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WRITTEN TESTIMONY

House Bill 1299 – Education – Public High Schools – Financial Literacy Curriculum and Graduation Requirement

Ways and Means Committee
February 17, 2021

SUPPORT

Background: House Bill 1299 (HB1299) would require the State Board of Education to develop curriculum on half semester course on financial literacy. Students would be required to complete this course in high school in order to graduate.

Written Comments: As we find ourselves in yet another financial crisis, there has never been more critical to ensure we are educating every Maryland student about financial literacy. HB 1299 would ensure that before students make some of the most consequential decisions of their lives, that they have more tools and resources available to them to make informed choices about money.

There is no minimum age requirement for spending money, taking on debt, or paying taxes. Yet the impacts of financial decisions can reverberate for the rest of one's life. Students are required to take courses in mathematics, science, and social studies, yet are allowed to graduate without the practical financial education they will need in almost every day of their lives. With this in mind, the Baltimore Jewish Council urges a favorable report of HB 1299.

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.