



Kimberly Williams
STATE REPRESENTATIVE
19th District

HOUSE OF REPRESENTATIVES
STATE OF DELAWARE
411 LEGISLATIVE AVENUE
DOVER, DELAWARE 19901

COMMITTEES
Education, Chair
Labor, Vice Chair
Joint Finance
Revenue & Finance
Appropriations

Education Committee Meeting Minutes

06.14.23

This committee meeting has been recorded and may be accessed via legis.delaware.gov

Chair Williams called the meeting to order at 3:05 p.m. Members present included Vice Chair, and Reps. Chukwuocha, Lynn, Morrison, Neal, Osienski, Phillips, Parker Selby, Romer, Collins, Hensley, Hilovsky, Postles, Smith, Shupe. For a list of guests present, please see the attendance list below.

Chair Williams noted that **HB 173, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO ABSENCES OF SCHOOL EMPLOYEES** has been pulled from the agenda at the request of the prime sponsor.

Chair Williams introduced **SB 156, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO EDUCATION.**

Chair Williams, a sponsor of the bill, stated that diversifying Delaware teacher workforce is a critical component in boosting student achievement. She stated that the bill specifically addresses the issue of paraprofessionals and their potential to transition to becoming certified special education teachers. Rep. Williams emphasized that Delaware code currently does not allow paraprofessionals to claim prior classroom experience when pursuing teacher certifications. As a result, paraprofessionals are not able to transition to becoming teachers, despite their previous classroom experiences not being recognized, resulting in a pay cut. Rep. Williams explained that the bill addresses this issue by establishing a formula that grants partial credit for each year of experience as a paraprofessional. She added that the credit will be applied towards teacher salary scale placement, ensuring that paraprofessionals do not face a pay cut when transitioning to teaching.

Chair Williams opened the committee floor for public comments.

Taylor Hawk, Director of Legislative and Political Strategy at Delaware State Education Association (DESA), spoke in support of SB 156. Ms. Hawk said that the bill aims to eliminate a barrier for experienced instructional paraprofessionals who are interested in filling teacher shortage roles.

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Kendall Masset, Executive Director of Charter School Network, spoke in support of SB 156. Ms. Masset emphasized that transferable skills can be attained through different experiences and that allowing individuals to have diverse pathways and journeys to reach certain roles can lead to a more diversified workforce.

Dr. Tammy Croce, Executive Director of the Delaware Association of School Administrators (DASA), spoke in support of SB 156.

Dr. John Marinucci, Executive Director of the Delaware School Boards Association, spoke in support of SB 156.

Robert Overmiller, spoke in support of SB 156.

Colleen Davis, Delaware State Treasurer, spoke in support of SB 156.

A motion was made by Rep. Hensley and seconded by Rep. Neal to release SB 156 from committee; motion carried. Yes = 16 (Chukwuocha, Collins, Hensley, Hilovsky, Lynn, Moore, Neal, Morrison, Osienski, Phillips, Parker Selby, Postles, Romer, Shupe, Smith, Williams). The bill was released from committee with a F=2, M=13, U=0 vote.

Chair Williams thanked the DOE for all their efforts in trying to increase diversity and retention.

Chair Williams introduced **HB 188 w/HA 1, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO THE PUBLIC EDUCATION EQUITY OMBUDSPERSON PROGRAM AND THE EDUCATION EQUITY COUNCIL.**

Rep. Chukwuocha, a sponsor of the bill, said he is presenting HB 188 on behalf of Vice Chair Moore, the prime sponsor. He stated the bill establishes the Education Equity Council within the Ombudsperson Program (Program) and creates a framework for the Education Equity Council within the Delaware code. He explained that the Program was initially created as a result of an education lawsuit and settlement. He further explained that the Program is currently being administered through a contractual arrangement with the Department of Education (DOE) to fulfill the terms of the settlement. Rep. Chukwuocha explained that the Ombudsperson Program's responsibilities outlined in the bill include addressing issues related to students within the education system, working towards systematic reform, and addressing inequities faced by students from low socioeconomic backgrounds and other protected classes. Rep. Chukwuocha explained that the program will support schools and districts in developing policies that enhance overall educational equity throughout the state, and that it will be operated by a partner nonprofit organization. He stated that the nonprofit organization will be awarded an annual contract through the Department of State, through the development of the RFP and award process involving the consultation with the Educational Equity Council. Rep. Chukwuocha added that the bill specifies the membership of the Educational Equity Council and mandates the submission of an annual report, which will outline the recipients of the reports and its contents.

