

MINUTES OF THE SENATE EDUCATION COMMITTEE.

The meeting was called to order by Chairperson Senator Dwayne Umbarger at 1:35 p.m. on February 11, 2003 in Room 123-S of the Capitol.

All members were present except:

Committee staff present: Kathie Sparks, Legislative Research
 Theresa Kiernan, Revisor of Statues
 Judy Steinlicht, Secretary

Conferees appearing before the committee: Senator Mark Buhler
 Scott Morgan, President, Lawrence School Board, USD 497
 John Koepke, Executive Director, KASB
 Lynn Jenkins, State Treasurer
 Jill Docking, Vice President, A.G. Edwards
 Carol Rupe, State Board of Education
 Mikel Miller, President, KS Council on Economic Education
 Kevin Glendening, Deputy Commissioner, KS Bank
 Commission Division
 Kristin Brumm, Division Manager, Consumer Credit
 Counseling Service
 Scott Oberkrom, American Century

Others attending: See Attached List

SB 55—School Boards, meeting schedules

Senator Mark Buhler introduced Scott Morgan, President, Lawrence School Board who spoke in support of **SB55**. The bill will simply clear up cloudy language ensuring that the public has actual knowledge of when and where a school board will be meeting. ([Attachment 1](#))

John Koepke, Executive Director, KASB thanked Senator Buhler for introducing the legislation in **SB55** that will remove confusing language from the bill and simply require a local school board in July to establish a meeting time for its statutorily required monthly meeting for the rest of the fiscal year. This bill will not prevent boards from having other meetings authorized by law. ([Attachment 2](#))

Mark Desetti, KNEA, submitted written testimony on **SB55**. KNEA does not support the bill as they believe the current law has served the public well. Under **SB55**, it appears that the date for a board meeting can float and even though the meeting dates would be set in July and posted, it increases the possibility for constituents to miss meetings because the schedule is not regular. ([Attachment 3](#))

SB 74—Schools, personal financial literacy programs

State Treasurer, Lynn Jenkins, thanked Senator Schodorf for researching and drafting the legislation to encourage teaching financial literacy in our Kansas schools. State Treasurer Jenkins supports **SB74** as she feels the fundamentals of financial literacy are just as important as the education of ethics, values and the basic skills of reading, writing and simple arithmetic. ([Attachment 4](#))

Jill Docking, Vice President, A.G. Edwards, spoke in support of **SB74**. Jill believes we must teach our children the fundamentals of financial literacy from an early age as they many not be able to look to a retirement with Social Security and Medicare benefits. Our society today has immediate gratification through the use of credit cards, second mortgages, car payments, etc. She believes we must change this pattern in order to help our children secure their future. She does not recommend moving forward on the bill without thoughts of how it will be funded. The State Department of Education estimates that it will cost \$15,000 to hire the teachers to design curriculum to meet the math standards. Financial Fitness

CONTINUATION SHEET

MINUTES OF THE SENATE EDUCATION COMMITTEE at 1:35 p.m. on February 11, 2003 in Room 123-S of the Capitol.

Foundation is an organization whose primary purpose is to help Kansas commit to educating Kansas children in the concepts of financial literacy. They will pledge to raise this money. ([Attachment 5](#))

Carol Rupe, State Board of Education, spoke in favor of **SB74**. She believes teaching financial literacy is the most important information students should learn after they learn to read and write. We need to arm our students with personal finance information so they can make appropriate choices for their financial futures. ([Attachment 6](#))

Mikel Miller, President, KS Council on Economic Education urged support of **SB74**. Mikel outlined steps to develop an efficient and effective plan to train teachers in districts that adopt the new standards. She believes the resources necessary to prepare Kansas students for the financial responsibilities of adulthood are already in place or within reach. ([Attachment 7](#))

Kevin Glendening, Deputy Commissioner, KS Bank Commission Division, also supports **SB74**. He observes in his daily business that the lack of consumer knowledge in personal finance puts them at high risk of being victimized by deceptive and illegal lending practices that exist in the marketplace. Consumer knowledge is an important deterrent to potential predatory lending activities. He believes **SB74** is a step in the right direction by encouraging and facilitating personal finance education in Kansas schools. ([Attachment 8](#))

Kristin Brumm, Division Manager, Consumer Credit Counseling Service spoke on behalf of both her agency which covers Topeka, Manhattan, Lawrence and Emporia and CCCS of Salina/Wichita. They collectively counsel 5000 Kansans each year on budgeting and debt management. Their clients are from a wide range of people, but increasingly their clients are students or recent graduates. They find that many of these are learning basic financial skills for the first time. K-12 financial literacy education would provide a strong foundation, therefore, they strongly support **SB74**. ([Attachment 9](#))

Scott Oberkrom, Community Relations Specialist, American Century Companies, states that they have long supported efforts to improve financial literacy and applauds the Committee's interest in curriculum adjustments for Kansas schools. American Century wishes to make the Committee aware of a program sponsored by the company and developed in partnership with the Learning Exchange called Tips for Kids. It is a hands-on learning program that teaches students about managing their personal finances and school-to-career issues. American Century would be pleased to serve as a resource to the Committee in its legislative consideration of Kansas curriculum adjustments. ([Attachment 10](#))

Chuck Stones, Senior Vice President, Kansas Bankers Association, states that they have considered financial literacy a priority for a long time. They believe that a coordinated, centralized effort to teach financial literacy makes a lot of sense. It would raise the level of awareness and commitment of all parties involved. ([Attachment 11](#))

Mark Desetti, KNEA, offered written testimony in support of **SB74**. KNEA believes **SB74** is a good idea, not a mandate or requirement on our schools, just a common sense approach to financial literacy. ([Attachment 12](#))

Other letters of support for **SB74** were provided to Committee members from Suzie Ahlstrand, Vice President of Education and Membership Development, Wichita Area Chamber of Commerce ([Attachment 13](#)); Kathy Shockley, Business Teacher, Haysville-Campus High School ([Attachment 14](#)); M.D. Michaelis, Emprise Financial Corporation, Wichita ([Attachment 15](#)); Tara Towns, Legislative Director Student Government Association, Fort Hays State University ([Attachment 16](#)) and Lois Smith, Business Teacher, Marion High School. ([Attachment 17](#))

Senator Schodorf made a motion to recommend **SB74** favorable for passage. Seconded by Senator Teichman. Motion carried with one no vote by Senator Emler.

CONTINUATION SHEET

MINUTES OF THE SENATE EDUCATION COMMITTEE at 1:35 p.m. on February 11, 2003 in Room 123-S of the Capitol.

