



**KANSAS ASSOCIATION
OF SCHOOL BOARDS**

Serving Educational Leaders, Inspiring Student Success

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Testimony before the
House Education Committee

on

HB 2232-Personal Financial Literacy Program

by

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Chair Highland, Members of the Committee:

I stand before the committee wearing two hats, the first as a spokesman for the Kansas Association of School Boards, and the second as a spokesperson for the Kansas Council for Economic Education, for whom I serve as a board member. In that dual capacity I stand as an opponent to **HB 2232**, which calls for both mandated curriculum in financial literacy in the early grades and a class required for graduation, taken as a junior or senior.

Last fall, at the KCEE board meeting, I shared with the board KASB's policy on financial literacy for the 2015 session. Our position this year, as in 2013, is every district will have a policy outlining how financial literacy will be managed in the district. There are no other mandates, not for graduation or a specified curriculum.

Expanding financial literacy among Kansas students has no greater advocate than KCEE. Working with a variety of revenue sources, including generous contributions from a number of businesses and foundations, KCEE creates a wealth of material designed for the classroom. Perhaps more importantly, it arranges for significant professional development opportunities through its partnership with the Regents institutions. It brings each year to the classroom a number of effective programs taught by skilled instructors. That instruction serves well with the students and teachers involved in the endeavor.

But as much as KCEE is an advocate for financial literacy, it believes in no uncertain terms curricular decisions are best made at the community and district level, under the leadership of locally elected school boards working with its administrators and teachers.

KCEE also recognizes **HB 2232** for what it is, an unfunded mandate. KCEE understands unfunded mandates can play a critical role in making it difficult, if not impossible, for schools to be flexible and responsive to student needs, a key reason why the bill did not pass out of committee last year.

With that being said, a number of districts, including the state's largest, Wichita, do have a financial graduation requirement. So what's the difference?

Wichita USD 259 knew what resources it had to devote to the effort. It knew its students, their post-secondary trajectories and their parents. It knew how its school days were used, ranging from a thematic magnet school to a comprehensive high school. It knew what other electives were popular and how they fit into community needs. It knew how to make it meet the needs of its students.

But we all know Wichita is different than other districts in the state, a statement that probably can be said about every other district in the state. And it's the local patrons and educators that know best.

KASB shares these two important ideas. Our position mandates it's discussed as an important curricular decision, then raised to a policy level, which is the equivalent of a statute at the district level. We also work to support KCEE, as we know the important role it plays in providing high-quality materials and professional development. It is for that very reason KASB made a contribution in-kind to KCEE by waiving the normal vendor fee we charge at our annual convention.

Make no mistake, KASB and KCEE are absolutely in agreement on two key issues. Financial literacy is an important curricular component, but getting there through an unfunded mandate is not the way to do it.

With that in mind, the two organizations stand opposed to **HB 2232**. Thank you for your consideration.