

MINUTES OF THE HOUSE EDUCATION COMMITTEE

The meeting was called to order by Chairman Clay Aurand at 9:00 a.m. on March 4, 2009, in Room 711 of the Docking State Office Building.

All members were present.

Committee staff present:

Sharon Wenger, Kansas Legislative Research Department
Reagan Cussimano, Kansas Legislative Research Department
Theresa Kiernan, Office of the Revisor of Statutes
Dale Dennis, Kansas State Department of Education
Janet Henning, Committee Assistant

Conferees appearing before the Committee:

Senator Jean Schodorf
Senator Steve Abrams
Representative Peggy Mast
Representative Melody Miller
Jim Graham, President, Kansas Council on Economic Education
April Holman, Kansas Action for Children
Michelle Kaberline, Financial Literacy Coordinator, Kansas State Treasurer's Office
Senator Olatha Faust-Goudeau (written testimony)
Haley DaVee, Kansas Credit Union Association (written testimony)
Luke Bell, Kansas Association of Realtors (written testimony)
Robert L. Mackey, Executive Director, Housing and Credit Counseling (written testimony)
Mark Desetti, representing Kansas National Education Association/Kansas Association of School Boards
Carrie Greenwood, Kansas Youth Empowerment Academy
Christian Roberson, Kansas Youth Empowerment Academy
Andrew Crane, Kansas Youth Empowerment Academy
Thad Smith, Kansas Youth Empowerment Academy
Anne Marie Hughey, SKIL Resource Center
Julia Fonseca, Executive Director, Kansas Youth Empowerment Academy

Chairman Aurand told Committee members for the purpose of chairing the House Education Committee on March 4, 2009, he would appoint Representative Geraldine Flaharty as the Chairperson.

SB 84 - School districts; personal financial literacy; statewide assessments

Acting Chairperson Flaharty then opened the hearing on **SB 84**.

Dale Dennis, Deputy Commission, Kansas State Department of Education, provided Committee members with handout information concerning personal financial literacy including workshops and examples where personal financial literacy is addressed in the state standards for mathematics and history/government. (Attachment 1)

Senator Jean Schodorf spoke to Committee members as a proponent of **SB 84**. Senator Schodorf told Committee members that **SB 84** would require that curriculum standards be implemented and appropriate questions be placed in the assessment. This would insure that all students would receive some kind of financial literacy instruction and in today's world, our young people need to learn about credit, interest, savings, payments, etc. and how to be responsible citizens. (Attachment 2)

Senator Steve Abrams spoke to Committee members as a proponent of **SB 84**. Senator Abrams told Committee members there are two points that are crucial:

- The words "State Curriculum Standards" have a definite meaning to the members of the State Board of Education. State Curriculum Standards basically give the entire scope of what should be understood by someone who has taken that particular class. Establishing State Curriculum Standards for Personal Financial Literacy would not be an impossible, difficult or expensive task.
- Create the areas where Personal Financial Literacy may be taught. Most people might think embedding it in a math class is a natural, but some schools may want to embed parts of the Personal Financial Literacy in other classes such as Family and Consumer Science or others.

(Attachment 3)

CONTINUATION SHEET

Minutes of the House Education Committee at 9:00 a.m. on March 4, 2009, in Room 711 of the Docking State Office Building.

Representative Peggy Mast spoke to Committee members as a proponent of **SB 84**. Representative Mast told Committee members that it is extremely important to teach young people the dangers associated with too much debt and how easy it is to get into financial trouble by accepting too much credit. (Attachment 4)

Representative Melody Miller spoke to Committee members as a proponent of **SB 84**. Representative Miller told Committee members that there has never been a more crucial time to teach all youth the importance of financial education when looking at our current economic challenges. Today, most young people in high school do not have the basic knowledge to make adequate decisions concerning their economic affairs. The areas where students are having the most challenges are in financial planning and the simple knowledge of a budget. **SB 84** moves the state closer to assuring all students that graduate from accredited programs in Kansas will be financially literate. (Attachment 5)

Jim Graham, President of Kansas Council on Economic Education, spoke to Committee members as a proponent of **SB 84**. Mr. Graham stated their group believed that **SB 84** is a definite improvement from the existing statute since it requires that financial literacy questions be included in the state's assessment tests. (Attachment 6)

April Holman, Director of Economic Policy, Kansas Action for Children (KAC), spoke to Committee members as a proponent of **SB 84**. Ms. Holman told Committee members that one of the most important ways families can be helped is through public policies that encourage the ownership of assets. She stated that for several years, KAC has worked on policies to promote asset development in Kansas and would consider personal financial literacy to be a vital part of asset development.

Ms. Holman also told Committee members that the additional direction provided by **SB 84** will strengthen the state personal financial education curriculum and the inclusion of questions on personal financial literacy on state assessments will ensure that the curriculum is put in place across the state. (Attachment 7)

Michelle Kaberline, Financial Literacy Coordinator, State Treasurer's Office, spoke to Committee members as a proponent of **SB 84**. Ms. Kaberline told Committee members that now is a critical time for us to address financial literacy in a meaningful way. With our economy down and more and more families finding themselves in a vulnerable financial position, now is the time to educate them on the importance of being good money managers to save and invest in higher education. (Attachment 8)

Written testimony was received from Senator Oletha Faust-Goudeau as a proponent of **SB 84**. (Attachment 9)

Written testimony was received from Haley DaVee, Director of State Legislative and Public Affairs, Kansas Credit Union Association, as a proponent of **SB 84**. (Attachment 10)

Written testimony was received from Luke Bell, Vice-President of Governmental Affairs, Kansas Association of Realtors, as a proponent of **SB 84**. (Attachment 11)

Written testimony was received from Robert Mackey, Executive Director, Housing and Credit Counseling, Inc., as a proponent of **SB 84**. (Attachment 12)

A question and answer session followed the presentations.

Mark Desetti, representing Kansas National Education Association and Kansas Association of School Boards, spoke to Committee members in opposition of **SB 84**. Mr. Desetti told Committee members that the two organizations are in opposition of this bill not because they are opposed to financial literacy or the goal of the sponsors but because they do not believe this level of specificity is the job of the legislature. He further stated that the 'peanut' of the bill is in subsection (e), lines 15-17, that the legislature mandates putting questions on financial literacy into state assessments. When this happens, these questions become part of meeting AYP and a school will de-emphasize some other portion of the curriculum in order to ensure that all students learn these particular standards. Mr. Desetti also stated the bill represents a change in the state assessments in the years just prior to 2014 when 100% of students must demonstrate proficiency in both reading and mathematics. He stated that at a time when budgets are being cut and then frozen, passing on the cost of teacher training and materials acquisition for a new mandate is inappropriate. (Attachment 13)

A question and answer session followed the presentation.

Chairperson Flaharty then closed the hearing on **SB 84**.

CONTINUATION SHEET

Minutes of the House Education Committee at 9:00 a.m. on March 4, 2009, in Room 711 of the Docking State Office Building.

SB 162 - Disability history and awareness.