SB 82—School districts; repeal of obsolete statutes

Tim Rooney, Manager of Budget and Finance, Shawnee Mission School District was scheduled to testify on **SB82**, however, time ran out. Written testimony in favor of **SB82** was turned in stating that removal of several obsolete statutes requiring advisory board meetings was no longer needed. Patrons have many other avenues for communication. This will save money for the district. (Attachment 18)

Chairman Umbarger stated that hearings for **SB82** will be rescheduled.

Meeting adjourned 2:30 p.m. The next meeting is scheduled for February 12, 2003 at 1:30 p.m. in Room 123-S.

SENATE EDUCATION COMMITTEE GUEST LIST

DATE - 11 Feb 2003

<u>NAME</u>	<u>REPRESENTING</u>
Scott Lynn MARC BUCHHEIT	USD 497 SB #55
Denny Axt	U.S.A - USD. 500
Chuck Stokes	KBA
Kathy Olsen	KBA
John Koepke	KASB
Wade Anderson	KNEA
Carol Rupe	SBOE / F3
Kevin Glendening	Banking Department
Kristin Brumm	CCCS
JRB Kild	CCCS - Wichita
Karin Lock	Intern - Sen. Downey
ANGELA CICHOCKI	Securities Commissioners Office
DON GRANT	FINANCIAL FITNESS FOUNDATION SMITH BARNER
CARY MARTINEZ	FINANCIAL FITNESS FOUNDATION SMITH BARNER
Scott Clarkrom	American Century
Bill Brady	Am Century
Mikel Miller	KS Council on Econ Edu

Testimony on SB 55
before the
Kansas Senate Education Committee
Topeka, Kansas

By

Scott Morgan
President, Lawrence Public Schools (USD 497)

February 11th, 2003

My name is Scott Morgan and I currently serve as president of the Lawrence School Board. I want to thank Chairman Umbarger, Ranking Member Hensley and members of the committee for inviting me here to discuss Senate Bill 55. I also want to thank our new senator, Mark Buhler for introducing this legislation that will help clear up a confusing bit of statutory language.

To be sure, there are many more important issues confronting both the legislature and local school boards, but it is gratifying to find these small areas where we can work together to help make our respective duties easier to perform.

This legislation is intended to clarify the statutory language of K.S.A. 72-8205 and make it easier for local boards to comply with what I believe to be the intent of the law. I have not done extensive legislative history on the particular statute but a reading of it would indicate that the confusing nature of the language is the result of an amendment or two through the years without anyone realizing the net effect.

The statute requires that each July, local school boards adopt a schedule of its regular meeting time. It would appear that the purpose of this part of the statute is to ensure that board meetings are announced and available to the public, something we all would be in agreement with. However, currently the statute goes on to also require that in addition to the regular time, the board set the day of the week and the week of the month and that if the regular meeting date occurs on a Sunday or on a legal holiday or on a holiday specified by the board, the board is to hold such meeting on the day following at the same hour. The statute goes on to require that the regular meeting place be specified.

The seeming effect of this language would be to require boards to adopt a resolution each July stating something like "The Lawrence Public School Board will hold its regular meetings at 7:00 on the third Monday of the month unless the Monday is a legal holiday or on a holiday specified by the board or if the Monday falls on a Sunday in which case it will be held on the day following at the same hour."

The practice of the Lawrence School Board has been to meet on the second and fourth Monday of every month. However, some of these fall on holidays or are during the winter break or spring break. To ensure that the public (as well as board members) knows when we are meeting, we adopt specific dates for the year. As an example, this past July the board approved the following resolution (relevant portion only):

Senate Education
2-11-03
Attachment 1

July 26, 2002

John W. Koepke, Executive Director
Kansas Association of School Boards
1420 SW Arrowhead Road
Topeka, Kansas 66604-4024

Dear Sir:

I am writing in behalf of the Lawrence School Board. I have been asked by the board to seek KASB's help with what we believe to be a confusing and inconsistent Kansas statute, specifically, KSA 72-8205, that addresses "Organization, Powers and Finances of Boards of Education." The language that is troubling to us deals with the requirements for boards to specify a regular meeting time.

In part, KSA 72-8205 in section (a) states:

"At some time during the month of July of each year, the board shall adopt a resolution specifying a regular meeting time of the board and such resolution shall specify the regular hour of commencement of the meeting, as well as the day of the week and the week of the month. Such resolution shall also provide that if the regular meeting date occurs on a Sunday or on a legal holiday or on a holiday specified by the board, such regular meeting shall be held on the day following commencing at the same hour."

Does this statute require us to state that we will meet on the, for example, second Monday of every month? Our practice has been to basically meet on the second and fourth Monday of every month. However, every year there are months where that doesn't make sense given traditional breaks in the school year, for example, spring break and winter recess. We set the calendar with specific dates for the whole year at our July meeting.

The question arose as to whether we were in compliance with the letter of this statute or whether we had to meet on every second Monday of the month unless it was a legal holiday or on a holiday specified by the board. The statute seems to have a bit of an internal conflict inasmuch as it allows that if a regular meeting date occurs on a Sunday then the board is to meet on the day following. How is it that a board would specify Sunday as its regular meeting day of the week? The section also refers to "date" instead of day which seems to indicate it is referring to a practice of setting a date, for example, the 15th of each month. This led some of us to believe that the statute had been patched together over the years and that it was more important that we comply with the spirit of the statute and that we make it clear to the public when and where we are meeting.

KANSAS
ASSOCIATION



OF
SCHOOL
BOARDS

1420 SW Arrowhead Road • Topeka, Kansas 66604-4024
785-273-3600

Testimony on SB 55
Before the
Senate Education Committee

by

John W. Koepke, Executive Director
Kansas Association of School Boards

February 7, 2003

Mr. Chairman and members of the Committee, we appreciate the opportunity to appear before you on behalf of the member boards of education of the Kansas Association of School Boards in support of Senate Bill 55. One of our member districts pointed out to us some of the internal contradictions in the current statute governing the establishment of school board meeting times. We agreed, at their request to seek legislation that would clarify the ability of local school boards to establish monthly meeting times and dates. Senator Buhler was kind enough to agree to be the sponsor of this legislation.

Senate Bill 55 would simply require a local school board in July to establish a meeting time for its statutorily required monthly meeting for the rest of the fiscal year. Confusing language regarding the establishment of board meetings is removed from the statute in this bill. This does not prevent boards from having other meetings authorized by law, either additionally scheduled regular meetings or special meetings that meet the requirements of the law. We appreciate your willingness to consider the concerns of our members in this regard and I would be happy to answer any questions.