Rep. Chukwuocha recalled from his experience as an educational specialist the importance of partnership between communities, non-profit organizations and school districts.

Chair Williams appreciated the bill and the willingness of the sponsor to engage in discussion with all stakeholders. Rep. Williams mentioned that there were discussions about changing one of the memberships, specifically related to Delaware Association of School Administrators (DASA), who have requested to have one voting position, while currently, they have a couple of non-voting positions.

Rep. Chukwuocha stated that he is in agreement with DASA and acknowledged that there may be a few amendments or changes made to the bill.

Rep. Collins expressed skepticism around the idea of equity and concern about the bill's potential to lead to better outcomes. He suggested that the focus should be on the goal of preparing students for employment.

Rep. Chukwuocha discussed the concept of equity in relation to the Riverside community where students from that community are bused outside of the city to their schools. He pointed out the inequities created by this arrangement, such as transportation challenges for parents and the limited opportunities for after school activities and parental involvement. Rep. Chukwuocha expressed that the education system is broken, citing the role of institutionalized racism and systemic failures. Rep. Chukwuocha stated that this bill aims to address these challenges by creating a commission that will recognize inequity and repair conditions in these communities. He highlighted that equitable education should provide students with the opportunity to thrive and overcome challenges, ensuring that every student feels they can grow and learn. Rep. Chukwuocha invited Rep. Collins to visit these communities and examine firsthand the inequitable challenges they face.

Rep. Collins expressed a willingness to work with Rep. Chukwuocha on the issue at hand.

Rep. Parker Selby said that inequity and implicit biases are still present and growing. Rep. Parker Selby stated that this bill is an initial step to bring about positive change and help address an inequitable reality.

Chair Williams opened the committee floor for public comments.

Dr. Tammy Croce, thanked the sponsor for including a DASA representative as one of the voting members.

Devin Hynson, Executive Director of Education Voices Inc, stated that the ombudsperson program was developed in response to existing inequalities in the educational system, with the aim of safeguarding the educational rights of students who have been disproportionately disciplined or have faced educational disadvantages. Mr. Hynson referenced a lawsuit filed by the National Association for the Advancement of Colored People (NAACP), Delaware State

Conference of Branches and the Delawareans for Educational Opportunity, which contends that Delaware public schools have failed to provide an adequate education for disadvantaged students. Mr. Hynson said that as a result of the lawsuit's settlement, an independent student advocacy agency was deemed necessary, and Part C of the agreement outlined the need for an educational ombudsperson program to be established and funded through state law. He explained that the program focuses on non-legal interventions with school districts to resolve disputes or complaints concerning disparate discipline and inequitable access to school programs or otherwise unfair treatment of students. Mr. Hynson explained that the primary interest of the program is to protect the educational interest of students in the educational system.

Mr. Overmiller, spoke in opposition to HB 188.

Dr. Marinucci, with DSBA, spoke in support of HB 188.

Brittney Mumford, Executive Director at Delaware CAN, spoke in support of HB 188.

A motion was made by Rep. Morrison and seconded by Rep. Hensley to release HB 188 from committee; motion carried. Yes = 14 (Chukwuocha, Collins, Hensley, Hilovsky, Neal, Morrison, Osienski, Phillips, Postles, Romer, Parker Selby, Shupe, Smith, Williams); No == 1 (Lynn); Absent When Voting = 1 (Moore) . The bill was released from committee with a F=2, M=12, U=0 vote.

Chair Williams introduced SB 32 w/ SA 1, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO EDUCATION.

Rep. Heffernan, House sponsor of the bill, explained that the bill adds visual impairments, including blindness, to the list of disabilities that are eligible for a 12-month school program schedule. Rep. Heffernan stated that the bill also includes a list of other disabilities that are eligible for a 12-month schedule, such as autism, deaf, blindness, and traumatic brain injury. She said that by including visual impairments, the bill aims to ensure students with visual impairments have access to a voluntary full year program. She stated that an amendment was filed at the request of the Delaware Division of the Visually Impaired and Delaware Health and Social Services. She explained that the amendment proposes increasing the number of days for teachers of visually impaired students from 222 days to 226 days.

Chair Williams opened the committee floor for public comments.

Juliann Villecco, Legislative Director at Delaware Department of Health and Social Services, spoke in support of SB 32 w/ SA 1.

Robert Overmiller spoke in support of SB 32 w/ SA 1.