Chairperson Flaharty opened the hearing on **SB 162.**

Carrie Greenwood, Program Coordinator, Kansas Youth Empowerment Academy (KYEA), spoke to Committee members as a proponent of **SB 162.** Ms. Greenwood told Committee members there are currently eleven states that have passed, or are in the process of creating, a bill similar to **SB 162.** The bills have been passed because of the passion and dedication of the youth who advocated for them. She stated that learning about the history and culture of the disability community are topics which are not currently addressed in history classes. The leaders are not mentioned and the treatment of long ago is not talked about. The disability rights movement is non-existent in current history classes. Ms. Greenwood told Committee members that in three years time, the KYEA has been able to educate over 1720 students in 25 schools. They have spoken about the very things this bill advocates for: disability awareness, disability history, and acceptance of differences. It is a plan for a better, more accepting society. (Attachment 14)

Christian Roberson, a student from Wichita Heights High School, spoke to Committee members as a proponent of **SB 162.** Mr. Roberson told Committee members he was testifying to ask legislators to provide recognition regarding disability history and awareness through an annual proclamation and also provide resources for instruction and activities at all levels of school including colleges and universities. He told Committee members that if other people knew about the struggles of having a disability, starting with the elementary level, there would be less bullying and more self-confidence in all people, with or without a disability. (Attachment 15)

Andrew Crane, a student from Wichita, spoke to Committee members as a proponent of **SB 162.** Mr. Crane told Committee members that the bill would help students who do not have disabilities understand the struggles that students with disabilities go through. (Attachment 16)

Thad Smith, an alumni from Kansas Youth Leadership Forum of 2007, spoke to Committee members as a proponent of **SB 162.** Mr. Smith told Committee members that the bill would provide information for those with disabilities and allow them the chance to learn the meaning of disability pride, the chance to claim their identity and the chance to express themselves freely. (Attachment 17)

Anne-Marie Hughey, Legislative and Policy Advocate for SKIL Resource Center and Executive Committee member, Kansas Youth Empowerment Academy (KYEA), spoke to Committee members as a proponent of **SB 162.** Ms. Hughey told Committee members that once disability history and awareness is taught in the school systems, it will have the same benefits that occurred when students began learning about the civil rights movement, its leaders, and information on some of the most successful and innovative Americans. She stated it is the same with young people with disabilities. Once they are given the information that many people with disabilities have come before them and achieved great things, they too may begin to believe they can do anything they put their mind to. (Attachment 18)

Written testimony was received from Julia Fonseca, Executive Director, Kansas Youth Empowerment Academy, as a proponent of **SB 162.** (Attachment 19)

A question and answer session followed the presentations.

Mark Desetti, representing Kansas National Education Association and Kansas Association of School Boards, spoke to Committee members in opposition of **SB 162.** Mr. Desetti stated the groups object to subsection (a) of **SB 162.** He stated that while the intent of the bill and the requirements under subsections (b) through (d) are all worthy and certainly possible, the mandate in subsection (a) is another issue entirely. He also stated even though the fiscal note is only \$3,000, this is the cost to the state but does not reflect the cost to the local school districts. He urged the Committee to, at the very least, delete subsection (a) from **SB 162.** (Attachment 20)

A question and answer session followed the presentation.

Chairperson Flaharty then closed the hearing on **SB 162.**

The meeting was adjourned at 10:40 a.m. The next meeting is scheduled for March 5, 2009.



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March 4, 2009

TO: House Education Committee

FROM: Dale M. Dennis, Deputy
Commissioner of Education

SUBJECT: Senate Bill 84 -- Personal Financial Literacy

Attached you will find information concerning personal financial literacy including workshops and examples where personal financial literacy is addressed in the state standards for mathematics and history/government.

The indicator marked with a solid delta (triangle) denotes those indicators that are part of the state assessments. Additionally, the indicators marked with a dollar sign (\$) address personal financial literacy.

We hope this information will be of assistance to you.

h:fn-test:Test--84

House Education Committee
Date 3-4-09
Attachment # 1

PERSONAL FINANCIAL LITERACY

Senate Bill 74, enacted by the Kansas Legislature in 2003, stated, “. . . the state board of education shall authorize and assist in the implementation of programs in teaching personal financial literacy.”

Assessed content standards of mathematics and history/government identify those standards specifically related to personal financial literacy with the designation of a dollar (\$) sign.

The Kansas State Department of Education’s History and Government; Economics and Geography website has a listing of resources for teaching personal financial literacy. See <http://www.ksde.org/Default.aspx?tabid=1715>

The Kansas State Department of Education has partnered with the Kansas Council on Economic Education (KCEE) to provide and promote professional development for educators in the area of teaching personal financial literacy. KCEE’s website <http://www.kcee.wichita.edu/k12.htm>

Subject areas in which personal financial literacy is most often taught includes:

- Mathematics
- Family & consumer science
- Social studies (including world history and American history)
- Career & life planning
- Life skills
- Business
- Economics

The first Kansas Summit on Economic and Financial Literacy was held in June 2008 in Topeka .

The Family and Consumer Science standards identify those standards specifically related to personal financial literacy with the designation of a dollar (\$) sign.

Financial Foundations for Kansas Kids was released in 2004 for students and teachers of K-8. This standards-based comprehensive interactive courseware with lessons for students is currently

being used and distributed in Kansas schools. As a result of completing each lesson, students, within implementing schools, receive the “Governor’s Fiscal Fitness Award.” The program is available on Kan-Ed’s Empowered Desktop, and currently 325 schools are participating.

The KCEE and the six University Economic Education Centers were able to impact 1, 067 educators, including pre-service teachers, with direct programs for staff-development in 2008. These programs included:

- The Stock Market Game
- LifeSmarts for Middle and High School
- Financial Fitness for Kids
- Sport & Economics Institutes

July 1-2, 2009: Virtual Conference on Economic Education and Financial Literacy: As a result of Kansas being awarded a \$50,000 *Excellence in Economic Education* (“Triple E”) grant, a virtual conference on economic and financial literacy is scheduled for July 2009. The event is sponsored by KSDE, the KCEE and the Economic Education Centers of the state universities. Speakers will present instructional strategies and curricular materials for an audience of K-12 educators and pre-service teachers. This conference will use distance learning technology to reach remote audiences. Topics will include financial literacy skills within each of the Career Clusters.

September 16-17, 2009: Economic Education and Financial Literacy Conference: KSDE, in partnership with Housing and Credit Counseling (HCCI), the State Banking Commissioner, the State Treasurer’s Office, and other agencies, is sponsoring this statewide staff development conference.

April 2009: KCEE’s Statewide “Personal Finance Challenge” for High Schools Students: Qualifying high school teams will be invited to participate in a statewide competition on mastery of economic and financial literacy knowledge and skills. This event is being hosted by Kansas State University.

8/9/2005

Economics

Fifth Grade

Economics Standard: The student uses a working knowledge and understanding of major economic concepts, issues, and systems, applying decision-making skills as a consumer, producer, saver, investor, and citizen of Kansas and the United States living in an interdependent world.

Benchmark 5: The student makes effective decisions as a consumer, producer, saver, investor, and citizen.

Fifth Grade Knowledge and/or Application Indicators	Fifth Grade Instructional Suggestions
<p>The student:</p> <ol style="list-style-type: none"> ▲ (A) - (\$) determines the <i>costs</i> and <i>benefits</i> of a <i>spending</i>, <i>saving</i>, or <i>borrowing</i> decision. (K) - (\$) recognizes that <i>supply</i> of and <i>demand</i> for workers in various careers affect <i>income</i>. 	<ul style="list-style-type: none"> • Make a chart and list the benefits (pros) and costs (cons) of a spending decision. (1) • Choose a career to research. Find the number of people currently in the occupation and the number of people needed now and in the future. Predict how the supply and demand of workers affects salaries: nursing, <i>technology</i> careers, construction. (2)
<p>Teacher Notes:</p> <p><i>Benefit</i> - something that satisfies one's wants. <i>Borrowing</i> - promising to repay a given amount of money, often with added interest. <i>Cost</i> - something that is given up to satisfy your wants. <i>Demand</i> - the number of consumers willing and able to purchase a good or service at a given price. <i>Income</i> - financial gain received as wages/salaries, rent, interest, and/or profit. <i>Spending</i> - the use of money to buy goods and services. <i>Supply</i> - the quantity of resources, goods, or services that sellers offer at various prices at a particular time. <i>Technology</i> - science applied to achieve practical purposes.</p>	

1-3

Standard 1: Number and Computation

NINTH AND TENTH GRADES

Number and Computation – The student uses numerical and computational concepts and procedures in a variety of situations.

Benchmark 2: Number Systems and Their Properties – The student demonstrates an understanding of the real number system; recognizes, applies, and explains their properties, and extends these properties to algebraic expressions.