Senate Education
2-11-03
Attachment 2



Mark Desetti, written testimony
Senate Education Committee
February 11, 2003
SB 55

KANSAS NATIONAL EDUCATION ASSOCIATION / 715 SW 10TH AVENUE / TOPEKA, KANSAS 66612-1686

Mr. Chairman, members of the committee, please accept this written testimony regarding **Senate Bill 55** on behalf of KNEA.

We are not sure of the intent behind this bill, but it raises some concerns. It seems that the intent of the law as it stands now is to ensure that members of the public know at what hour and on what day their local school board will hold its regularly scheduled meetings. Under this bill, while the time of day is set, it appears that the day of the meeting can float. Such a proposal might be convenient for the board members who want to ensure that they have no calendar conflicts, but we believe it is not good for democracy.

The public deserves to have an expectation of when the meeting is so that interested constituents can make their arrangements. Allowing the regular meetings to float puts a demand on the constituents to be ever vigilant, watching continually for postings and announcements. This is appropriate for special meetings but not for the regular meeting.

While the board is still required to post the dates of such meetings in July, the possibility that constituents might miss a meeting is increased simply because the schedule is not regular. Participatory democracy sometimes means that elected officials put the needs of the electorate above their own needs. This is one of those times.

The current system has served the public well for a long time. We don't believe there is a good policy reason to change it. For this reason, we do not support **Senate Bill 55** and ask that you not recommend it for passage.

Senate Education
2-11-03
Attachment 3



STATE OF KANSAS

Lynn Jenkins, CPA

TREASURER

900 SW JACKSON ST. SUITE 201
TOPEKA, KANSAS 66612-1235

TELEPHONE
(785) 296-3171

February 11, 2003

TESTIMONY FOR SENATE BILL 74

Senate Education Committee, Senator Dwayne Umbarger, Chairman

Thank you, Mr. Chairman and members of the committee. I appreciate your willingness to hear SB 74, a bill by Senator Schodorf to require the State Board of Education to implement a program of Personal Financial Literacy to Kansas students.

I submit this testimony to you in order to show my enthusiastic support for this legislation. For nearly a year now, Senator Schodorf and I have been working together on this issue. As a Certified Public Accountant, business owner, mother of two small children, former legislator and now State Treasurer, I feel strongly about the need for this bill.

As I travel across our great state, I continue to hear the many frustrations expressed by Kansans about the increasing problems with financial literacy among our children. The issues raised are the same, from Johnson County to Morton County and just about everywhere in between; Kansans want our children to be able to do the basics like count back change, manage their own money, calculate interest on a car loan, understand the terms of a credit card or realize the need for financial planning to ensure a comfortable retirement. Put simply, our children are graduating from our schools without knowing what debt can do *to* them or what compounded interest can do *for* them. The fundamentals of financial literacy are just as vital to the successful future of Kansas students as the education of ethics, values and the basic skills of reading, writing and simple arithmetic.

I would like to commend Senator Schodorf for researching and drafting this legislation. I share her conviction that it is the responsibility of parents, educators, public officials and the community in general to teach Kansas children basic financial knowledge and skills. While many educators do make financial literacy a priority, it does not appear that there is a consistent curriculum in all 303 school districts across Kansas. This bill will provide the necessary tools so that our children will succeed in an ever-changing and competitive world.

As State Treasurer, I have volunteered to be part of an advisory group to help draft a sample curriculum of financial literacy or partner with the State Board of Education in any way they see fit. Currently, I am aware of many different curriculums that are available to the Board of Education for use in schools. However, before implementing a blanket program, I feel we need to carefully scrutinize the existing programs of financial literacy and draw upon the strengths of each.

Senate Education
2-11-03
Attachment 4

Testimony to the Senate Education Committee
Senate Bill 74
From: Jill S. Docking
February 11, 2003

Look to your left and look to your right. Over the next twenty years your colleagues can look forward to a retirement with Social Security and Medicare benefits. The baby boom generation will have the cushion of entitlement programs to usher them through old age. But what will happen to the next generation. How will Kansas handle the inevitable generational clash between baby boomers and our children?

There are two ways to address this demographic collision.

The first is for legislators in Washington D. C. to face the issue and significantly alter retirement dates for collection of Social Security benefits, address investment options on Social Security funds, and a number of other difficult issues. Let's assume for a moment that these same public servants choose to ignore a problem that is ten years down the road and just do nothing until it is too late. What can we do in Kansas to prepare our children and grandchildren to care for themselves financially?

If we teach our children the fundamentals of financial literacy from an early age we will begin the process of systemic change.

The baby boomers missed these lessons because of a fluke in history. Many of our parents were children of the Depression. They knew how to save and conserve assets because they lived in a period of prolonged economic hardship. Our generation was spared the same hardships, and I think our parents wanted us to bask in the ease of economic plenty. But we have lost sight of the fundamentals of financial responsibility. As a nation we have gorged ourselves on immediate gratification through use of credit – credit cards, second mortgages, car payments, enormous college loans for our children. We must change this pattern in order to help our children secure their future.

Financial Fitness Foundation is an organization whose primary purpose is to help Kansas commit to educating our children in the concepts of financial literacy. I understand the chill of unfunded mandates for our school system. I do not recommend the state move forward on Senate Bill 74 without thoughts of how to fund this change.

It has been estimated by the State Department of Education that it will cost \$15,000 to hire the teachers to design curriculum to meet the math standards. Financial Fitness Foundation, a 501(C)(3), will pledge to raise this money. In addition I recommend if this bill is adopted and made into law that F3 combine resources with KCEE, Jumpstart and the state to apply for grants offered to fund this kind of project.

I want to thank Senator Schodorf and all of the Senators supporting this bill. In my heart I believe if we do this right – if we provide stimulating curriculum to teach the fundamentals of financial literacy to the next generation – you will have given a great gift to your children and grandchildren.

Senate Education
2-11-03
Attachment 5

Testimony to the Senate Education Committee
Senate Bill 74
From: Carol Rupe
February 11, 2003

In schools we teach children to sing and play instruments in hopes that they will grow up with some music appreciation. We teach children about physical activity and athletics so they will grow up to be fit and enjoy sports. Yet we have neglected to teach students about money so they can grow up to have financially sound futures.

