill 936 of the 2023 Legislative Session. The measure proposed would have provided for a half-credit Personal Transition Plan program.

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February 11, 2025

Rep. Justin H. Woodson, Chair
Rep. Trish La Chica, Vice Chair
and members of the House Committee on Education
Hawaii State Capitol
Honolulu, Hawaii 96813



Re: **H.B. 619 (Education)**
Hearing Date/Time: Tuesday, February 11, 2025, 2:01 p.m.

I'm Marvin Dang and I'm submitting this testimony for **Visa Inc.** ("Visa"). Visa is a global payments network that provides processing services and payment products for consumer, debit, prepaid, and commercial payments. Visa facilitates transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories.

Visa **supports** this Bill.

This Bill 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.

One of Visa's goals is to promote financial literacy for people of all ages. Visa believes that people can be best prepared to meet economic challenges by improving their basic financial knowledge and by increasing their financial literacy.

Teaching money-management fundamentals to students beginning at an early age and continuing through middle school and high school will give them a real advantage later in life as adults. (And Visa believes that it's always a good idea that people get a "refresher" course on financial fundamentals when they reach new milestones in life, including graduation, marriage, homeownership, and retirement.)

Visa is a private sector leader in financial literacy. Through its partnerships with government agencies, consumer advocates, educators, and financial institutions, Visa developed the **Practical Money Skills** program for people of all ages. First launched in the United States in 1991 and expanded globally in 1996 nearly 30 years ago, the award-winning **Practical Money Skills** program offers interactive tools and educational resources. These are available for free in 19 languages and 47 countries and they have empowered millions of students, educators, parents, and consumers to take control of their finances. The **Practical Money Skills** educational resources include personal finance articles, lesson plans, mobile apps and games. Educational materials include "*Your Money, Your Future - A Practical Money Guide for Students*", "*Practical Money Skills Workbook*", "*Practical Money Guides*", and "*Financial Education for Everyone*". Games include "*Financial Football*" and "*Financial Soccer*". More information is at: <https://www.practicalmoneyskills.com>.

Visa and its partners can assist with increasing financial literacy for students and others in Hawaii, just as Visa has done in other states and around the world. Thank you for considering our testimony.

MARVIN S.C. DANG
Registered lobbyist for Visa Inc.



LATE

**Testimony to the House Committee on Education
Representative Justin H. Woodson, Chair
Representative Trish La Chica, Vice Chair**

**Tuesday, February 11, 2025, at 2:01PM
Conference Room 309 & Videoconference**

RE: HB619 Relating to Education

Aloha e Chair Woodson, Vice Chair La Chica, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii ("The Chamber"). The Chamber supports House Bill 619 (HB619), which 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.

HB619 aligns with our 2030 Blueprint for Hawaii: An Economic Action Plan, specifically under the policy pillar for Business Services. This bill promotes policies that drive economic growth, enhance workforce opportunities, and improve the quality of life for Hawaii's residents.

Hawaii's high cost of living makes financial literacy essential, yet many students graduate without the skills to manage money, credit, and debt. Schools have long assumed that financial education happens at home, but not all students receive this critical guidance. Without basic knowledge of budgeting, saving, and responsible spending, many struggle with debt and financial insecurity. A 2022 National Center for Education Statistics study found that only 57% of U.S. adults are financially literate, highlighting the need for structured financial education in schools.

Financial illiteracy affects not just individuals but the broader economy. A 2023 Financial Industry Regulatory Authority study found that over 60% of Americans lack key financial skills, leading to rising debt and fewer economic opportunities. States with financial literacy programs report improved credit scores and lower debt among young adults. This bill ensures Hawaii students receive essential financial education by requiring the Board of Education to implement a curriculum by the 2026-2027 school year. The Chamber supports this effort as it strengthens the workforce, fosters entrepreneurship, and promotes financial independence, creating a more stable and prosperous future for Hawaii.

The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of available workforce, diversify the economy, and build greater local wealth.