Sarah Celestin, Director of Student Services and Special Education in Red Clay Consolidated School District, spoke in support of the bill on behalf of DASA and the Delaware Administrators of Special Education Program (DASEP).

A motion was made by Rep. Chukwuocha and seconded by Rep. Hensley to release SB 32 w/ SA 1 from committee; motion carried. Yes = 15 (Chukwuocha, Collins, Hensley, Hilovsky, Lynn, Neal, Parker Selby, Morrison, Osienski, Phillips, Postles, Romer, Shupe, Smith, Williams); Absent = 1 (Moore) . The bill was released from committee with a F=0, M=15, U=0 vote.

Chair Williams said **HB 192, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO PROFICIENCY ON STUDENT ASSESSMENTS.**

Rep. Shupe, prime sponsor of the bill, explained that currently there are 25 schools with single digit proficiency rates within the state of Delaware, which indicates that 90 percent of the kids in those schools are not reading or doing math at their grade level. Rep. Shupe explained that the bill requires school leaders to develop a plan with their community to help improve those proficiency rates. He emphasized local control over the plan. Rep. Shupe said under federal regulations, 14 of the 25 schools already have improvement plans, while this bill focuses on the 11 remaining schools spread across all three counties. The schools must create a plan by May 1 of 2024. In addition, the bill also includes reporting requirements. Rep. Shupe stated that the purpose of the bill is to address the issue of low proficiency rates in certain schools by involving the community in developing targeted plans for improvement and ensuring transparency through regular reporting to the public and the General Assembly.

Rep. Chukwuocha asked why single digit proficiency was chosen as the margin for the bill, as a 9 percent and 10 percent proficient school are very similar yet only the 9 percent proficient school must comply with this regulation. Rep. Chukwuocha acknowledged the intent behind the bill, especially for schools not involved in federal programs already. He argued that alternative methods should be considered to assess student growth. Rep. Chukwuocha emphasized the importance of supporting students and addressing individual growth within schools, rather than solely focusing on proficiency rates.

Rep. Shupe said the choice of using a low proficiency rate as a metric was to focus on the most urgent need schools. He stated that the intent of the bill is to address underperforming schools and initiate discussions on education improvement. Rep. Shupe stated that he is open to considering increasing the threshold of proficiency rates. He said he encourages schools to consider overall student growth and progress in their plans rather than just focus on the proficient rate.

Rep. Chukwuocha acknowledged the intent of the bill and suggested the committee should also work on legislation that focuses on helping educators improve individual student growth.

Chair Williams said this bill will help the committee gain more insight into what is and is not working for schools due to its reporting requirements.

Rep. Shupe said he wants communities to work on uplifting themselves as well as directly reporting to the General Assembly their needs and plans to accomplish their goals.

Chair Williams opened the floor for public comment.

Dr. Steven Lucas, Superintendent of Lake Forest School District, commenting on behalf of the Chief School Officers' Association (CSOA), said at the end of the school year, low performing and high performing schools meet to form strategies for the lower performing schools. He said the CSOA shares the same student efficacy goals as this bill.

Brittney Mumford, voiced support for the bill, saying it is a start to address a larger equity issue.

Dr. Marrniccui expressed support for the bill, saying DSBA appreciates the bill's protection of local control over the plans.

Robert Overmillier said he supports the bill.

A motion was made by Rep. Chukwuocha and seconded by Rep. Neal to release HB 192 from committee; motion carried. Yes = 15 (Chukwuocha, Collins, Hensley, Hilovsky, Lynn, Neal, Parker Selby, Morrison, Osienski, Phillips, Postles, Romer, Shupe, Smith, Williams); Absent = 1 (Moore). The bill was released from committee with a F=0, M=13, U=0 vote.

Chair Williams introduced **HB 174, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO STUDENT DISCIPLINE REFERRALS.**

Rep. Wilson-Anton, a sponsor of the bill, said she is presenting HB 174 on behalf of Vice Chair Moore, the prime sponsor of the bill. HB 174 requires schools to refer any student who has had two out of school suspensions in a school semester, or trimester, to the school-based problem-solving team. This team is located in-school and provides both academic and non-academic intervention. Schools must establish a system that identifies such students and refers them to the school's multi-tiered system of support (MTSS) team, who will provide recommendations for the grade-level education teams on ways to best help the student. Rep. Wilson-Anton stated the bill's purpose is to encourage restorative practices and lessen the burden on educators to address disruptive behavior. She said Vice Chair Moore is committed to working with the DOE and DASA on further improving the legislation before it is released to the floor.