- Saving in America is at the lowest level since the Great Depression
- Americans have accumulated \$505 billion in credit card debt, an average of \$8,000 per household.
- Employees experiencing financial stress waste 13% of the workday dealing with money matters on the job.
- 81% of college freshman have a credit card; up from just 15% five years ago.
- More students are dropping out of college due to credit card debt than because of academic problems.

The statistics are overwhelming. We have shifted from a nation of savers to a nation of debtors. Years ago, credit was something used in an emergency. Now, it's a habit. The overabundance of credit adds to the problem. Have you ever stopped to count the number of credit card offers you receive in a week?

People who have never had financial education frequently get into problems. Critics blame the schools for failing to educate the public on the importance of budgeting and saving. Last year high school students across the country failed a survey on personal finance information. Kansas students did slightly better than the national average, but still received an F.

A few school districts in Kansas require personal finance information in the high school, but only a few. Besides, teenagers have already established spending habits, so it's too late to start in high school. It is important that this bill calls for financial education at all grade levels. Plus, having it as a part of the math curriculum gives it an appropriate place and then won't be viewed

Senate Education
2-11-03
Attachment 6

by teachers as another add-on preparation for them. Terrific materials already exist for students. Kindergarteners can start by learning the difference between wants and needs, and that they should save for what they want. Personal finance information can then become more in-depth at each grade level.

I was on a local school board for many years and didn't know much about teaching personal finance or the availability of this information to students. This bill still allows for the local control that I strongly support, but the school districts will be encouraged to have this information in their schools. Once they are aware of the need, I believe school boards will choose to have their students become financially capable people.

As a member of the state board of education, I think this is the most important information students should learn after they learn to read and write. I am alarmed about what will happen to my children's generation if students don't know how to save, budget, or invest. A study found that students, who learned to save, grew into adults who saved. They increased their net worth by 40% over those who hadn't learned this information. The implications for having adults build a solid financial future for themselves and their families are tremendous not only to them personally, but also to the state. As legislators, you surely want people who add to the tax roles rather than take from them. We need to arm students with personal finance information so they can make appropriate choices for their financial futures. That's what education is all about.

**Testimony before
Senate Education Committee
in support of S. B. 74**

**Mikel Miller
January 11, 2003**

Thank you Mr. Chairman and members of the Committee. My name is Mikel Miller and I'm president of the Kansas Council on Economic Education, a non-profit, non-partisan, business education partnership that has been teaching Kansas educators how to teach economics and personal finance for over 40 years. I also represent the Kansas JumpStart Coalition for Personal Financial Literacy. The Coalition is a group of financial institutions, businesses, and educational and non-profit organizations from across Kansas who are partnering to encourage and support personal finance education in grades K-12.

Those who have already testified have made a very good case for the need for personal financial education in the K-12 classrooms of Kansas, so I will instead address some of the resources available to implement the bill. That implementation would, essentially require three steps.

Step One: Develop Standards

Many states have already integrated personal finance standards into their existing math curricula using national standards developed by the national JumpStart Coalition for Personal Finance Literacy. As was the case during the integration of economics into the state's social studies standards, staff from our Centers for Economic Education will be available to assist the Board of Education in developing the new standards.

Step Two: Develop/Recommend Curriculum

The curricular tools to teach personal finance within the math curriculum are readily available. Because financial literacy is also a business climate issue, private companies, trade associations and even the federal government have already developed literally hundreds of websites and curriculum pieces to help teach kids about personal finance.

*Senate Education
2-11-03
Attachment 7*

Many examples of these resources can be found at www.jumpstart.org, the website of the JumpStart Coalition for Personal Financial Literacy. A quick search of the JumpStart clearinghouse turned up 30 resources related to teaching math and personal finance – many of which are available at no cost.

Step Three: Train the teachers

The Kansas Council represents a ready infrastructure poised to train Kansas teachers to integrate personal finance into the math curriculum. The KCEE has a long-standing reputation with the Kansas State Department of Education, Kansas teachers and Kansas school districts for providing customized, high-quality teacher training that prepares teachers to successfully integrate economics and personal finance into what they are already teaching, including language arts, math, social studies, science, history and more.

We pledge to work closely with the Department of Education and others to develop an efficient and effective plan to train teachers in districts that adopt the new standards.

Where will the money to train teachers comes from? As school budgets become more and more stretched, any plan developed to train teachers will require the financial support of the Kansas business community. Support may also be available from state agencies that have received or will be receiving settlements as a result of lawsuits against unscrupulous lenders and large investment houses.

In addition, President Bush's No Child Left Behind Act now allows districts to use their federal innovative education program funds for "activities to promote consumer, economic and personal finance education."

Conclusion

The resources necessary to prepare Kansas students for the financial responsibilities of adulthood are already in place or within our reach. All we need is the will to make it happen. S.B. 74 could provide that will. I urge you to support personal financial literacy among Kansas youth by supporting S.B. 74.

STATE OF KANSAS

Franklin W. Nelson
Bank Commissioner

Judi M. Stork
Deputy Bank Commissioner



Sonya L. Allen
General Counsel

Kevin C. Glendening
Deputy Commissioner
Consumer and Mortgage Lending

OFFICE OF THE
STATE BANK COMMISSIONER

SENATE COMMITTEE ON EDUCATION

February 11, 2003

TESTIMONY ON SB 74

Kevin Glendening
Deputy Commissioner
Office of the State Bank Commissioner

Chairman and members of the committee:

My name is Kevin Glendening and I am the Deputy Bank Commissioner and Administrator of the Kansas Uniform Consumer Credit Code. In that capacity I have responsibility for supervision and regulation of the consumer credit and mortgage lending industries that operate in this state. My agency enforces Kansas consumer credit and mortgage lending laws through examinations of lenders and investigations of consumer complaints. Where appropriate we may utilize our enforcement powers to require consumer refunds and changes in loan terms, levy fines, revoke lender licenses, and in some situations seek criminal prosecution for illegal activities. In the past twelve months our enforcement actions have generated approximately \$18 million dollars for Kansas consumers in the form of refunds and other savings. While this is a large number, it represents only a fraction of the volume of credit products offered to Kansas consumers by an ever expanding number of lenders and other financial service providers.

There is a common element in the stories of many of the people who seek our assistance or who have entered into credit agreements that become the subject of our investigation activities. The common thread is a lack of basic knowledge and understanding about debt and borrowing, credit terms, and other consumer financial matters. This lack of consumer knowledge in personal finance matters is, by our observation, pervasive among all groups of Kansas citizens – whether professional, low income, young and elderly, minorities, or otherwise. Without this fundamental knowledge, consumers are potentially at high risk of being victimized by deceptive and illegal lending practices employed by some unscrupulous lenders who operate in the marketplace.