Ninth and Tenth Grades Knowledge Base Indicators	Ninth and Tenth Grades Application Indicators
<p>The student...</p> <ol style="list-style-type: none"> 1. explains and illustrates the relationship between the subsets of the real number system [natural (counting) numbers, whole numbers, integers, rational numbers, irrational numbers] using mathematical models (2.4.K1a), e.g., number lines or Venn diagrams. 2. identifies all the subsets of the real number system [natural (counting) numbers, whole numbers, integers, rational numbers, irrational numbers] to which a given number belongs (2.4.K1m). 3. ▲ names, uses, and describes these properties with the real number system and demonstrates their meaning including the use of concrete objects (2.4.K1a) (\$): <ol style="list-style-type: none"> a. commutative ($a + b = b + a$ and $ab = ba$), associative [$a + (b + c) = (a + b) + c$ and $a(bc) = (ab)c$], distributive [$a(b + c) = ab + ac$], and substitution properties (if $a = 2$, then $3a = 3 \times 2 = 6$); b. identity properties for addition and multiplication and inverse properties of addition and multiplication (additive identity: $a + 0 = a$, multiplicative identity: $a \cdot 1 = a$, additive inverse: $+5 + -5 = 0$, multiplicative inverse: $8 \times 1/8 = 1$); c. symmetric property of equality (if $a = b$, then $b = a$); d. addition and multiplication properties of equality (if $a = b$, then $a + c = b + c$ and if $a = b$, then $ac = bc$) and inequalities (if $a > b$, then $a + c > b + c$ and if $a > b$, and $c > 0$ then $ac > bc$); e. zero product property (if $ab = 0$, then $a = 0$ and/or $b = 0$). 4. uses and describes these properties with the real number system (2.4.K1a) (\$): <ol style="list-style-type: none"> a. transitive property (if $a = b$ and $b = c$, then $a = c$), b. reflexive property ($a = a$). 	<p>The student...</p> <ol style="list-style-type: none"> 1. generates and/or solves real-world problems with real numbers using the concepts of these properties to explain reasoning (2.4.A1a) (\$): <ol style="list-style-type: none"> a. commutative, associative, distributive, and substitution properties, e.g., the chorus is sponsoring a trip to an amusement park. They need to purchase 15 adult tickets at \$6 each and 15 student tickets at \$4 each. How much money will the chorus need for tickets? Solve this problem two ways. b. identity and inverse properties of addition and multiplication, e.g., the purchase price (P) of a series EE Savings Bond is found by the formula $\frac{1}{2} F = P$ where F is the face value of the bond. Use the formula to find the face value of a savings bond purchased for \$500. c. symmetric property of equality, e.g., Sam took a \$15 check to the bank and received a \$10 bill and a \$5 bill. Later Sam took a \$10 bill and a \$5 bill to the bank and received a check for \$15. \$ addition and multiplication properties of equality, e.g., the total price for the purchase of three shirts in \$62.54 including tax. If the tax is \$3.89, what is the cost of one shirt, if all shirts cost the same? d. addition and multiplication properties of equality, e.g., the total price for the purchase of three shirts is \$62.54 including tax. If the tax is \$3.89, what is the cost of one shirt? $T = 3s + t$ $\\$62.54 = 3s + \\$3.89 - \\$3.89$ $\\$62.54 - \\$3.89 = 3s$ $\\$58.65 = 3s$

9/10-3
January 31, 2004

▲ – Assessed Indicator

■ – Assessed Indicator on the Optional Response Assessment

N – Noncalculator

(\$) – Financial Literacy

THESE STANDARDS ARE ALIGNED ONLY TO THE ASSESSMENTS THAT WILL BEGIN DURING THE 2005-06 SCHOOL YEAR.

STATE OF KANSAS

JEAN KURTIS SCHODORF

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SENATE CHAMBER

ASSISTANT MAJORITY LEADER/WHIP

COMMITTEE ASSIGNMENTS

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JOINT COMMITTEE ON ARTS AND
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Testimony on SB 84

March 4, 2009

Chairman Aurand and Members of the Committee:

In 2004, the Legislature passed a law requiring school districts to provide financial literacy instruction in grades K-12. It was to be embedded into the curriculum in math, social studies, or any other appropriate area. At that time, 7% of school districts were providing this instruction, based on a survey by credit unions. Today, based on a survey by a teacher who testified before the Senate Education Committee, approximately 7% of school districts are providing financial literacy instruction. The law is still in the statutes but school districts have not implemented it.

Some standards were written. SB 84 would require that curriculum standards be implemented and appropriate questions be placed in the assessments. This would insure that all students would receive some kind of financial literacy instruction and, in today's world, our young people need to learn about credit, interest, savings, payments, etc., and how to be responsible citizens.

Thank you.

House Education Committee
Date 3-4-09
Attachment # 2

STATE OF KANSAS

COMMITTEE ASSIGNMENTS
EDUCATION
FEDERAL AND STATE AFFAIRS
NATURAL RESOURCES

E-mail: steve.abrams@senate.ks.gov

DR. STEVE E. ABRAMS
SENATOR, 32ND DISTRICT
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TOPEKA

SENATE CHAMBER

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March 4, 2009

Honored Chair and Committee members,

I thank you for this opportunity to testify in support of SB 84, the Personal Financial Literacy Bill.

No one doubts that there is a problem with financial literacy, in all aspects of our life. At the personal level, the State level, and for sure at the Federal level.

Further, no one doubts that it would be difficult, if not impossible, to inject a requirement for a specific class on Personal Financial Literacy. Something else would have to go.

Personal Financial Literacy was first deemed a priority in the 2004 session.

It mandated that Personal Financial Literacy be embedded in certain math classes in schools across Kansas.

It was done, but still, it leaves a lot to be desired.

I think this bill will help by amending that law.

There are two prime points that are crucial. First, the words "State Curriculum Standards" have a definite meaning to the members of the State Board of Education. State Curriculum Standards basically give the entire scope of what should be understood by someone who has taken that particular class. The State Board has developed standards for not only Math, Science and Language Arts, but also for Health, Phys Ed, Dance and others. Establishing State Curriculum Standards for Personal Financial Literacy would not be an impossible, difficult or expensive task. In so doing, questions for the State Assessment that are embedded in the various academic areas would be formulated directly from the standards.

The Second point is to create the areas where Personal Financial Literacy may be taught. Most people might think that embedding it in a math class is a natural, and so it may be. But some schools may want to embed parts of the Personal Financial Literacy in other classes such as Family and Consumer Science or others.

I ask that you report SB 84 favorable for adoption.

Sincerely,

A handwritten signature in black ink that reads "Steve E. Abrams". The signature is written in a cursive style with a large, stylized initial "S".

Steve E. Abrams

House Education Committee
Date 3-4-09
Attachment # 3

PEGGY MAST
REPRESENTATIVE, 76TH DISTRICT
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TOPEKA
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COMMITTEE ASSIGNMENTS
CHAIR: SOCIAL SERVICES BUDGET
MEMBER: APPROPRIATIONS
HEALTH AND HUMAN SERVICES

SENATE COMMITTEE TESTIMONY SB 84

I want to thank this committee for allowing me to speak on behalf of SB 84 today. Last year an Emporia State student spoke to me of the importance of teaching young people financial literacy. He gave me a copy of a paper he had written that explained how inadequate the current curriculum is in addressing the many challenges facing our young adults as they walk out of the home environment and onto the college campus.

The need for our youth to understand the dangers associated with too much debt and how easy it is to get into financial trouble by accepting too much credit is very evident in our society. Even our own state government has set a poor example for our youth to follow by issuing bonds that have indentured our children and perhaps even our grandchildren.

I have often heard comments about the inability of our youth to count back change or understand the importance of fiscal responsibility. This bill will change that and give our youth a greater chance of surviving. Upon entering the college environment, they will be given lots of opportunities to have credit cards, but they need to know ahead of time about the interest rates and how quickly debt can accrue.

I ask you to support SB84 and I will gladly stand for questions, but need to hurry back to Appropriations Committee as soon as possible.

Thank you once again for hearing this important piece of legislation.

Sincerely,

A handwritten signature in black ink that reads "Peggy Mast". The signature is written in a cursive, flowing style.

