February 6, 2015

Mr. Chairman, Members of the Committee:

Thank you for opportunity to present this written testimony for your review concerning House Bill 2232.

Over the last several years the subject of financial literacy has been a topic that the Legislature has attempted to address. I fully understand the importance of this area as an aspect of a young person's life; that is not in question. What is in question, of course, is the mandate for this area as a separate subject and as a requirement for graduation. The Kansas State Board of Education has enough on its plate and it seems to me that this, as a separate course requirement, is completely unnecessary.

The requirement for a separate class will be an additional burden to, especially, our very small school districts who are already having to reduce electives, cut teachers and have had additional expenses added without any authority to change the status of the money coming to the district to pay for these things. It is yet another "unfunded mandate" imposed upon the school districts, many of who are fighting to stay alive and provide necessary classes and services to our students and patrons.

I would have several questions as to which area would best fit such a required course. I note that last year when a similar bill was introduced (House Bill 2475) it appeared to be most strongly suggested to be a part of the mathematics curriculum. However, that bill stated then, and House Bill 2232 reiterates this year, that "...another appropriate subject-matter curriculum" could be an option, too. Most of our very small schools have only one teacher for any given high school curricular area and, no matter what area would be chosen, an additional license would almost certainly have to be added to any teacher's credential. In my opinion certain components of this bill would fit well in the business, economics or social studies areas as well as in the mathematics curriculum. What could we possibly give up to make room for another course in an already crowded, very basic schedule?

That being said, if these are deemed to be necessary requirements, I would rather see the subject of financial literacy set as a part of *several* curriculums; that would avoid the need for a separate course. It seems that the simplest and relatively easiest way to handle this issue is to make *all* the aspects of Sec. 2, (d) (1) through (11) a part of the State Board's College and Career Ready Standards that are already in place. While there may be disagreement as to the Standards themselves, there could be little argument about including financial literacy requirements as a part of them. What a time and effort saver that would be, too!

Again, thank you for the opportunity to present this written testimony to you. I would stand for questions from any Member through e-mail (llysell@usd269.net) or either of my telephone numbers: 785.839.4265 (O) or 785.737.8106 (C).

Respectfully submitted,

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