We respectfully ask to pass House Bill 619. Thank you for the opportunity to testify.



info@hawaiikidscan.org
hawaiikidscan.org

February 10, 2025

Honorable Representative Justin H. Woodson,
Chair, House Committee on Education

LATE

Honorable Representative Trish La Chica,
Vice Chair, House Committee on Education

Regarding: **HB619 Relating to Education**

Aloha Chair Woodson, Vice Chair La Chica, and Members of the Committee,

Please accept this testimony in support of HB619 which requires the Department of Education to implement a policy on the inclusion of financial literacy education in public schools.

Founded in 2017, HawaiiKidsCAN is a local nonprofit organization committed to ensuring that Hawaii has an excellent and equitable education system that reflects the true voices of our communities and, in turn, has a transformational impact on our children and our state. We strongly believe that all students should have access to excellent educational opportunities, regardless of family income levels and circumstances.

Financial literacy is a crucial complement to the workforce development initiatives currently being advanced by the Department of Education and other stakeholders, including HawaiiKidsCAN. Equipping students with both the skills to secure quality jobs and the financial knowledge to manage their earnings empowers them to make informed decisions, achieve economic mobility, and build long-term stability. Integrating financial literacy into public school curricula also promotes equity, ensuring that all students—regardless of socioeconomic background or family circumstances—have access to essential financial knowledge.

We respectfully recommend that any policy set forth by the Department of Education include financial planning for post-secondary education and the financial aid application process, starting with structured support for students to complete the Free



Application for Federal Student Aid (FAFSA). HawaiiKidsCAN has been a strong advocate for increasing FAFSA completion rates, as students in our state leave millions of dollars in financial aid unclaimed each year. Embedding FAFSA completion into the curriculum would be a powerful step toward equipping students with the knowledge and resources to access transformative educational opportunities.

Mahalo for the opportunity to testify on this measure.

A handwritten signature in black ink, appearing to read "Erica Nakanishi-Stanis".

Erica Nakanishi-Stanis
Advocacy Director
HawaiiKidsCAN

HB-619

Submitted on: 2/9/2025 12:02:40 PM

Testimony for EDN on 2/11/2025 2:01:00 PM

| Submitted By | Organization | Testifier Position | Testify |
|---------------------|---------------------|---------------------------|------------------------|
| Jennifer Chiwa | Individual | Support | Written Testimony Only |

Comments:

Aloha Chair Representative Woodson, Vice Chair Representative La Chica and Members of the Committee on Education.

Please vote for HB 619, which I strongly support. It's my understanding that this bill will lead to financial literacy being incorporated in the curriculum of schools under the Department of Education. I think financial literacy is essential in education and will be very beneficial to students.

Mahalo.

Jennifer Chiwa

Makiki and life long resident of Oahu

HB-619

Submitted on: 2/10/2025 10:09:47 AM

Testimony for EDN on 2/11/2025 2:01:00 PM

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

Comments:

Chair Woodson, Vice Chair La Chica, and members of the House Committee on Education,

I am a writing in **SUPPORT** of HB 619, 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 Hawaii, 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. Hawaii received a “D” grade for financial literacy by the American Public Education Foundation.[2] The Foundation noted that Hawaii’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, "Hawaii," *The Nation's Report Card on Financial Literacy*, <https://www.thenationsreportcard.org/hawaii>.

Chair Woodson, Vice Chair La Chica, and Members of the Education Committee,

My name is Danson Honda, and I strongly urge you to support HB619, 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 not even 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 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 with financial literacy 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 | HCR160 HD1 | DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH." | Passed | 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 | HR125 HD1 | DESIGNATING APRIL AS "FINANCIAL LITERACY FOR YOUTH IN HAWAII MONTH." | Not Passed | 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 | HB1898 HD1 | Establishes April as Financial Literacy for Youth Month in Hawaii. | Passed | TAKAI, CALDWELL, MARUMOTO, MEYER, MINDO, ARAKAKI, SHIMABUKURO |
| 2004 | HB2219 | Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12. | Not Passed | CALDWELL, TAKAI |
| 2004 | SB2657 | Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12. | Not Passed | CHUN OAKLAND, ENGLISH, KANNO, Fukunaga |
| 2005 | SB11 | Authorizes the board of education to establish personal financial management education programs within the department of education for grades kindergarten through 12. | Not Passed | CHUN OAKLAND |
| 2005 | SB1353 | Directs the board of education to add a mandatory one-semester economic and financial management literacy course to the public high school curriculum. | Not Passed | ESPERO, CHUN OAKLAND, Hooser, Ige, Fukunaga |