Peggy Mast

House Education Committee
Date 3-4-09
Attachment # 4

MELODY C. MILLER
REPRESENTATIVE, EIGHTY-NINTH DISTRICT

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TOPEKA

HOUSE OF
REPRESENTATIVES

COMMITTEE ASSIGNMENTS
FEDERAL AND STATE AFFAIRS
GOVERNMENTAL ORGANIZATION AND
ELECTIONS
UTILITIES

FINANCIAL LITERACY

In 2003, the Kansas Legislature passed a law that required the State Board of Education to develop guidelines for lesson plans on financial literacy and to help school districts start programs. We have Senator Jean Schodorf and former State Board of Education member Carol Rupe to thank for laying the building blocks for a strong financial literacy program across the state. However, for Kansas students to become truly financially literate, we need all districts following through on the initial intent of the law. According to a study that was done in 2003 by CUNA approximately 7% of districts are consistently providing financial literacy education. Senate Bill 84 is a natural next step for the State of Kansas to take in our quest to continue strengthening the current statute. There has never been a more crucial time to teach all youth the importance of financial education when looking at our current economic challenges. In fact, lack of consistency in teaching, as well as, agreed upon outcomes for our students across the state's school districts, has resulted in our students being less prepared for their economic future. Today most young people in high school do not have the basic knowledge to make adequate decisions concerning their economic affairs. The areas where students are having the most challenges are in financial planning and the simple knowledge of a budget. Senate Bill 84 moves us closer to assuring all students that graduate from accredited programs in Kansas will be financially literate.

Therefore, I am in support of SB 84.

Thank you.

House Education Committee
Date 3-4-09
Attachment # 5

Testimony of Jim Graham, President
Kansas Council on Economic Education

The Kansas Council on Economic Education (KCEE) strongly encourages the passage of SB84. In today's economic environment, financial and economic literacy is of vital importance. The KCEE is a not-for-profit organization with the mission of insuring that our youth in grades K-12 are literate in personal finance and economics. Although the KCEE is a separate legal entity, it is affiliated with all of our six state universities and is based in the W. Frank Barton School of Business at WSU. We invite you to visit our Web site at www.kcee.wichita.edu.

We believe that SB84 is a definite improvement from the existing statute since it requires that financial literacy questions be included in the state's assessment tests. While we realize that additional strengthening of the legislation might not be possible at this time, the KCEE would prefer to see more economics included. Personal finance is a part of microeconomics. We would like to see the inclusion of other economics topics. In our complex and troubled economic environment, people without basic knowledge of economics contribute to the problems. Although we feel that personal finance and economics concepts can and should be incorporated into other subject areas in grades K-12 (e.g., math, social studies, and family and consumer sciences), we believe that a mandated course should be included at the high school level. If it is possible to make the legislation effective prior to July 1, 2012 as stated in SB84, we would prefer it.

If the proposed legislation is adopted, the KCEE and its affiliated Centers for Economic Education on the universities' campuses look forward to working with the Kansas State Board of Education and the Kansas State Department of Education to implement it. We can provide all of the curriculum materials that are needed to teach personal finance and economics. In addition, we can provide the required teacher training. Please call on us. The number for my direct telephone line is (316) 978-5165. My e-mail address is Jim.Graham@wichita.edu. Information about our affiliated Centers for Economic Education at the universities is available through links on our Web site.

House Education Committee
Date 3-4-09
Attachment # 6

FISCAL FOCUS

Budget and Tax Policy in  Perspective

April Holman, Director of Economic Policy
Kansas Action for Children
House Education Committee
Legislative Testimony - SB 84
March 4, 2009

Good morning, Chairman Aurand and members of the Committee. On behalf of Kansas Action for Children (KAC) I would like to thank you for this opportunity to testify in favor of SB 84.

Kansas Action for Children is a not-for-profit child advocacy organization founded in 1979. For more than 30 years, KAC has worked with lawmakers on policy solutions that improve the lives of Kansas children and their families.

One of the most important ways that we can help families is through public policies that encourage the ownership of assets. Whether the assets are in the form of college savings, a retirement nest-egg, or a down-payment on a home, the development of assets is key to providing financial stability and the creation of a personal safety net.

For several years KAC has worked on policies to promote asset development in Kansas. We consider personal financial literacy to be a vital part of asset development. In order to make sound decisions about saving, investing and money management, people need an understanding of financial products and how they work. If we can provide this insight to young people before they are faced with far-reaching financial decisions, not only will it help the individuals, but it will also help the state economy to avoid turmoil such as that experienced as a result of the current national mortgage crisis.

As a part of a larger effort to promote asset development in Kansas, Kansas Action for Children and the Kansas Partners for Asset Development (KPAD) convened a series of community meetings across the state last fall. The topic of personal financial literacy and the need to establish an initiative that provides access to comprehensive financial education for children and adults was a common theme at each of the meetings. It became clear to us that, while some Kansas school districts are doing a good job of providing financial education, the opportunities for students across the state vary greatly from one school district to the next.

The additional direction provided by Senate Bill 84 will strengthen the state personal financial education curriculum and the inclusion of questions on personal financial literacy on state assessments will ensure that the curriculum is put in place across the state. This will help individual Kansas students in the short term, and it will benefit the Kansas economy in the long term. For these reasons, we urge your support of Senate Bill 84.



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TREASURER

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House Education Committee
Representative Clay Aurand, Chair
March 4, 2009

Testimony by Michelle Kaberline, Financial Literacy Coordinator at
State Treasurer Dennis McKinney's Office

Good afternoon Chairman. My name is Michelle Kaberline with the State Treasurer's Office. I coordinate financial education programs and events across the state to educate Kansans of all ages about managing their personal finances. With me today is State Treasurer Dennis McKinney. Treasurer McKinney is aggressively continuing the financial literacy outreach programs at the State Treasurer's Office.

Financial literacy is a national priority. The President's Advisory Council on Financial literacy approved a report on January 6, 2009 that provides recommendations to improve financial literacy of all Americans. Among the recommendations are calls for mandating financial education in schools for students in grades K-12. The Council Chairman, Charles R. Schwab stated "There is no question that the lack of personal financial literacy has been a major contributing factor to the economic and financial crisis in the United States."

I have included with my written testimony an article from the January 2009 issue of The Kansas Banker. Mariner Kemper, Chairman and CEO of UMB Financial Corporation emphasizes that financial literacy should be a national priority.

We believe that now is a critical time for us to address financial literacy in a meaningful way. With our economy down and more and more families finding themselves in a vulnerable financial position, now is the time to educate them on the importance of being good money managers to save and invest in higher education. These students are our future leaders.

House Education Committee
Date 3-4-09
Attachment 8

In 2003, SB74 was signed into law by Governor Kathleen Sebelius. SB74 was a great effort but could be more effective across Kansas. According to a survey conducted in March, 2008 by the Kansas State Department of Education, not quite 7% of respondents (representing school districts across Kansas) reported having a specific curriculum framework for teaching financial literacy.

Senate Bill No. 84 enhances the current statute (K.S.A. 2008 Supp. 72-7535) by requiring that questions relating to personal financial literacy be included in the statewide assessments for mathematics or social studies. Testing on this subject will encourage more school districts to teach financial education. The assessments requirement will also get the attention of those school boards to move more quickly to adopt financial education into the curriculum for all grades, K-12.

At a recent meeting with the Commissioner of Education, we were pleased to learn the Commissioner recognizes the need for financial literacy in schools across Kansas.

The State Treasurer's Office has been contacted by public service organizations; financial institutions; and citizens who recognize the need for greater financial literacy in our schools. It is through our contact with these Kansans that we know that an expansion of financial literacy education is a need that can no longer be put aside for another day.

The best way to reach students is through progressive learning at all grade levels, K-12. It is very clear in the current state of our Nation's economic and financial crisis and the state of our economy here in Kansas; financial literacy education is critical for our youth and could be incorporated in the curriculums for reading, writing, and arithmetic. The Treasurer's Office strongly supports SB84. Treasurer McKinney and I will be happy to entertain questions.

After economic cross-roads, where do we turn?

Guest commentary



Mariner Kemper

Chairman and CEO
of UMB Financial
Corporation.

As Washington looks to an ever-morphing TARP (Troubled Asset Relief Program) plan to shore-up our nation's financial industry and more and more homes go into foreclosure, it is becoming clearer each day that our nation has become irresponsible with money at every level. If we look past the immediate crisis, the best way out of this is to deleverage and become a savings nation. So with that in mind, where do we go from here?

While a rescue plan for the mortgage market may help financial institutions and investors who lost their way, it will not be the end of America's credit crisis. We must consider the big picture and confront the deep, longer-term weaknesses in our country's financial culture.

