



Mary Pat Fannon, Executive Director

1217 S. Potomac Street

Baltimore, MD 21224

410-935-7281

marypat.fannon@pssam.org

BILL: SB 0326

TITLE: Student Service Hours- Financial Literacy Course

DATE: January 29, 2025

POSITION: Oppose

COMMITTEE: House Ways and Means Committee

CONTACT: Mary Pat Fannon, Executive Director, PSSAM

The Public School Superintendents' Association of Maryland (PSSAM), on behalf of all twenty-four local school superintendents **opposes** House Bill 326.

This bill requires each local board of education, beginning with the 2026-2027 school year, to allow completion of a financial literacy course that meets specified criteria to be applied toward fulfillment of student service hours required for high school graduation. The number of hours that completion of the course counts toward student service hours is determined by the local board of education. The State Board of Education (SBE) must adopt regulations to implement the bill. The bill takes effect July 1, 2025

PSSAM appreciates the intent of this legislation, and the General Assembly's continued interest in financial literacy education, but opposes this bill on our longstanding policy of local governance. First, financial literacy is already incorporated into the Maryland curriculum. Second, decisions about student service hours are also locally determined, with guidance from the Maryland Department of Education (MSDE).

With regard to financial literacy, we agree that now, more than ever, graduates must be financially literate to be prepared for college, careers and responsible living. Maryland public schools have acted to ensure that all students have a strong foundation in financial education to make informed decisions and accomplish their goals. *In fact, financial literacy education is already a requirement in Maryland, but not a graduation requirement.*

In 2010, the State Board approved the Maryland State Curriculum for Personal Financial Literacy Education, which requires financial literacy education in elementary, middle, and high schools. Maryland's local school systems are implementing this state curriculum - with all districts incorporating financial literacy into courses required for graduation. In addition, seven districts also have standalone courses required for graduation.

Student service-learning (SSL) eligibility and requirements are determined by the Maryland State Department of Education (MSDE) in collaboration with local education agencies (LEAs). MSDE establishes the statewide standards and guidelines defining meaningful service-learning experiences and how they align with curriculum goals. From there, LEAs implement the state guidelines, but may also establish additional local policies. Lastly, LEAs approve specific projects and activities that qualify for SSL hours.

We ask the Committee to continue to honor this well-established and balanced relationship between the state and local education experts on the creation and implementation of school-based activities and curriculum.

For these reasons, PSSAM **opposes** House Bill 326 and kindly requests an **unfavorable** report.