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| 2005 | SCR162 | 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. | Not Passed | ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga |
| 2005 | SR94 | 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. | Not Passed | ESPERO, Nishihara, Kanno, Inouye, Chun Oakland, Fukunaga |
| 2006 | HB1920 | Expands scope of Financial Literacy Month in Hawaii to include all citizens. | Passed | TAKAI, ARAKAKI, BERG, CALDWELL, ITO, KAHIKINA, LUKE, M. OSHIRO, SAY, TAKUMI, Herkes |
| 2007 | HB430 | 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. | Not Passed | M. OSHIRO, HERKES, Evans, Har, Lee, McKelvey |
| 2007 | SB1660 | 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. | Not Passed | BUNDA |
| 2007 | SCR4 | 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. | Not Passed | ESPERO, Ige, Fukunaga, Slom, Trimble, English, Bunda |

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| 2007 | SR40 | REQUESTING THE DEPARTMENT OF EDUCATION TO EVALUATE AND STUDY THE POSSIBILITY OF IMPLEMENTING A FINANCIAL LITERACY CURRICULUM IN PUBLIC MIDDLE AND HIGH SCHOOLS. | Not Passed | GABBARD, Slom, Fukunaga, Espero, Tsutsui, Trimble, English, Hanabusa, Bunda, Chun Oakland, Ige |
| 2008 | HB2041 | 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. | Not Passed | MIZUNO, AWANA, MARUMOTO, MEYER |
| 2008 | HB2280 | Establishes a public financial education and asset building task force; makes an appropriation. | Not Passed | MIZUNO, AWANA, BELATTI, BROWER, CHING, GREEN, LEE, MARUMOTO, MEYER, WATERS |
| 2008 | SB2839 SD2 HD1 | Establishes the Public Financial Education and Asset-Building Task Force. Appropriates funds. | Not Passed | CHUN OAKLAND, BAKER, BUNDA, ENGLISH, ESPERO, FUKUNAGA, GABBARD, HANABUSA, HEE, HOOSER, IGE, IHARA, INOUE, KIM, KOKUBUN, MENOR, NISHIHARA, SAKAMOTO, TOKUDA, TSUTSUI |
| 2008 | SCR19 | 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. | Not Passed | CHUN OAKLAND |
| 2008 | SCR92 SD1 | ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE. | Passed | CHUN OAKLAND |
| 2008 | SR13 | 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. | Not Passed | CHUN OAKLAND |

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| 2008 | SR52 SD1 | ESTABLISHING A PUBLIC FINANCIAL EDUCATION AND ASSET-BUILDING TASK FORCE. | Passed | CHUN OAKLAND |
| 2009 | HCR191 | 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. | Not Passed | TOKIOKA, SAGUM |
| 2009 | HR156 | 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. | Not Passed | TOKIOKA, SAGUM |
| 2009 | SCR177 | 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. | Not Passed | HOOSER |