It is time to get back to fundamentals. To rebuild America's financial strength, we need to take action in five areas:

- Change our view of debt. Many Americans have fixated on things they can buy on credit with minimum monthly payments. Some consumers have not even thought about the massive debt they've accumulated or how to repay it. As a result, for every \$1 in economic output, our country is burdened with \$3.50 in debt—the highest level in our history, even worse than in the Great Depression.

This means Americans need to develop good habits that include proactively keeping a household balance sheet, owning what we can afford and managing debt with care. The same holds true for businesses and the government.

- Promote savings and investment. Americans have gradually become a consumption society; we're no longer a saving society. Many of us no longer set aside money for a vacation, car or down payment on a house. People spend more time researching which new car to buy than planning or investing for what could be 20 to 30 years in retirement. To prosper in the long run, we must relearn how to save and invest.

- Build a culture of responsibility. A sound economy requires a culture where each individual takes ownership of his or her financial responsibilities. Viewing more and more possessions as "rights"—and expecting others to step in if we overextend—is shirking responsibility. Consumers, corporations and government leaders have all bought into this mindset. What we need at all levels is a mindset of responsibility.

- Educate our people in handling money. Government plans to buy or guarantee endangered loans are a short-term fix. To avoid repeating this crisis in the future, we need to commit resources to educating consumers about managing money successfully. Financial literacy should be a national priority. Consumers should learn how to make and follow a spending plan; gauge what they can and can't afford; handle

mortgages, credit cards and other debt; and save and invest. Talking with your banker or financial advisor is one way to begin taking ownership.

- Simplify the borrowing process. One lesson from the mortgage meltdown is that many consumers have not understood what they signed. With more complex loans, the borrowing process has become less and less transparent. Attempts at regulation have added more paperwork, but not always more clarity. We need to simplify the paperwork.

In America, we should be rewarded for doing what's right and not just what's popular or trendy. Considering the current environment of government bailouts, I worry that some players who helped create the bubble may be spared the consequences of their excesses and in some cases may be rewarded. My hope is that businesses and consumers who acted responsibly will be allowed to reap the benefits of their stewardship.

Unfortunately, our economy as a whole is going to feel more pain. How long the hardship lasts – and whether we see an enduring solution – depends on how the country responds. Consumers must take ownership of their financial lives. Corporations should strengthen their balance sheets and look at real solutions rather than taxpayer bailouts. And government needs to lead in restoring a culture of responsibility.

Mariner Kemper is Chairman and CEO of UMB Financial Corporation, which traces its history in banking and financial services to 1913.

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email: Oletha.Faust-Goudeau@senate.ks.gov

March 3, 2009

Committee on Education
Kansas House of Representatives
Rep. Clay Aurand, Chair
711 Docking Building

Chairman Aurand, esteemed colleagues,

How many times have you had to help the young person behind the counter make correct change for you? How many times have you asked your child how much money they have in the bank and they can't tell you because they don't know how to reconcile their bank statement? How many times have you watched a young person make the less frugal purchase in the grocery store because they can't figure out that a three-pound can of coffee at \$7 each is a better buy than two one-pound cans at \$3 each?

All these are examples of financial illiteracy. It has been rampant in our young people for so long that now we occasionally find even middle-aged people who cannot perform the basic functions of day-to-day arithmetic. And if they can't do that, then we know that they cannot lay out a financial plan, including a household budget. And if they can't lay out a budget, they can't stretch their dollars to provide for their present, let alone their future.

There was a time when understanding money was not very difficult for working people. They got paid in cash, they paid the grocery store and the landlord in cash, and they literally saved their nickels and dimes to provide for themselves in bad times. But now the world works on paper. People write checks or offer credit and debit cards as payment.

If other people find out you don't have a checking account, they immediately become suspicious that you won't have the money to pay recurring bills like your utilities, your car loan, or your mortgage. Often when young people do have a checking account, their checkbook is such a mess that they never know how much money they have or they write checks recklessly, wind up bouncing checks, and are in even worse shape when the bank demands its over-draft charges.

It is vital that our young people have the skills necessary to navigate the treacherous shoals of 21st-century finance. Many people say it is the parents' responsibility to teach these skills, but the parents aren't doing it, so it's time for society to step forward and offer a better way.

House Education Committee
Date 3-4-09
Attachment 9

Testimony
SB 84 – Personal Financial Illiteracy
Sen. Oletha Faust-Goudeau
Page 2

That better way is for financial literacy to be taught in every school at every opportunity. Elementary schools especially should give pupils the ability to count money and make change. Middle schools should start the process of teaching students to live within their means by budgeting and saving their money. High schools should teach the rudiments of balancing a checkbook and how to make the most economical choice when purchasing everything from pencils to hotrods. There should be discussions of governmental budgets and how to read them to find out what programs are being funded and whether those are the right choices for the governmental unit propounding them.

These are lessons that can be taught in arithmetic and mathematics classes, in home economics or life skills classes, in history, social studies, and economics classes. They shouldn't be dry marches of digits, but interesting vignettes of the problems everyone will face eventually. For once, students won't be able to complain that they don't see how what they're learning will do them any good in real life. Money nearly always interests them.

Senate Bill 84 requires schools to start that process. It asks the State Board of Education to develop state curriculum standards for teaching personal financial literacy for all grade levels within existing subject matter. Further, it requires the State Board to include questions relating to personal financial literacy in the statewide assessment tests. It asks the State Board to encourage local schools to look for ways to include this kind of teaching in everything from mathematics to accounting and to select textbooks that incorporate this learning into their lessons.

We already have this concept on the books, but the schools haven't taken us seriously. Each year, each teacher has thought, "I'll leave that for next year's teacher," and the result is a financially illiterate populace. We may have lost one generation to that attitude. Let's not lose another. Let's make it mandatory that schools teach this skill at every opportunity. Let's put it on our tests. After all, whether we teach it or not, it's mandatory that the kids will have to deal with it after graduation.

Thank you so much for your time, your attention, and your courtesy.

Oletha Faust-Goudeau
Senator, 29th District



KANSAS CREDIT UNION ASSOCIATION

To: House Education Committee

**From: Haley DaVee, Director of State Legislative & Public Affairs
Kansas Credit Union Association**

Date: March 4, 2009

Re: Written Testimony in Support of Senate Bill 84

The Kansas Credit Union Association, on behalf of the 86 state-chartered and 23 federally-chartered Kansas credit unions, appreciates this opportunity to share written testimony in support of financial literacy efforts in Kansas and Senate Bill 84 as amended by the Senate committee.

Kansas credit unions are not-for-profit, member-owned financial cooperatives serving over 550,000 Kansas consumers and operating with a mission of people helping people. As part of this mission, Kansas credit unions have had a long-held commitment to personal financial literacy—both for their members and their communities.

There is no doubt that the need for financial literacy is great—particularly as Americans struggle to deal with the widening effects of the economic crisis. In recent months, Kansas credit unions have reported an upswing in requests for financial literacy efforts from consumers across the state.

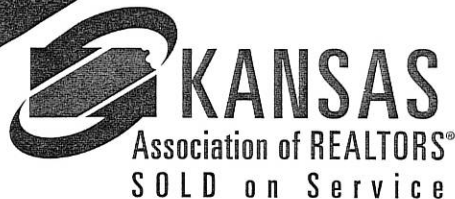
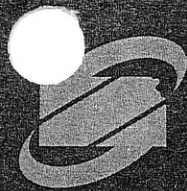
The commitment of credit unions to financial literacy is evident in the many financial literacy programs that credit unions across the state utilize—either individually or cooperatively. These programs include the following:

- **Money\$mart Financial Management Camp:** Money\$mart is a financial management camp created specifically for Kansas middle school students by KCUA and the Kansas State Treasurer's Office. Since its inception in 2004 over 1,000 Kansas middle school students have participated. This fall alone Kansas credit unions held Money\$mart camps for students at Truesdell Middle School in Wichita and El Dorado Middle School.
- **Save@School:** This program joins the State Treasurer's Office, local financial institutions and schools with the goal of teaching students the importance of savings. Four credit unions in Kansas participate in the program which teaches the importance of savings through hands-on experience with and classroom exercises taught by credit union employees.

