

STATE OF KANSAS

SENATE CHAMBER

MR. PRESIDENT:

I move to amend **HB 2039**, as amended by House Committee, on page 2, following line 39, by inserting:

"Sec. 2. K.S.A. 72-3236 is hereby amended to read as follows: 72-3236. (a) ~~In order to~~ equip students with the knowledge and skills needed to become self-supporting and ~~to~~ enable students to make critical decisions regarding personal finances, the state board of education shall authorize and assist in the implementation of programs on teaching personal financial literacy.

(b) The state board of education shall develop a curriculum, materials and guidelines that local boards of education and governing authorities of accredited nonpublic schools may use ~~in implementing~~ to implement the program of instruction on personal financial literacy. The state board of education shall adopt a glossary of personal financial literacy terms which shall be used by school districts when implementing the program on personal financial literacy.

(c) The state board of education shall develop state curriculum standards for personal financial literacy, ~~for all grade levels, for kindergarten and grades one through 10~~ within the existing mathematics curriculum or another appropriate subject-matter curriculum, and for grades 11 and 12 in accordance with subsection (d).

~~(d) The state board of education shall encourage school districts when selecting textbooks for mathematics, economics, family and consumer science, accounting or other appropriate courses, to select those textbooks which contain substantive provisions on personal finance, including personal budgeting, credit, debt management and other topics concerning personal financial literacy.~~

~~(c) The state board of education shall include questions relating to personal financial literacy in the statewide assessments for mathematics or social studies required under K.S.A. 72-5170, and amendments thereto. When the statewide assessments for mathematics or social studies are reviewed or rewritten, the state board of education shall examine the questions relating to personal financial literacy and rewrite such questions in order to determine if programs on personal financial literacy are equipping students with the knowledge and skills needed to become self-supporting and enabling students to make critical decisions regarding personal finances. A course of instruction concerning personal financial literacy shall be at least one semester or two quarters or the equivalent thereof, and shall include, but not be limited to, the following topics:~~

~~(1) Saving and investing, including, but not limited to, understanding investments, wealth building and college savings;~~

~~(2) credit and debt, including, but not limited to, topics concerning the dangers of excessive debt, consumer awareness, credit bureaus, payday and car title loans and collection practices;~~

~~(3) financial responsibility and money management, including, but not limited to, topics concerning budgeting and negotiating techniques; and~~

~~(4) insurance, risk management and income, including, but not limited to, topics concerning insurance coverage, taxes, real estate rent or purchase options, mortgages and automobile and personal loans.";~~

Also on page 2, in line 40, by striking "is" and inserting "and 72-3236 are";

And by renumbering sections accordingly;

On page 1, in the title, in line 1, by striking "civics" and inserting "courses of"; in line 2, by striking all before "a"; also in line 2, after "examination" by inserting "and a personal

financial literacy course"; in line 3, after "72-3217" by inserting "and 72-3236"; also in line 3, by striking "section" and inserting "sections"

Senator _____