



## Making public schools great for every child

---

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

Mark Desetti  
House Committee on Education  
February 15, 2012

Mr. Chairman, members of the Committee, thank you for the opportunity to appear before you on House Bill 2645.

Over the past several years, the Legislature has worked to address the issue of financial literacy. At the current time, you have mandated financial literacy standards throughout the math curriculum at all levels. House Bill 2645 would continue this practice but would further require a one semester class specifically in financial literacy in grades 11 or 12 as a graduation requirement.

If, as mandated, financial literacy standards are infused throughout mathematics instruction and those standards are tested on state assessments – also as mandated under current law – then we believe that HB 2645 goes too far.

You have considered adding a number of new graduation requirements on Kansas high school students over the years. There have been bills increasing the number of math and science credits required. There have been bills mandating annual PE for all students. The state has already increased the number of social science credits required.

The expansion of such credit requirements may be done with the best of intentions but there are unintended consequences of such expansions. Each additional credit that is required reduces the opportunity for a student to choose from electives to round out their education. If you increase PE by six semesters, that is the equivalent of eliminating six other classes – classes in foreign language, the arts, etc. Adding a one semester course in financial literacy simply crowds out one other course.

In a typical six period high school, a student has 48 semester courses. Currently, eight of those are English language arts, twelve are mathematics and science, six are social sciences, one is PE, and one is fine arts. College bound students often take between four and eight semesters of foreign language and eight semesters of either band, orchestra or choir; some add an additional two semesters of math and two semesters of science. We have reached a point where, for many students, the addition of another one semester requirement is simply not possible.

We would suggest that the incorporation of financial literacy standards into mathematics instruction at all grade levels is the appropriate way to teach financial literacy. Such an approach allows for a real-world application of mathematics instruction. Following that with a mandate that financial literacy standards be included on state mathematics assessments should be sufficient.