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| 2009 | SR123 | 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. | Not Passed | HOOSER |
| 2012 | HCR7 | REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM. | Not Passed | SAY |
| 2012 | SB2602 | Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum. | Not Passed | CHUN OAKLAND, Fukunaga, Galuteria, Shimabukuro |
| 2012 | SCR3 | REQUESTING THE ADDITION OF FINANCIAL LITERACY EDUCATION TO THE PUBLIC SCHOOL CURRICULUM. | Not Passed | TSUTSUI |
| 2013 | HCR209 | REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM. | Not Passed | JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN |
| 2013 | HR165 | REQUESTING THE DEPARTMENT OF EDUCATION TO ADD A MANDATORY COURSE IN ECONOMIC AND FINANCIAL MANAGEMENT LITERACY TO THE EXISTING PUBLIC HIGH SCHOOL CURRICULUM. | Not Passed | JOHANSON, AWANA, CHEAPE, FALE, FUKUMOTO, THIELEN |
| 2013 | SB396 | Directs the department of education to add a mandatory economic and financial management literacy course to the public high school curriculum. | Not Passed | CHUN OAKLAND, GALUTERIA, Baker, Ige, L. Thielen |

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|------|----------------------------|--|----------------------------|---|
| 2015 | HB1402 | Establishes the Hawai'i Public Schools Financial Literacy Task Force. Appropriates funds. | Not Passed | OHNO, Belatti, Ito, LoPresti, Takumi |
| 2015 | HCR12 | 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. | Not Passed | MIZUNO, MATSUMOTO, THIELEN |
| 2015 | HCR172 | REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE. | Not Passed | OHNO |
| 2015 | HR108 | REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE. | Not Passed | OHNO |
| 2015 | SB1320 SD1 | Establishes the Hawai'i public schools financial literacy task force. | Not Passed | CHUN OAKLAND, HARIMOTO, KIDANI |
| 2015 | SCR31 | 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. | Not Passed | CHUN OAKLAND, GALUTERIA, RUDERMAN, Keith-Agaran, Kidani, Kim |
| 2015 | SCR97 SD1 | REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE. | Passed | KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara |
| 2015 | SR51 SD1 | REQUESTING THE DEPARTMENT OF EDUCATION TO ESTABLISH A HAWAII PUBLIC SCHOOLS FINANCIAL LITERACY TASK FORCE. | Passed | KIDANI, HARIMOTO, TOKUDA, Inouye, Kouchi, Nishihara |
| 2020 | HCR188 | REQUESTING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS. | Not Passed | MCKELVEY, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER, Cabanilla Arakawa |
| 2020 | HR166 | REQUESTING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS. | Not Passed | MCKELVEY, CABANILLA ARAKAWA, DECOITE, ELI, GATES, HASHIMOTO, KITAGAWA, MORIKAWA, SAN BUENAVENTURA, WILDBERGER |

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| 2020 | <u>SCR153</u> | URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS. | <u>Not Passed</u> | K. RHOADS, BAKER, WAKAI, Kanuha, Riviere |
| 2020 | <u>SR116</u> | URGING THE DEPARTMENT OF EDUCATION TO IMPLEMENT A FINANCIAL LITERACY CURRICULUM FOR HIGH SCHOOL STUDENTS. | <u>Not Passed</u> | K. RHOADS, BAKER, WAKAI, Kanuha, Riviere |
| 2021 | <u>HCR65</u> | 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. | <u>Not Passed</u> | SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD |
| 2021 | <u>HR54</u> | 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. | <u>Not Passed</u> | SAYAMA, BRANCO, HASHIMOTO, JOHANSON, KAPELA, KITAGAWA, MATAYOSHI, MIZUNO, ONISHI, TAM, WARD |
| 2021 | <u>SB1004</u> <u>HD2</u> | 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) | <u>Not Passed</u> | MISALUCHA, ACASIO, CHANG, FEVELLA, GABBARD, KEITH-AGARAN, KIM, RIVIERE, WAKAI, Ihara, Moriwaki, Shimabukuro |
| 2021 | <u>SCR81</u> <u>SD1</u> | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | <u>Not Passed</u> | MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro |

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| 2021 | SCR152 | 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. | Passed | KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard |
| 2021 | SR61 SD1 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Passed | MISALUCHA, CHANG, FEVELLA, GABBARD, KIDANI, LEE, RIVIERE, WAKAI, San Buenaventura, Shimabukuro |
| 2021 | SR118 | 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. | Passed | KIDANI, BAKER, CHANG, KEITH-AGARAN, LEE, MISALUCHA, RIVIERE, SHIMABUKURO, WAKAI, Gabbard |
| 2022 | HCR68 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM |
| 2022 | HR61 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | KITAGAWA, BRANCO, ELI, GANADEN, HASHIMOTO, KAPELA, MARTEN, MATAYOSHI, OHNO, TAM |
| 2022 | SB2201 | 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. | Not Passed | MISALUCHA, ACASIO, CHANG, GABBARD, KIM, LEE, MORIWAKI, WAKAI, Ihara, Keith-Agaran, Riviere, San Buenaventura |

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| 2022 | SCR11 | <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> | Not Passed | <p>MISALUCHA, DELA CRUZ, FEVELLA, GABBARD, KEITH-AGARAN, KIDANI, RIVIERE, WAKAI, Baker, Kanuha, Shimabukuro</p> |
| 2023 | SB702 | <p>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.</p> | Not Passed | <p>WAKAI, AWA, CHANG, ELEFANTE, Dela Cruz, Inouye, Keith-Agaran</p> |
| 2023 | SB850 | <p>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.</p> | Not Passed | <p>ELEFANTE, AQUINO, AWA, CHANG, DECOITE, INOUE, KEITH-AGARAN, MCKELVEY, RHOADS, Ihara</p> |
| 2023 | SB1194 | <p>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.</p> | Not Passed | <p>AWA, CHANG, San Buenaventura</p> |
| 2023 | HB936 HD1 | <p>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)</p> | Not Passed | <p>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</p> |

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| 2023 | HB1307 | 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. | Not Passed KONG |
| 2023 | HB1401 | Requires public high school students to complete one financial literacy class before graduation. | Not Passed MATSUMOTO, AMATO, COCHRAN, GARCIA, KAHALOA, KILA, KITAGAWA, MARTEN, MATAYOSHI, NISHIMOTO, PIERICK, TAKENOUCHI |
| 2023 | SCR56 | REQUESTING THE BOARD OF EDUCATION TO REVIEW VARIOUS PROGRAMS AND SUBJECT MATTER AREAS FOR IMPLEMENTATION IN PUBLIC SCHOOLS. | Passed KIDANI, AQUINO, CHANG, ELEFANTE, INOUYE, KEITH-AGARAN, MCKELVEY, RICHARDS, SHIMABUKURO, Wakai |
| 2024 | SB2407 | 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. | Not Passed KIM, CHANG, DECOITE, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, MCKELVEY, MORIWAKI, SHIMABUKURO, Wakai |

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| 2024 | SB2800 | 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. | Not Passed | RICHARDS, CHANG, ELEFANTE, FEVELLA, KANUHA, MCKELVEY, SHIMABUKURO, Ihara, San Buenaventura, Wakai |
| 2024 | HB2557 | 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. | Not Passed | MARTINEZ, AMATO, HUSSEY-BURDICK, KAPELA, KILA, LAMOSAO, MARTEN, MORIKAWA, NISHIMOTO, POEPOE, TAKENOUCI, TAM |
| 2024 | SCR28 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO |
| 2024 | SCR193 | REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM. | Not Passed | DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki |
| 2024 | SR18 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, MORIWAKI, SAN BUENAVENTURA, SHIMABUKURO |
| 2024 | SR165 | REQUESTING THE BOARD OF EDUCATION TO REQUIRE THE INSTRUCTION OF FINANCIAL LITERACY IN THE STATEWIDE PUBLIC SCHOOL CURRICULUM. | Not Passed | DELA CRUZ, AQUINO, HASHIMOTO, RICHARDS, WAKAI, Moriwaki |
| 2024 | HR109 | URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS. | Not Passed | GARCIA |

