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of Howard County**

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**Board of Education of Howard County
Testimony Submitted to the Maryland Senate,
Education, Energy, and the Environment Committee
March 7, 2025**

**SB0715: UNFAVORABLE
Student Service Hours - Financial Literacy Course**

The Board of Education of Howard County (the Board) opposes **Student Service Hours - Financial Literacy Course** as a mandate on local academic policy.

SB0715 requires school systems to allow completion of a financial literacy course to count towards student services hours required for graduation starting in the 2026-2027 school year. The number of hours that a course would fulfill is determined by the local board of education. To count toward fulfillment of the student service graduation requirement, an eligible financial literacy course must be:

- offered at an institution of higher education;
- offered by an organization approved by the local board of education; and
- approved by the local board of education.

Mandates for the completion of financial literacy courses are repeatedly introduced in legislation. Currently, all 7th grade students within the Howard County Public School System (HCPSS) take one quarter of Financial Literacy. Starting next school year, students in 7th and 8th grade will receive instruction related to Financial Literacy and Careers across a continuum of courses (Financial and Career Foundations I and II) as Career and Technical Education courses. Financial Literacy is also offered as a course at the high school level.

Although a different approach to financial literacy education than previous bills, SB0715 is still a mandate on local school systems to offer specific service learning credits. The current Maryland State Department of Education (MSDE) guidelines allow for districts to apply service learning projects in any course the local board of education chooses. Several different courses offered by HCPSS allow service hours to be obtained as part of the curriculum for the course. At the middle school level, students complete learning experiences in sixth and seventh grade sciences as well as eighth grade social studies that can earn them 25 hours. High school opportunities are listed in the [HCPSS Course Catalog](#).

As a legislative platform, the Board supports local decision-making in the development of curriculum and policy that account for a balance of educational practices, available resources, public input, and accountability that is informed and guided by State Board established standards and models, rather than legislative mandates. Legislation that limits local board decision-making authority may weaken the Board's bond with the local community and adversely impact the community's participation in the governance and operation of the school system.

For these reasons, we urge an UNFAVORABLE report on SB0715 from this Committee.