- **BizKid\$:** Credit unions in Kansas and across the nation have sponsored BizKid\$, a PBS program that teaches youth entrepreneurial skills and personal financial literacy. The first season of the programming received critical acclaim and was a huge success—reaching over 271 million people across the United States. BizKid\$ is currently in its second season and airs on all PBS markets in Kansas.
- **National Endowment for Financial Education:** Credit unions in Kansas and nationwide have a partnership with the National Endowment for Financial Education to provide and promote the High School Financial Planning Program (HSFPP). This award winning curriculum is provided FREE of charge to schools nationwide. In the past two years, 122 Kansas teachers have received over 7,200 copies of the HSFPP student manuals.

Personal financial literacy is critical as consumers today have more options for credit in an increasingly complex and overwhelming marketplace. **KCUA supports efforts in the state of Kansas—whether it is SB 84 or other initiatives—to increase personal financial education for K-12 students.**

Thank you for allowing us to provide written comment in support SB 84 as amended by Senate committee.



To: House Education Committee

From: Luke Bell, Vice President of Governmental Affairs

Date: March 4, 2009

Subject: **SB 84** – Requiring the State Board of Education to Develop State Curriculum Standards for Personal Financial Literacy Education

Chairman Aurand and members of the House Education Committee, thank you for the opportunity to provide testimony on behalf of the Kansas Association of REALTORS® (KAR) in support of **SB 84**. KAR has faithfully represented the interests of the 9,000 real estate professionals and over 700,000 homeowners in the State of Kansas for over 85 years.

Summary of the Legislation

SB 84 would require the State Board of Education to develop state curriculum standards for personal financial literacy for all grade levels within the existing mathematics or other appropriate subject matter curriculum. This legislation would also require the State Board of Education to include questions relating to personal financial literacy on statewide assessments and to encourage school districts to purchase textbooks containing information on personal financial literacy.

KAR Wholeheartedly Supports the Teaching of Personal Financial Literacy Concepts to Students in K-12 Public Schools

While there are many complex problems and conditions that contributed to the current state of our national economy, KAR wholeheartedly believes that a major component of these problems is a basic lack of financial literacy among consumers. Due to a common lack of understanding on financial matters, too many consumers lack a basic understanding of common concepts like creating a household budget or understanding interest rates on loans and credit agreements.

In requiring the State Board of Education to include questions relating to personal financial literacy on statewide assessments, **SB 84** will ensure that our public school students are receiving at least a rudimentary introduction to these important financial literacy concepts. This will help ensure that public school students do not begin their professional lives after high school with a basic lack of knowledge on how to function and survive in our modern economy.



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House Education Committee
Date 3-4-09
Attachment 11



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March 4, 2009

Reference to Senate Bill 84 As Amended by the Senate Committee


As Executive Director of Housing and Credit Counseling, Inc. (HCCI), I want to provide this written testimony in support of Amended Senate Bill 84. HCCI is a nonprofit, United Way agency that counsels and educates individuals and families to make informed decisions when experiencing financial difficulties or related problems. HCCI empowers consumers with information and knowledge in many different areas to include, high personal debt; mortgage default and foreclosure; homelessness due to poverty; bankruptcy; tenant and landlord issues; and step-by-step homebuyer education targeting first-time homebuyers, especially low-income individuals and families.

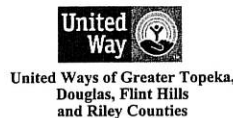
In 2008, HCCI counseled 1,981 individuals regarding pre-bankruptcy issues. This was an 83% increase over the number of counsels in 2007. In many cases, after our certified counselors discuss household budgeting, cost-cutting efforts, savings techniques, goal setting, etc., a typical response from our clients is "I wish we would have had this kind of information taught to us in high school." They believe learning sound financial management skills sooner in life, would have provided them with the knowledge to make better choices regarding consumer credit, homeownership, and in other related areas that have an impact on their financial stability.

We find that too many young adults do not understand money management, partly because they have never had to budget funds. Some college students do not know the difference between the credit and debit card option of their bank card. National studies show a need for dedicated financial life skill literacy education. A premier financial literacy nonprofit, Jumpstart Coalition for Financial Literacy, biannually quizzes high school seniors on basic life skill topics such as paying taxes, using credit cards and choosing insurances. Their 2008 test garnered the lowest score since testing began many years ago, with participants averaging correct answers on only 48.3% of the questions, which is a failing grade.

We can no longer allow our students in the state of Kansas to be financially illiterate when they graduate from high school. This not only places a financial burden on the student as they venture out on their own, but also places a burden on all Kansans if our young people are not making sound financial decisions to be successful consumers and totally self sufficient.

Sincerely,


Robert L. Mackey
Executive Director



House Education Committee
Date 3-4-09
Attachment 12



Making public schools great for every child

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

**Mark Desetti, Testimony
House Education Committee
March 4, 2009**

Senate Bill 84

Mr. Chairman, members of the committee, thank you for the opportunity to come before you today to discuss Senate Bill 84. I would note that today I represent both KNEA and the Kansas Association of School Boards.

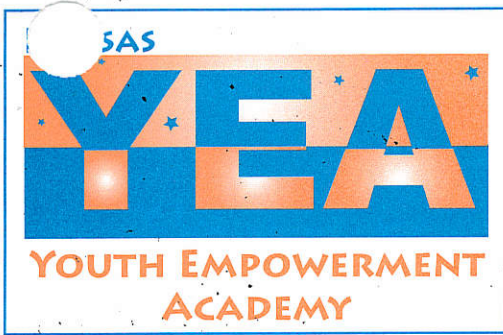
We come before you today in opposition to this bill not because we are opposed to financial literacy or the goal of the sponsors but because we do not believe this level of specificity is the job of the legislature.

Back March 10, 2003 this committee pursued the idea of requiring financial literacy instruction in our schools. We submitted testimony in favor of Senate Bill 74 on that day. I have included that testimony on the back of today's testimony. Clearly we stood with the legislature when you passed this idea back then. We still support it.

But the peanut of this bill is in subsection (e). It is there on lines 15 through 17 that the legislature mandates putting questions on financial literacy into state assessments. When this happens, these questions become part of meeting AYP and so a school will deemphasize some other portion of the curriculum in order to ensure that all students learn these particular standards.

This bill represents a change in the state assessments in the years just prior to 2014 when 100% of students must demonstrate proficiency in both reading and mathematics. It is an additional mandate on schools which will require teacher training and materials acquisition at a time when school budgets have been cut and, at best, will remain flat for three years prior to full implementation of this requirement.

We believe that, at a time when budgets are being cut and then frozen, passing on the cost of teacher training and materials acquisition for a new mandate is inappropriate.



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Testimony for the House Education Committee Concerning SB 162

Carrie Greenwood

3-4-09

Good afternoon! Thank you all for allowing me to speak with you today. My name is Carrie Greenwood, and I am the Program Coordinator for the Kansas Youth Empowerment Academy. I am here, along with a few of other youth, to advocate for the passage of Senate Bill 162. At the Kansas Youth Empowerment Academy, our mission is to empower young people who have disabilities. I cannot think of a better way to empower our young people than to pass this bill and ensure that ALL students in Kansas become aware of differences, diversity, and acceptance.

When our organization opened in 2005, we immediately began focusing much of our efforts on educating the public about disability awareness and history. We knew that to open minds and break down barriers, especially in the school system, we had to go out and speak openly about disability and the culture and pride behind it. In recent years, we have seen a movement towards making this information available all across the U.S. and actually designating weeks to focus on these topics in schools. There are currently 11 states that have passed, or are in the process of creating, a bill similar to SB 162. These bills have been passed because of the passion and dedication of the youth who advocated for them.

We, at KYEA, knew that we had to create such a bill in the state of Kansas. So, in December, we assembled a taskforce of youth who believe in the impact of a bill such as this one and began creating an action plan for what you all now know as Senate Bill 162. Although the youth on this taskforce did not write the actual text of this bill, they have had a direct hand in every single aspect of this process. THEY decided what the bill should focus on; THEY chose the designated weeks stated in the bill; THEY have worked tirelessly for the past few months to gather support for this bill; and THEY have come up with their own testimony, which they have already shared with the Senate Education Committee and will share with you today. This taskforce has worked so hard because they truly believe in this bill and the impact that it can have on our state. They know, firsthand, what it is like to not be understood by their peers. They have seen bullying, they have experienced discrimination, and they also know that a little bit of understanding can go a long way.

