



**Board of Education of Howard County  
Testimony Submitted to the Maryland Senate,  
Education, Health, and Environmental Affairs Committee  
March 23, 2022**

**Board of Education  
of Howard County**

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**HB0985: UNFAVORABLE  
Education - Public High Schools - Financial Literacy Curriculum**

The Board of Education of Howard County (the Board) opposes **HB0985 Education - Public High Schools - Financial Literacy Curriculum** as a legislative mandate on local curriculum.

HB0985 requires the State to develop curriculum content for a course in financial literacy. In particular, under amendments in the House, the course must be a half-credit long, and implemented in every high school.

Since 2011 MSDE regulations have required local school systems to implement a personal financial literacy education program of instruction for all students at the elementary, middle and high school learning levels. In the Howard County Public School System (HCPSS) at the elementary level financial literacy is incorporated in social studies, at the middle school level seventh graders take CTE Financial Literacy and eighth graders take CTE Careers as stand-alone classes for all students, and at the high school level financial literacy is incorporated in social studies.

While amendments made on the House side remove the requirement for every student to complete the course in order to graduate, the bill still dictates curriculum requirements for local school systems. As a legislative platform, the Board believes high-quality education experiences are achieved through 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.

For these reasons, we urge an UNFAVORABLE report of HB0985 from this Committee.