



HB0943 – STATE BOARD OF EDUCATION – FINANCIAL LITERACY – GRADUATION REQUIREMENT

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WAYS AND MEANS

OPPOSE

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Anne Arundel County Public Schools (AACPS) opposes **HB0943 – State Board of Education – Financial Literacy – Graduation Requirement**. This bill requires the State Board to establish a high school graduation requirement in financial literacy that aligns with the State Curriculum for Personal Finance Literacy Education Grades 3-12 standards. This financial literacy graduation requirement is required to be at least one semester in length, taught in grades 11 or 12, and a standalone course not embedded in other coursework. This graduation requirement is effective beginning with the graduating class of 2030.

Each county board may determine the curriculum, instructional materials, and departmental placement of the personal financial literacy course in accordance with the State Personal Financial Literacy Education Grades 3-12 Standards and the requirements of the bill. On the successful completion of the financial literacy course, county boards are required to award the student at least one half-credit toward the requirement for a high school diploma and allow the student to fulfill any remaining one-half credit requirement through an existing course in business, career and technical education, family and consumer science, mathematics, or social studies. Finally, the bill does not require county boards to use specific instructional materials for the personal financial literacy course or require the course to be taught exclusively within a specific department or subject area.

While the Board of Education of Anne Arundel County recently took action to implement a half credit financial literacy requirement for students beginning with the class of 2030, AACPS opposes efforts by the General Assembly to legislate local public school curriculum and assessments. The authority to establish curriculum and assessments is the domain of the Maryland State Board of Education (MSBE) and local boards of education, the same entities charged with researching, investigating, and evaluating both curriculum and assessments. Maintaining this authority with the State and local boards allows for collaboration between local boards of education, the State, and stakeholders to ensure that all students, schools, and school systems are held accountable.

The Maryland General Assembly frequently considers legislation to mandate public school curriculum. Attempts to legislate curriculum only weaken the effectiveness of the entire educational program contrary to the interest of our students and the obligations of the school system. The responsibilities to develop curriculum and assessments have been delegated to MSBE and local boards of education. MSBE has established State standards and graduation requirements, and local boards implement locally developed curriculum and high-quality instructional materials to ensure that State standards are met and students are prepared to meet graduation requirements. In this way, the State, local boards of education, and educators collaborate to ensure that all students, schools, and school systems are held accountable for their work. Accordingly, AACPS respectfully requests an **UNFAVORABLE** committee report on HB0943.