At this time, I am going to explain why I am an advocate of SB 162. How would a bill like this have affected me when I was in elementary school and high school? Let me explain a little bit about myself. I was born with my disability and was fairly well accepted by my peers throughout my years of school. I was in mainstream classes, which meant that most of the classmates that I interacted with did not have visible disabilities. While I did feel pretty accepted, I also felt a sense of hesitation and curiosity from many of my classmates. They knew that I used a wheelchair, but most of them did not know any details about my disability. If they would have asked me, I would have openly shared with them and answered their questions, but no one really asked. I believe that they didn't ask because they were afraid and did not know how to ask. I remember one day, when I was in middle school, my teacher actually invited me to

share about my disability. I was so excited to finally be invited to talk about that part of myself. I think I knew, even then, that by answering a few questions, I could break down walls that had been built by fear and a lack of understanding. Since then, I have taken every opportunity to educate others about people with disabilities. I feel that awareness is so important, especially in the school system. Yes, students are exposed to their peers with disabilities, but exposure does not mean the same thing as awareness. When people, especially youth, understand why we do things the way we do, and why we look different, or talk different, or learn different, then they are so much more likely to accept us, and treat us as equals, and even hire us in the workforce someday.

The other part of this bill that would have made a huge impact on me, when I was younger, would have been learning about the history and culture of the disability community. These topics are not currently addressed in history classes. The leaders are not mentioned. The treatment long ago is not talked about. The whole disability rights movement is non-existent in current history classes. It was not until I had just graduated from high school that I learned about these things. While I have never been a huge fan of history, learning about those important leaders that paved the way for me and the long road that has gotten us to where we are today, impacted me in a great way. I realized that I am a part of this movement... that I belong to this bigger community of strong, successful, proud people with disabilities. And because I belong to this community, I too can be strong, successful, and proud of who I am. Learning all of this in elementary school would have changed my whole perspective. I would have recognized my disability as a natural part of who I am. I would have had more self-confidence. I would have had role models with disabilities. By passing this bill, we can give all of these things to 100's of youth who are just like me.

The other reason that I truly believe in this bill is that I have already seen the impact that awareness and education can have in schools all across the state. In only three years time, KYEA has been able to educate a total of over 1730 students in 25 schools. We have spoken about the very things that this bill advocates for: disability awareness, disability history, and acceptance of differences. The impact can be clearly seen during and after our presentations. I can count many times when elementary students, who would normally never point out their differences, are proudly declaring that they have a disability. They want to announce it and explain it, and we know, right then and there, that a spark of pride has ignited in them at a very young age. The same happens in high schools. While they are not quite as quick to jump up and announce their disability, we do see a greater sense of pride and a newfound knowledge that if all of these people with disabilities have succeeded, then maybe they can too. The impact is also seen in the students who do not have disabilities. I have seen light bulb moments in some children where they realize that maybe using hurtful words is not so good after all or that maybe they should stand up for their friends who are different instead of teasing them. High school students are impacted as well. They shy away from what they don't understand. By talking about disability openly, they are able to understand and get their questions answered. All of this leads to increased self-esteem in students with disabilities, as well as better treatment of ALL students.

We do realize that a fiscal note of \$3000 in SGF funds has been attached to this bill. Our original plan, when we decided to advocate for this bill was that there would be no cost attached. We, at KYEA, are fully prepared to assist with curriculum development and pass along curriculum that has already been developed so that this cost is reduced or eliminated altogether.

In closing, I just ask you to think about the impact that this bill can have in schools across our state. I ask you to listen to the testimonies of the other two youth who are here today and then visualize all of the youth who are out there that could be greatly impacted by this bill. Senate Bill 162 means greater awareness, acceptance, and better treatment of students throughout Kansas. It is a plan for a better, more accepting society. My question to you is... will Kansas take a huge step in changing our society today? Thank you.

Testimony to House Education Committee on SB 162
Christian Roberson
3-4-09

Did you approximately 51.2 million people live with disabilities?

Disability history however has been largely ignored in curriculum at the elementary, middle and high school levels. As a person wanting to be a top leader of youth led history. I would love to know that I helped Kansas with a landmark legislation that established a Disability Awareness and History Bill.

I know people that have been bullied and made fun of that have disabilities. I have done this myself and feel bad about it. I feel like I owe myself and others students even though I have a disability as well.

I am here to ask the legislature to provide recognition through an annual, joint proclamation; and provide resources for instruction and activities at all level of school including college and universities. As a Kansan with a disability and a youth I want Kansas to be on the leading edge of history, values and beliefs and pass this Disability Awareness and History Bill. If other people knew about the struggles of having a disability starting at the elementary level there would be less bulling and more self confidence in all people with or without a disability.

Please vote for the Disability Awareness and History Bill as it would bring changes not just at school but at home and in the communities for people with disabilities.

It would give pride to people with disabilities who deserve it. My name is Christian Roberson I am from Wichita Kansas I attend Wichita Heights High School. Thank you for your time.

House Education Committee
Date 3-4-09
Attachment 15

Testimony to House Education Committee on SB 162
Andrew Crane
3-4-09

Members of the Committee, my name is Andrew Crane from Wichita, Kansas. I am here with the KYEA, Kansas Youth Empowerment Academy and I am here to talk to you about Senate Bill No. 162.

This bill is about Disability, Awareness, and History. It will help students who do not have disabilities understand the struggles that students with disabilities go through. Let me share a story with you: In the 9th grade I got pushed and bullied because of my disability. Two students saw what was going on, and they stood up for me, and we became friends. This one event helped me through High School. It empowered me to be brave and get involved with school. I think that this is an example of why this bill is needed. Thank-You for hearing me and please support the passage of this bill.

House Education Committee
Date 3-4-09
Attachment 16

Testimony to House Education Committee on SB 162

Thad Smith

3/4/09

Hello, my name is Thad Smith. I am an alumni from the Kansas Youth Leadership Forum of 2007. I am here to give my views on how this bill can impact and later give everyone an understanding of how I feel it can change the youths understanding of disability history. This bill could help the youth in Kansas have the insight of those with disabilities and their history. This bill would allow them to know the struggles and achievements that have been made by people with disabilities. These struggles, which happen to everyone, can allow the youth the understanding that everyone with or without disabilities have the same obstacles.

To let them know what they can do to change the circumstances, is one of many opportunities to make a better future for them and others who are different or disabled. This bill can cause a wave of understanding for the future to make a brighter future, a better future, a future that has a sense of equality in every way. To take part in representing this bill that could create so much understanding overwhelms me in every sense of being proud of myself, my disability and those before who have gone through much to be equal.

The question that I am wondering is why would anyone pass the chance to create a better understanding, or yet a better future of understanding? This bill let alone doesn't just provide information for those without disabilities. It also provides information for those with disabilities. It allows them the chance to learn the meaning of disability pride, the chance to claim their identity or to express themselves freely and the chance to say they are disabled and proud. To let them know that people such as Abraham Lincoln, John F. Kennedy and other historical figures had disabilities and what heights they reached.

To phrase a quote, "Tomorrow's lifestyle depends on today's decisions." I mainly believe that this bill is a chance, a chance for others today, tomorrow and the future. To do what this bill asks for 2 weeks out of every year sounds too easy to pass, to me and to others who believe in it.

House Education Committee
Date 3-4-09
Attachment 17

Testimony on SB 162
To
Senate Education Committee
By
Anne-Marie Hughey
February 17, 2009

Madam Chair, members of the committee, thank you for allowing me to offer testimony on SB 162 which would designate the last two (2) weeks of January as Disability History and Awareness Weeks, as well as implementing disability history and awareness in the curriculum of the Kansas school districts.