As I discussed previously, reasonable regulation and active enforcement of laws to curb illegal and

Senate Education
2-11-03
Attachment 8

deceptive lending practices is part of the solution. However, enforcement works best when coupled with informed consumers capable of making sound choices about their personal finances. Consumer knowledge is an important deterrent to potential predatory lending activities. I believe SB 74 is a step in the right direction by encouraging and facilitating personal finance education in Kansas schools. Each of us has a vested interest in ensuring our children learn the necessary skills to prepare them to function as adults in our credit based society. As they become adults, our kids will be faced with a multitude of credit options. A foundation of personal finance education will enable them to make the right choices in their own financial lives.

Thank you for the opportunity to discuss this issue and I am happy to answer any questions from the committee.

Dear Senators:

My name is Kristin Brumm and I am the Division Manager for Consumer Credit Counseling Service of Topeka, Manhattan, Lawrence and Emporia. I am speaking today on behalf of both my agency and CCCS of Salina/Wichita. Together, our agencies cover most of Kansas and we collectively counsel 5000 Kansans each year on budgeting and debt management. We strongly support Senate Bill 74.

Most of our clients come to us because their bills have gotten out of control and they are at risk for bankruptcy. Some have lost their jobs and have no savings, and many are defaulting on their mortgages. They cover a vast socioeconomic range, from the elderly on a small fixed income to professionals making six figures. An increasing number of our clients are students or recent graduates.

Consider the case of one client, whom I will refer to as Julie. Julie is a bright, young woman who recently graduated from KU with honors and a masters degree in psychology. She also graduated with \$34,000 in student loans and credit card debt. She took an entry-level job in her field paying \$26,000/year. Her monthly take home is \$1,600. After paying rent, utilities, groceries and a car payment, she is left with \$300/month. Her minimum debt payments total \$680/month.

Consider the following statistics:

- 78% of undergraduates have credit cards
- 32% have more than four cards
- The average undergraduate carries \$2,748 in credit card debt
- The average college student graduates with \$25,000 in combined student loan and credit card debt
- 50% of students with credit cards pay late fees (and therefore pay higher interest)
- 50% of students aged 12-17 report that their parents did not teach them any budgeting skills

Because of the alarming trend of rising student debt, CCCS has increased its outreach education to high schools and colleges. In one exercise we pose the following question to students: "If you have a \$1,000 balance on your credit card at 21% interest and make only the minimum payment, how long will it take you to pay off the balance?" Most students guess 2-3 years. The answer is 33 years.

While we can offer quality counseling and education to our clients, it is clear that many of these people are learning basic financial skills for the first time. I can't help but feel that a good, early grounding in financial literacy could have prevented many of their problems.

Financial illiteracy is costly not only to individual families, but also to communities and the larger economy. Last year, a record number of Kansans filed for bankruptcy. Patterns are set from an early age, and K-12 financial literacy education would provide a strong foundation upon which students could build for a lifetime.

In an ideal world, this education would happen at home. But many parents do not have the skills or knowledge themselves to provide this financial grounding for their own children, and thus the proclivity for financial mismanagement can be passed along from generation to generation. Financial literacy education at the K-12 level can help stop this vicious cycle. Perhaps if we can educate our current generation of young students, they will be able to pass these skills along to their own children in years to come.

Thank you for consideration of our concerns.

Kristin Brumm
CCCS Division Manager
Housing and Credit Counseling, Inc.
1195 SW Buchanan, Suite 101
Topeka, KS 66604
1-800-383-0217, ext 311

Senate Education
2-11-03
Attachment 9



AMERICAN
CENTURY.

MEMO

To: Senate Education Committee

From: Scott Oberkrom
Community Relations Specialist
American Century Companies

Date: February 11, 2003

Subject: SB 74

American Century is a leading investment manager for individual and institutional investment products. The company currently serves the State of Kansas as program manager for Learning Quest - the State's Post-secondary Education Savings Program - under the direction of the State Treasurer's Office.

Today American Century manages \$70 billion in assets for more than 1.5 million investors, of which 82,000 are Kansas residents. Learning Quest accounts comprise 11,500 of our Kansas investors. American Century also employs more than 900 Kansans in Kansas City area facilities.

American Century has long supported efforts to improve financial literacy and applauds the Committee's interest in curriculum adjustments for Kansas schools. Accordingly, American Century wants to make the Committee aware of a program sponsored by the company and developed in partnership with the Learning Exchange, a nationally known education consultant. This program is called Tips for Kids.

Tips for Kids is a hands-on experiential learning program that teaches students about managing their personal finances and school-to-career issues. Its 10-week curriculum is designed for middle-school students to help educators introduce students to the basic principles of personal finance. Tips for Kids is an integrated curriculum that emphasizes math, social studies and language arts that supports the national education standards for middle school students. The program is offered free of charge to all interested educators.

There are more than 2,800 registered users of Tips for Kids, reaching approximately 80,000 students throughout the world. In Kansas, there are more than 130 registered users. For more information on Tips for Kids, a copy of the Curriculum Overview is attached. A web based high school curriculum is under development and scheduled for release in August 2003.

American Century is proud of its philanthropic contribution toward improving financial literacy and will be pleased to serve as a resource to the Committee in its legislative consideration of Kansas curriculum adjustments.

Senate Education
2-11-03
Attachment 10



The Kansas Bankers Association

TO: Senate Education Committee

FROM: Chuck Stones, Senior Vice President

RE: SB 74

Mr. Chairman and Members of the Committee:

The Kansas Bankers Association appreciates this opportunity to appear before you regarding SB 74.

The KBA has long considered financial literacy has been a priority of the KBA for a long time. We have been a strong supporter of the **Kansas Council on Economic Education**. We sponsor a program called **Personal Economics Program** (PEP). PEP is a volunteer effort by bankers to supplement educational programs. Using resources provided by the American Bankers Association, these "key bankers" are available to make presentations on such topics as personal finance, banks and banking, and the financial system. We promote the "**Teach Children to Save**" day, and are a part of the **Jump Start Financial Literacy Coalition**.

We think that a coordinated, centralized effort makes a lot of sense. It would, in our opinion, raise the level of awareness and commitment of all parties involved. It appears that most, if not all, of the pieces of the puzzle are in existence. We just need to figure out how to best use them.

We urge you support for this measure.

