



**Board of Education of Howard County
Testimony Submitted to the Maryland Senate,
Education, Energy, and the Environment Committee
March 1, 2023**

**Board of Education
of Howard County**

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SB0316: UNFAVORABLE

Education - Public High Schools - Financial Literacy Curriculum

The Board of Education of Howard County (the Board) opposes **SB0316 Education - Public High Schools - Financial Literacy Curriculum** as a legislative mandate on local curriculum.

SB0316 requires the State to develop curriculum content for a half-credit course in financial literacy. While not a graduation requirement, however, all high schools must make the course available.

Since 2011 Maryland State Department of Education (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. For 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 Career and Technical Education (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. HCPSS Curriculum staff is also currently developing a half-credit elective for financial literacy that will be available to all high school students.

The current flexibility allotted to school systems to determine how best to teach the financial literacy education program – whether through incorporation in existing classes and/or a stand-alone course – has allowed HCPSS to implement the current practice as outlined above. 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 SB0316 from this Committee.