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| 2024 | HR17 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | KITAGAWA |
| 2024 | HCR128 | URGING THE DEPARTMENT OF EDUCATION TO INCORPORATE FINANCIAL LITERACY COURSES INTO CURRICULUM PLANS FOR HAWAII PUBLIC SCHOOLS. | Not Passed | GARCIA |
| 2024 | HCR27 | URGING THE DEPARTMENT OF EDUCATION TO INCLUDE THE TEACHING OF FINANCIAL LITERACY IN THE EXISTING PERSONAL TRANSITION PLAN COURSE REQUIREMENT FOR EACH STUDENT. | Not Passed | KITAGAWA |
| 2025 | SB497 | 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. | Active | RICHARDS, CHANG, DECORTE, ELEFANTE, HASHIMOTO, KANUHA, KIM, San Buenaventura |
| 2025 | SB91 | 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. | Active | ELEFANTE, AQUINO, CHANG, FEVELLA, HASHIMOTO, KANUHA, LEE, C., Kim, Moriwaki |

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| 2025 | SB1277 | <p>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.</p> | Active | KANUHA |
| 2025 | SB605 | <p>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.</p> | Active | WAKAI, AQUINO, CHANG, ELEFANTE, FEVELLA, GABBARD, HASHIMOTO, KANUHA, KIDANI, KIM, LEE, C., RHOADS, RICHARDS, San Buenaventura |
| 2025 | HB559 | <p>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.</p> | Active | CHUN, AMATO, KAHALOA, LAMOSAO, LEE, M., LOWEN, MARTEN, MATAYOSHI, MIYAKE, POEPOE, TAKENOUCI, TAM, TARNAS, TODD |

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| 2025 | HB865 | <p>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.</p> | Active | <p>LA CHICA, GARCIA, KILA, KONG, LOWEN, MATAYOSHI, MIYAKE, OLDS, PIERICK, POEPOE, SOUZA, TAM, TODD, WARD</p> |
| 2025 | HB936 | <p>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.</p> | Active | <p>ILAGAN</p> |
| 2025 | HB619 | <p>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.</p> | Active | <p>WOODSON, AMATO, CHUN, GARCIA, HOLT, KAHALOA, KILA, KITAGAWA, LA CHICA, LOWEN, MARTEN, MATAYOSHI, MORIKAWA, POEPOE, SAYAMA, TAM, TARNAS, TODD, WARD</p> |

LATE

HB-619

Submitted on: 2/10/2025 8:24:57 PM

Testimony for EDN on 2/11/2025 2:01:00 PM

| Submitted By | Organization | Testifier Position | Testify |
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| Ella Aki | Individual | Support | Written Testimony Only |

Comments:

I support this bill!

LATE

HB-619

Submitted on: 2/10/2025 9:55:39 PM

Testimony for EDN on 2/11/2025 2:01:00 PM

| Submitted By | Organization | Testifier Position | Testify |
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| Yuka takasu | Individual | Support | Written Testimony Only |

Comments:

Financial literacy is one of ybe most useful skill for life time. I wish I could learn about it in young age.

LATE

HB-619

Submitted on: 2/10/2025 11:14:49 PM

Testimony for EDN on 2/11/2025 2:01:00 PM

| Submitted By | Organization | Testifier Position | Testify |
|---------------------|---------------------|---------------------------|------------------------|
| Dana Sato | Individual | Support | Written Testimony Only |

Comments:

I support this Bill.

HB-619

Submitted on: 2/11/2025 4:40:07 AM

Testimony for EDN on 2/11/2025 2:01:00 PM

LATE

| Submitted By | Organization | Testifier Position | Testify |
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| Aileen Waiiau | Individual | Support | Written Testimony Only |

Comments:

I support this bill because it "requires the DOE to teach financial literacy. Say no more! This just makes cents." 😊 (HB619)

LATE

HB-619

Submitted on: 2/11/2025 8:03:11 AM

Testimony for EDN on 2/11/2025 2:01:00 PM

| Submitted By | Organization | Testifier Position | Testify |
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| Vance Arakaki | Individual | Support | Written Testimony Only |

Comments:

I support this bill requiring the DOE to teach financial literacy.