*Senate Education
2-11-03
Attachment 11*



Mark Desetti, written testimony
Senate Education Committee
February 11, 2003
SB 74

KANSAS NATIONAL EDUCATION ASSOCIATION / 715 SW 10TH AVENUE / TOPEKA, KANSAS 66612-1686

Mr. Chairman, members of the committee, please accept this written testimony regarding **Senate Bill 74** on behalf of KNEA.

It seems to us that the time is right for this idea. While we do a great job in Kansas public schools on mathematics education as reflected in our math scores on the National Assessment of Educational Progress, there is an increasing need to ensure that our students are prepared for a consumer world unlike the one we faced back 20, 30, or 40 years ago.

The pressure on young people to sign up for credit cards, to make internet purchases, to enter into long term contracts for wireless phone service, or even just to open checking accounts at ever younger ages, demands that we, as a society, develop the means to protect our citizens financially. In recent years, this legislature has worked to stop credit card providers from roaming our college campuses – that in itself is indicative of the concern we have for our young people.

Senate Bill 74 does not mandate a course in financial literacy. Instead it asks that we explore ways to fold financial literacy into our mathematics instruction programs. While we will never be able to legislate sound financial planning by individuals, we can at least arm people with the knowledge to make reasonable choices. And that is a good thing to do, not only for each individual, but for our society in general.

Senate Bill 74 is a good idea. It's not a mandate, it's not an expansion of requirements on our schools. It's a common sense approach to financial literacy.

Senate Education
2-11-03
Attachment 12
Web Page: www.knea.org

BEST

**BUSINESS/EDUCATION
SUCCESS TEAM**

February 10, 2003

Senator Jean Schodorf
143-N
Kansas State Capitol
330 SW 10th Avenue
Topeka, KS 66612-1504

Dear Senator Schodorf,

BEST, the Business Education Success Team is writing this letter to affirm our support and endorsement of Senate Bill No. 74, an act concerning schools; relating to the powers and duties of the state board of education; relating to personal financial literacy programs. We are pleased to join in this collaborative effort to integrate personal financial literacy competencies for all grades into the existing mathematics curriculum or other appropriate subject-matter curriculum.

BEST is an alliance between the business and education learning communities of Wichita and Sedgwick County, Kansas. It is managed by staff from the Wichita Area Chamber of Commerce. As a regional catalyst for education reform since 1988, BEST's mission is to create flexible life-long education and training systems that connect learning and careers, measure performance, and prepare all individuals for a lifetime of success.

Since 1988, BEST has been instrumental in advocating strategies which bridge the needs and resources of employers, individual learners, and our educational institutions. Senate Bill 74 is an act which addresses the critical financial literacy gap that exists within the teaching and learning of financial competency. The teaching of financial literacy is haphazard; there is no consistency of where, when and how financial literacy is taught to students. Also, employers know and experience first hand the lack of financial literacy knowledge sometimes exhibited by their employees.

As an example of this, BEST manages a summer program for student and teacher manufacturing paid internships at the Boeing Company. At 11:00 p.m. on a Friday night after the first pay checks were given to the interns, I received a call on my cell phone from one of the interns, wanting to know who this "Mr. FICA" guy was and why "he" got so much of his pay check!

Senate Bill 74 is an excellent start in helping our young people and future workforce be prepared for the real world of work.

Sincerely,



Suzie Ahlstrand
Vice President of Education and Membership Development
Wichita Area Chamber of Commerce

Senate Education
2-11-03

Attachment B

Comments Re: Senate Bill #74 (Financial Literacy)
From Kathy Shockley, Business Teacher, Haysville-Campus High School
February 10, 2003

Ladies and Gentlemen:

There is no doubt that much of the American public is irresponsible when dealing with personal financial issues, especially with regard to credit use. Unfortunately, the majority of today's students do not have role models at home to help them understand the importance of good money management. Once again, the task of educating young people regarding sound financial practices falls upon the schools.

Making the assumption that all teachers have the necessary mindset for teaching about financial literacy might also be a mistake. Suppose I asked each of you, "Please explain the Rule of 72." How many of you could do so? And, after you explained this rule to me, could you teach me about the business/economic cycles and their impact on my investment choices. Not only should students know how to reconcile bank accounts, but they should be taught about the advantages and disadvantages of various investments and credit use. Of course, students should know how to compute interest on their loans and credit cards. More importantly, they should be taught about how to build their credit rating and how their credit score will impact their future. As you can quickly see, teaching financial literacy does not necessarily fit within a neat mathematics unit.

Please do not think that you can wave a magic wand and have overnight success with such a program. There are several organizations that are sponsoring financial literacy within schools and having some success. They also have a budget and contributors to assist their endeavors. Simply passing a bill that mandates that financial literacy be taught will not be enough.

Traditionally, business teachers have included this within their courses. Other subject areas such as family and consumer science have also taught about finances. I would not think that mandating this curriculum within the already burdened math courses would accomplish much. Selecting a textbook that gives a cursory mention to using percentages to calculate a budget will not impact young minds. And, putting one or two questions on a state assessment will not alter a behavior.

Teaching financial literacy is not about teaching procedures; but rather it is about teaching a set of behaviors -- a mindset. In order to impact students regarding financial literacy, teachers in business, family and consumer sciences, and math need to collaborate on the curriculum. (I would volunteer to serve on such a committee.) A set of outcomes for students could be addressed in selected courses, so that if a student has mastered those outcomes in a series of courses, they have met the requirements. Additionally, there needs to be some consideration given to seminars and training for teachers. The Economic Education Council has sponsored some excellent seminars for teachers in this area, as they have worked with various credit associations.

There is not a quick fix to the problem -- but the problem needs to be addressed. It saddens me that young kids are making huge financial mistakes. Perhaps passing a law that anyone under 21 could not be issued a credit card would be a first step.

Senate Education
2-11-03
Attachment 14

Testimony to the Senate Education Committee
Senate Bill 74

From: M. D. Michaelis, President, Emprise Financial Corporation
February 11, 2003

As a lifelong Kansas resident, a graduate with 17 years in the Kansas public school system, and a career-banker with 33 years experience; I want you to know that I very strongly support the legislation suggested in Senate Bill 74.

We are all aware of the alarming trends of families and individuals having less and less savings and reserves, while at the same time substantially increased debt levels. The amount of fiscal irresponsibility, which is occurring today at both the commercial and consumer level, must be reversed.

The only way to reverse these trends is to educate people. While educating the general population may be outside our purview, we **can** address educating our young students. It would be nice to leave that responsibility with parents, but we know parents are incapable of teaching something they themselves do not understand.