My name is Anne-Marie Hughey and I am the Legislative and Policy Advocate for SKIL Resource Center. I am also a newly elected executive committee member of the Kansas Youth Empowerment Academy (KYEA) board. I have been involved with KYEA since its inception and have seen the significant impact the organization has had on youth with disabilities, educators and family members. I firmly believe that if the state education system implemented the training proposed in this bill, it would provide young people with disabilities with the knowledge that they are not alone, and that a great many individuals with significant disabilities have come before them and paved the way for a more accessible and acceptable society. It would also provide young people without disabilities with a better understanding of disability issues and help remove the stereotypes they may have about people with disabilities.

I believe that once disability history and awareness is taught in our school systems, it will have the same benefits that occurred when students began learning about the civil rights movement, its leaders, and information on some of the most successful and innovative Americans, who also happen to be people of color. The teaching of the civil rights movement, etc., help dispel misconceptions and prejudice just because someone's skin color was different from their own did not mean that they couldn't accomplish great things. It also gave young people of color the knowledge that, if they set goals for themselves and expected that they could achieve anything they put their mind to, they could make it happen.

It is the same with young people with disabilities. Once they are given the information that many people with disabilities have come before them and achieved great things, they too may begin to believe that they can do anything they put their mind to.

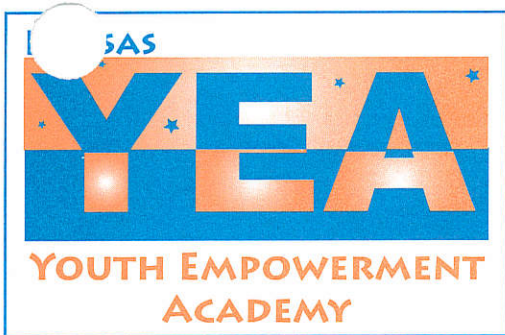
For over 25 years Kansas has been a national leader in promoting the rights of people with disabilities. It is now time to take the next step and become a leader in the education of disability history and awareness, which will result in youth with disabilities, teachers and family members understanding that even though a child has a disability, he or she should have the same expectations for success as a child without a disability.

We understand that the Kansas school systems, as all of us, will be facing many challenges over the next few years. However as a member of the KYEA board, I can confidently say that we will provide the necessary assistance to make this project a success, and we look forward to partnering with KNEA and the State Board of Education to make this project a reality in the Kansas school systems.

House Education Committee
Date 3-4-09
Attachment 18

Finally, less than a month ago America celebrated the changing face of America by electing the first black man as President of the United States. Some day our children and/or grandchildren will celebrate the election of a President who is also a person with a disability. A President who will not have to hide that she or he has a disability as did FDR, who even though he had a disability, was one of America's greatest Presidents.

Thank you in advance for your consideration. I will stand for any questions.



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To: House Education Committee
From: Julia Fonseca, KYEA Executive Director
Date: March 5, 2009
Subject: SB 162

Dear House Education Committee:

I would like to thank you for taking the time to listen to testimony today both written and oral about SB 162. The youth that are giving testimony today have worked extremely hard on their testimony and passage of this bill since December 2008. As the Executive Director for the Kansas Youth Empowerment Academy, I have been working closely with the youth as they drive this initiative to teach disability awareness and history in Kansas schools. I have many reasons to support this bill personally and professionally. I will share my professional reasons first.

Throughout my years working with youth with disabilities, I have seen first hand how disability history and awareness knowledge can change a life. With the help of my staff, I have been presenting material on this topic for the past three years. The original intent of presenting this material, three years ago, was to educate and empower youth with disabilities in the special education classroom. Since the beginning, there has been a growing demand from principals, teachers, etc, to spread this knowledge school wide. With this opportunity, we have had many youth approach us on "how cool" it was to hear this information or they say, "my relative, friend, neighbor has a disability" or "I have a disability." Most of all, we have heard reaction from instructors about how they have seen a change in their students once this information on THEIR history was shared with them. With this knowledge that we share, power begins to grow... power to spring them into, not only thinking about their future, but taking active steps towards that future. Empowerment brings about belief in one's self. Belief in one's abilities to move on to higher education. Belief in one's self to work. Belief in one's self to step off of the social security rolls and generate their own income. Disability or not, none of us would know how to make decisions for the future if it were not for the decisions of the past.

Personally, I have felt a direct impact with learning about my disability history and being aware of my own strengths and the strengths of others. In 2002, I attended a program currently offered by the Kansas Youth Empowerment Academy. I was twenty-three at the time and this was truly the very first time that I had heard such words as "disability

House Education Committee
Date 3-4-09
Attachment 19

heritage.” I not only learned about when the movement started, how it started, and who led it, but, most of all, that it is continuing as we speak! Up until that point in my life, I wanted NOTHING to do with “THOSE” people. When disability history and awareness was shared with me, I now knew that my niche in life was to work with MY people and beyond. Since that time as a volunteer with that program, I have now become Executive Director of the organization that provides this and many more programs to empower youth with disabilities. I am proof that information changes lives, but, most of all, I can give you a list of names of lives that have indeed been changed.

Through this bill, we are asking that the state recognize the importance of this information and that schools take the initiative with us to actively spread this information to their students. When KYEA youth first put this bill together, there was absolutely no fiscal note. It has been brought to our attention that a fiscal note has been added without KYEA’s knowledge. Please know that our intent was, and is, to provide the resources to schools through presentations, to connect them to organizations in their area that have knowledge on disability awareness and history, and to provide an established KYEA curriculum. It is our full intent to share with the schools our knowledge so that they may pass it on to their students without reinventing the wheel.

It is time for Kansas to take a firm stand on the support of, not only our adults with disabilities, but our youth who will be adults. The same youth with disabilities that will some day make history.

Thank you for your time, and if you have any questions, please feel free to contact me using the above contact information.

Sincerely,
Julia Fonseca
Executive Director



**Mark Desetti, Testimony
House Education Committee
March 4, 2009**

Senate Bill 162

Mr. Chairman, members of the committee, thank you for the opportunity to come before you today to discuss **Senate Bill 162**. I would note that today I represent both KNEA and the Kansas Association of School Boards.

Those of us who graduated from high school in the early seventies probably had very little interaction with persons with disabilities. For my own part, in my high school I can only remember seeing students with disabilities when they appeared at lunch time to work in the cafeteria. What happened to them the rest of the day, I can't say. That was a general reality back before Congress passed the first special education law in the mid-seventies.

With passage of PL 94-142, students with disabilities were brought into our schools. Granted they were often in segregated settings, but they were no longer hidden. Into the eighties and nineties, as student placements were challenged and the law was reauthorized as the Individuals with Disabilities Education Act or IDEA, we went from segregated classrooms to mainstreaming to inclusion. My own children who now range in age from 16 to 25 have never known classrooms in which children with disabilities were not fully integrated.

My children all had as classmates and friends children with a range of disabilities – from relatively mild learning disabilities to severe multiple handicaps that include children who were wheelchair bound and required medical services throughout the day. My three sons have known and been in class with children who have passed away during the school year due to complications from their disabilities.

My daughter participated in her elementary school's "Circle of Friends" program under which general education students are paired with children with autism to provide friends and playmates.

In addition to this progress in including children with disabilities in our classrooms and school programs, schools have established anti-bullying programs and character education programs to help our students become more aware of those around them.

I believe that our children today are not unaware of those with disabilities. We would be better served to institute a disabilities awareness program in our work places so we adults could better match the behavior of our children.

Specifically to SB 162, we object to subsection (a) which states, "*The state board shall assist school districts in the implementation of programs which provide a course of instruction on disability history and disability awareness during disability history and awareness weeks.*" This bill puts a significant mandate on local school districts.

While the intent of the bill and the requirements under subsections (b) through (d) are all worthy and certainly possible, the mandate in subsection (a) is another issue entirely. I note that the fiscal note is only \$3,000. This is the cost to the state but does not reflect the cost to the local school districts.

Once again, local school districts will be required to absorb the costs of teacher training and materials acquisition in order to implement this course of study. At the same time, the legislature has already cut school funding for this year and the Governor's budget calls for the freezing of budgets and the total elimination of professional development money.

We had hoped that at a time when the legislature is cutting and freezing school budgets, there would not be more unfunded mandates put on schools.

We would urge this committee, at the very least, to delete subsection (a) from Senate Bill 162.