

To: Senate Committee on Education, Energy, and the Environment

Bill: Senate Bill 0715 – Student Service Hours- Financial Literacy Course

Date: March 07, 2025

Position: Oppose

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The Maryland State Department of Education (MSDE) respectfully opposes **SB0715 – Student Service Hours- Financial Literacy Course** which would require each county board of education, beginning in a certain school year, to allow successful completion of certain financial literacy courses to be applied toward fulfillment of the student service hours high school graduation requirement for a certain number of hours; and generally relating to financial literacy courses and student service hours.

MSDE supports the goal of increasing options for completing service-learning requirements for more students and actively supports the Maryland Local Education Agencies (LEAs) that implement Maryland's Service-Learning graduation requirement. MSDE advises that crediting service-learning hours to students taking a financial literacy course during the school day is not compatible with the recommended [Maryland Seven Best Practices for Service-learning](#).

The Code of Maryland Regulations (COMAR) [13A.03.02.05](#) states that to graduate from a Maryland High School, students must complete: (a) 75 hours of student service that includes preparation, action, and reflection components and that, at the discretion of the local school system, may begin during the middle grades; or (b) a locally designed program in student service that has been approved by the State Superintendent of Schools.

In Maryland, service-learning is an instructional strategy that combines meaningful service to the community with curriculum-based learning. It is a form of civic education that provides students with opportunities to explore and reflect on what it means to be an active, engaged citizen. County boards make decisions regarding where and what types of service-learning projects students may engage in to earn credit towards the service-learning graduation requirement.

Under SB0715, the option to take a financial literacy course offered at an institution of higher education; offered by an organization approved by the county board and count that course towards the service-learning graduation requirement would not be available in the same way in all LEAs. As of July 2024, nine LEAs require a financial literacy course for high school graduation. In these LEAs, the course can only meet one graduation requirement and not two.

We respectfully request that you consider this information as you deliberate **SB0715**. Please contact Akilah Alleyne, Ph.D., Executive Director of Government Affairs, by email at [akilah.alleyne@maryland.gov](mailto:akilah.alleyne@maryland.gov) for any additional information.