I am very pleased to see the proposed legislation provides personal financial instruction at all grade levels. In my opinion, our objective should not be to develop a one-semester course that all students take, and then forget, but rather a series of teachings throughout grades 1-12 that will provide a real lifestyle change in the way an individual thinks and reasons.

The state of Kansas would do much to insure a good long-term quality of life for its students if it just made sure that when each student left the educational system, he/she had substantial English, Math and Personal Finance skills. It will make them better citizens and employees, and help insure more financially stable families.

Thank you,



M. D. Michaelis
President

Senate Education
2-11-03
Attachment 15

Dear Senator:

As a current student leader at Fort Hays State University, I have been exposed to several different types of students in many different situations. Because of the region that we serve, most of our students are receiving some sort of financial aid and the good majority of them are working. Many come from agricultural backgrounds where they have not always seen the prosperity that so many others enjoy. These students are at college to make a change in their life, and make an impact on society. However, many of them couldn't tell you what a 401K or mutual funds are. The majority of our students probably haven't saved all their life, nor do they have the knowledge of how to even do this. At FHSU, we are fighting to establish a course, "Personal Finance" as part of our general education program. Though it has failed in the past, it is a course that students are proponents of, because we can clearly see the benefit that it will provide our student body as they become working citizens of this great state.

Personally, one of my greatest enjoyments was when I bought my first car, and then later when I first invested in a mutual fund. Small simple acts like this have taught me more than I could ever learn in a textbook. I call this the practice of reality, and I am only sorry that it took me until I was a 21-year-old college junior to have my first experience at this. You have the opportunity to bring these experiences to the level that they need to be - in the high schools.

I urge you to be a leader for our universities in the educational field. If high school students advance out of that level with the simple working knowledge of financial fitness, you will find a much more responsible, affluent population.

Thank you for your consideration,

Tara Towns
Legislative Director
Student Government Association
Fort Hays State University

Senate Education
2-11-03
Attachment 16

Senate Bill Number 74

Senate Bill Number 74 is a step in the right direction to prepare students to make wise consumer decisions regarding their personal finances.

The state of our current economy magnifies the importance of making sure that our students (our future leaders) have the knowledge to become wise consumers and wise economic leaders. Reports appear daily in the news indicating the problems adults are experiencing with misuse of credit, bankruptcy, lack of savings, lack of retirement planning, etc. Why not prepare our young people to function better as consumers than many adults are doing!

Incorporating personal financial literacy outcomes into the curriculum from kindergarten through grade 12 **and** assessing student mastery of those outcomes will be a step in the right direction toward preparing our young people to become wise consumers during their school years and after they enter postsecondary education and the work force.

As a high school business teacher, I see the importance of requiring the teaching of personal financial literacy outcomes in our schools. Some people believe that teaching these skills is the responsibility of parents. However, if we look at the current state of affairs in our economy, it is quite evident that many adults lack the necessary skills to function as financially literate consumers themselves. Because of this, it is probably not prudent to assume that these parents will pass on good knowledge to their children.

My only concern with the bill in its current form is the part about putting the financial literacy requirement in math classes. Much of what I have been reading regarding this bill talks about educating students in the use of credit so they don't run into credit problems. There is more to financial literacy than just credit issues! Students need to be literate in the financial areas of income, spending and credit, money management, and saving/investing. It is not a guarantee that math teachers have the knowledge and expertise in this area since it was not part of their training for their particular teaching field. Business and economics teachers have been trained

Senate Education

*2-11-03
Attachment 17*

in this area, but there is also training available to teachers at all grade levels and in all subject areas. However, there will need to be some provisions to make sure that each school gets the necessary training for the teachers who will be responsible for teaching these outcomes. Just being a "consumer" does not mean that a person has the expertise to teach "consumer topics!"

Resources are available (including standards and benchmarks for grades K through 12) from the Kansas Council on Economic Education, the National Council on Economic Education, and the Jump Start Coalition just to mention a few. There are also many "seasoned veterans" in business education who would have the knowledge to help design curriculum for financial literacy.

Please vote in favor of Senate Bill Number 74 and then turn the planning for implementation of the outcomes over to the experts to do the design and delivery of the outcomes.

Lois Smith (business teacher since 1974)
Business Teacher
Marion High School
USD 408
Marion, Kansas

Testimony for SB82 – Senate Education Committee on February 11, 2003

The Shawnee Mission School District supports SB82. It removes several obsolete statutes. One of the statutes requires the Shawnee Mission School District to elect advisory board members for each of five districts. This statute was put into place during unification to allow public input to the new unified board. This representation will continue to be provided without this statute. Five of the school board members are elected from each member district with two at-large positions. The Quality Performance Act (QPA) statutes require each school within the district to assemble a site council each year where patrons provide input about their school.

The advisory board process requires biannual elections that divert resources from other programs. Clerical staff is required to assemble materials and take minutes. Administrators are also required to attend meetings. The resources used for the advisory board process duplicate some of the activity of the site councils and could be put to other uses. With recent budget reductions, the district continues to reduce administrative support. It has made coverage of advisory boards even more difficult.

A current board member having a long tenure with the district told me that advisory board meetings were very well attended shortly after unification. Many of the schools did not have active PTA's and this was an important way of communicating. Now each school has an active PTA and representatives from each school participate in a Shawnee Mission Area Council to coordinate their efforts. In addition, patrons feel free to attend regular board meetings and provide input during the open forum portion of the meeting. This was evidenced last evening when over 500 people were present at our budget workshop and many of them spoke. Currently, few patrons attend advisory board meetings and it is often difficult to recruit candidates for the elected positions.

In closing, the Shawnee Mission School District feels the community has several opportunities to participate in the education of their children. The advisory board statute is no longer necessary. The unification process is complete and patrons have many avenues for communication. As the district faces another year of multi-million dollar reductions, this is one area where dollars can be saved.

*Senate Education
2-11-03
Attachment B*

Tim Rooney, Manager of Budget and Finance – Shawnee Mission School District

Access #: 10043534
Paper: THE KANSAS CITY STAR
Headline: Are advisory boards really needed ?
Date: 05/06/00
Day: Saturday
Edition: JOHNSON COUNTY
Section: BLUE VALLEY & LEAWOOD STAR
Page: 2
Column: LOREN STANTON
Byline: LOREN STANTON
Subject: Opinion
Keys: Forum; commentary

Once again Shawnee Mission advisory board elections were drawing near and once again district patrons greeted the non-event with a collective yawn.

It was so bad this time that a week ago, district officials canceled the election because of a lack of candidates.

