



900 S.W. Jackson Street, Suite 600
Topeka, Kansas 66612-1212
(785) 296-3203
www.ksde.org

Janet Waugh
District 1
Dr. Deena Horst
District 6

Melanie Haas
District 2
Ben Jones
District 7

Michelle Dombrosky
District 3
Betty Arnold
District 8

Ann E. Mah
District 4
Jim Porter
District 9

Jean Clifford
District 5
Jim McNiece
District 10

Written Opposition Testimony

HB 2301 - Requires the development of standards for personal financial literacy courses in high school, as well as, requires the Kansas Board of Regents to recognize financial literacy course as a math credit and financial literacy credit transfer policies

Presented to the House Education Committee
Tuesday, Feb. 23, 2021

By
Deena Horst and Ben Jones, Legislative Liaisons
Kansas State Board of Education

Chairman Huebert, Vice Chairman Thomas, Ranking Minority Stogsdill and Committee Members:

HB 2301 requires the State Board of Education to develop K – 10 personal financial literacy standards within existing math curriculum or other appropriate subject matter and for grades 11 and 12 the specific Financial Literacy Course. The State Board of Education and local boards of education are to adopt a policy that would allow the financial literacy course to satisfy $\frac{1}{2}$ of a math credit required for graduation. The regents would be required to recognize the Personal Financial Literacy course as a $\frac{1}{2}$ math credit. The topics required to be included in the course of instruction concerning personal financial literacy are listed in the bill.

Thank you for giving us an opportunity to share our concerns regarding HB 2301. The subject of the bill is not one to which we are opposed because there are already requirements and standards requiring the teaching of Personal Financial Literacy that have recently been reviewed and revised.

This bill, if passed, would create a precedent that removes educators from the process of standard writing and places it in the hands of 165 legislators that may have other priorities outside of the detailed work required in proper education standards. The core of classroom content revolves around standards that require constant review that occurs every six to seven years. By allowing the State Board of Education that meets monthly and as an elected body operates openly, any citizen can contact their board member with concerns regarding standard revision. Meeting monthly also allows

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timely response throughout the year to address such issues regarding subjects like personal financial literacy instead of relegating it to a small window within a 90-day legislative session.

Legislative input into the standards is always welcome, but educators are more aware of the time constraints and the possibility for coursework to be covered within the available time frame of the school year and other requirements that must be met. Standards writing committees often include legislators, local school board members, and people from industry who have expertise in the subject so there is the opportunity for input by individuals who are not teachers.

Another concern is the amount of teaching blocks available to absorb this class into the current schedule. Most teacher loads are full and this bill would force districts to hire an additional teacher to teach just one course which is not pragmatic financially for the many medium and small-sized districts in the state for those who choose to disperse these standards within other existing courses that also meet other educational priorities for our students. Leaving the decision to local districts on how to deliver education in their communities benefit all involved as each community has different challenges.

Many schools already teach a financial literacy unit(s) within Family and Consumer Science classes and/or a specific financial literacy course within the Business Department. Others embed the standards within math courses or within other related courses. In fact, students may experience the standards within several different classes they are required to pass for graduation. An argument can be made for personal financial literacy concepts to be taught within a course that is covering the topic for additional reasons. The opportunity to solve a personal finance problem when discussing a topic within an Economics class gives students a personal experience with the topic by providing a deeper understanding of how the topic can personally affect them. The existing statute also requires that when the math assessment and/or the social studies assessment is rewritten, there are to be questions relating to Personal Financial Literacy included.

Thank you again for giving us the opportunity to share our position on HB 2301.