Three years ago I wrote a column suggesting that it would be wise to permanently make advisory board posts appointive rather than elective. This year's lack of interest is further proof that such an approach is advisable.

But this year developments prompt me to suggest taking it a step further.

Rather than cancel advisory board elections, maybe its time to cancel the advisory boards . After all, there is growing evidence that no one other than a few school officials care that they exist.

Advisory boards were created by state statute at the time the district was formed through consolidation of several smaller districts in 1969. There was fear on the part of parents that there would be a lack of communication in such a big district. Consequently, advisory boards representing each high school attendance area were formed. Now they are a relic of a history few remember.

Shawnee Mission is the only district in the state with these boards , and operations would be no less effective or efficient if they disappeared tomorrow.

What is galling about the latest election cancellation is the suggestion by some that a lack of advisory board candidates points to parental apathy. Shawnee Mission West Principal John Laurie, for whom I have considerable respect, called the shortage of advisory candidates "a sad commentary."

You're right, John. It is a sad commentary. But not because of the lack of interest in seeking the office. It is a sad commentary on the value of the boards .

There is no shortage of concerned and involved parents in this district. In fact, they should be praised for being smart and perceptive. They don't battle for advisory board posts because they know if they really want to be involved and make a difference in their children's education, they should get active in the PTA or individual school activities.

The advisory boards do nothing that should inspire people to serve on them. In theory, they exist for the admirable grass-roots purpose of getting input from patrons.

But the agendas of these boards ' monthly meetings seldom include anything that would draw people. They dwell on mundane district

insider topics that only a school administrator could love.

Consider that when the district made its push this year to fire up patrons about the critically important school finance problems, organizers and workers of that campaign did not go to advisory board meetings in search of a crowd. They went to the PTAs.

I mean no offense to the people who have devoted time and effort to these boards . They have on occasion provided a useful service. But there is no reason that the smattering of people now giving input at advisory board meetings can't do that directly to the Board of Education.

In fact, it could be argued that advisory boards only serve as a buffer, perhaps even a barrier, between patrons and the only board in the district that has any authority.

If the district doesn't want to go to whatever time and effort is necessary to do away with advisory boards , it should at least look into making the posts appointive. Either that, or start giving these boards something more meaningful to do.

At the very least, quit insulting the patrons for lack of participation in something that just doesn't matter anymore.

Loren Stanton is a staff editor in The Star's Johnson County bureau.

Access #: 10043001
Paper: THE KANSAS CITY STAR
Headline: School advisory boards have role to play
Date: 05/03/00
Day: Wednesday
Edition: JOHNSON COUNTY
Section: SHAWNEE MISSION STAR
Page: 2
Credit: The Kansas City Star
Byline: LAURA SCOTT
Subject: Editorial
Keys: Forum

The scarcity of candidates for Shawnee Mission area advisory board seats is a sign of something. But what?

The advisory board elections scheduled for this month have been called off because not enough candidates filed so an election could be held. In the North, South, East and Northwest areas four candidates filed for the four available seats.

In the West area, the interest level was even worse - only one candidate filed. District officials said they will search for persons to fill the vacancies in the West area. The positions there apparently will be filled by appointment by the school board .

The current West advisory board members are to make recommendations for the positions, following interviews with candidates.

First, however, they need interested persons to seek the advisory slots.

Possibly the lack of candidate interest in these elections reflects general satisfaction with the schools and the school board .

It also could reflect apathy concerning the schools and education in Shawnee Mission.

The latter reason, however, seems very unlikely. Shawnee Mission is known for parent involvement and for community support of the

schools . There is nothing to indicate that interest has waned.

In fact, there has been widespread concern by residents in this community over the school funding pinch in Topeka, and the effect that could have on schools .

Possibly people do not see the advisory boards for each of the attendance areas as being that important. If so, they are wrong.

The advisory boards serve as a pulse point for community concerns about issues in the schools . They meet at least once a month and they conduct public forums to receive community thinking on various topics before informing the Shawnee Mission school board .

Persons who have served on the advisory boards are in an excellent position to know what is going on in the school system as well as to understand the concerns of patrons. Advisory board members thus can become well-positioned to run for the school board , which some of them do.

Even if the lack of candidates can be interpreted to mean that residents are happy with their school district, the ideal situation is for the voters to have a choice for these elected slots. The advisory boards have an established role to play in Shawnee Mission's

continued connection with its community.

Editorials are written by members of the Editorial Board of The Star.

Access #: 10040667
Paper: THE KANSAS CITY STAR
Headline: Advisory board elections called off for lack of candidates
Date: 04/22/00
Day: Saturday
Edition: JOHNSON COUNTY
Section: LIBERTY STAR
Page: 5
Credit: The Kansas City Star
Byline: AARON DESLATTE

School district administrators have scraped a scheduled May election for Shawnee Mission area advisory board seats because not enough candidates filed to warrant an election .

By the filing deadline Tuesday, four candidates in each of the areas had returned petitions for the same number of available seats on each board - except in the West area, where only one candidate filed. District policy permits the cancellation of the election when no candidates face opposition.

Officials said the situation was a first.

"There's always at least been one (contested race)," said Marsha Hoffman, Shawnee Mission school board clerk.

Hoffman said several people had picked up filing petitions but failed to return them.

Advisory boards function as liaisons between communities in each of the district's five geographic areas and the Shawnee Mission school board . Advisory board members have typically been parents of area students. Elections for the two-year terms are open to any adult living within each area.

In the North, South, East and Northwest areas, the 16 candidates that filed will automatically assume posts on their respective boards this May.

The district will need to scrounge for candidates in the West area. Hoffman said the district plans to begin searching to fill the vacancies next week. Current West advisory board members hope to hear presentations from candidates and make recommendations to the school board next month. The school board could appoint members at its May 22 meeting.

John Laurie, principal of Shawnee Mission West High School, which is represented by the West area advisory board , called the cancellation "a sad commentary," but he added it did not reflect parental involvement as a whole in the West area.

Hoffman indicated the low number could be cyclical because many members see their children graduate and lose interest.

All but five of the candidates who have filed are incumbents.

In the South area, incumbents William G. Ernst, Margaret L. Pemberton and Martie Uden have filed for re-election , and Terry Wintering will fill the final seat.

In the North area, incumbents Donna Beauchamp, Ann E. Luhr and Janis Reeves filed for re-election . Sandy Reighard will fill the remaining seat.

In the Northwest area, incumbents Oscar Johnson, Dolores Lewis and Sarah Sullivan have filed along with Jo McCormick.

The lone filing in the West area is incumbent Bill Anthony.