Chair Williams said she has been in discussion with the bill sponsors on the multi-tiered system of support already in schools and how this bill will work within that framework. She appreciated the willingness of the sponsor to have discussions on the bill.

Rep. Morrison thanked the sponsors of the bill. He said such legislation is much needed.

At the request of the Chair, Secretary Mark Holodick from the Department of Education, explained the multi-tiered systems of support. Schools are required to have protocols in place to support students who exhibit a disruptive change in behavior or an indication that they are

struggling. Secretary Holodick said schools have mechanisms in place that refer students to the MTSS committee, which usually consists of educators, an interventionist, school nurse, guidance counselor, and some administrative heads. The committee tries to create a plan for the student to better succeed in the school.

Rep. Chukwuocha commented this bill works with other pieces of legislation the committee has released that increases the presence of mental health professionals in schools.

Chair Williams opened the floor for public comment.

Dr. Tammy Croce appreciated the sponsor's willingness to work with DASA on improving the bill.

Kendall Masset said she looks forward to working with the sponsors on improvements to the bill.

Taylor Hawk expressed support for the bill, saying this legislation will help address the root cause of disciplinary issues.

Dr. Marrinucci said he supports the bill and looks forward to working with Vice Chair Moore on improvements.

Dr. Becca Cotto, with the YWCA of Delaware, voiced support for the bill, saying this bill will help reduce the school to prison pipeline.

Robert Overmiller said he supports the bill.

Sarah Celestin said she looks forward to working with the sponsors on the bill. She mentioned the bill could be better at identifying a pattern of behavior as two days of out of school suspension could be based on one infraction.

A motion was made by Rep. Morrison and seconded by Rep. Chukwuocha to release HB 174 from committee; motion carried. Yes = 15 (Chukwuocha, Collins, Hensley, Hilovsky, Lynn, Neal, Parker Selby, Morrison, Osienski, Phillips, Postles, Romer, Shupe, Smith, Williams); Absent = 1 (Moore). The bill was released from committee with a F=2, M=12, U=0 vote.

Chair Williams introduced **HB 203, AN ACT TO AMEND TITLE 14 OF THE DELAWARE CODE RELATING TO THE EQUITY AND INCLUSION IN FINANCIAL LITERACY FOR ALL HIGH SCHOOL STUDENTS IN DELAWARE ACT.**

Rep. Hilovsky, the prime sponsor of the bill, said HB 203 increases equity in schools. He said he had many discussions with Dusty Shockley and Secretary Holodick from the DOE on this bill. The bill requires high schools to provide, at a minimum, a half credit course on financial literacy. He said beginning with students entering grade 9 in the 2025 through 2026 school year, successful completion of the course will be required to graduate. Rep. Hilovsky mentioned the University of Delaware has no-cost teacher training programs that will help train educators to accomplish the bill's goals.

Rep. Morrison asked how feedback from education organizations and the DOE is incorporated into this bill.

Rep. Hilovsky said the DOE and education organizations were part of the planning process for this bill from the beginning.

Rep. Morrison said based on a student's background, including socioeconomic and racial factors, students will be starting from different levels regarding knowledge on personal finance. He asked if low-income families, students and representatives of color were consulted.

Rep. Hilovsky said he talked to multiple groups of people. He emphasized that the bill allows local control so that schools can adjust and customize the curriculum and implementation to a certain extent.

Rep. Morrison said the bill on line 43 requires the course to compare financial systems, including what works and what does not and why. He asked what this stipulation means.

At the request of the prime sponsor and the Chair, Scott Bacon from the Center for Economic Education and Entrepreneurship (CEEE) at the University of Delaware, said the course would focus on teaching students on how the financial system in this country works and how the flow of money works in the economy.

Rep. Morrison asked if the bill tasks schools to teach students about capitalism and different models of capitalism in other countries.

Rep. Hilovsky answered it is difficult to separate discussing capitalism from discussing how to build personal finances.

Rep. Morrison raised concerns about line 43, saying students should not ultimately blame their families for financial situations that might be due to the system.

Rep. Hilovsky said personal finance education gives students knowledge to navigate wealth building. He emphasized access to financial literacy education makes the system more equitable, regardless of the economical framework of the system.

Rep. Morrison said he agrees financial literacy education is critical, but he wanted to highlight his concern.

Rep. Hilovsky offered to remove line 43.

Rep. Morrison said he would appreciate that change. He highlighted the need to implement the bill mindful of different student backgrounds.

Chair Williams asked how the standards for financial literacy education, developed by a task force in 2018, are incorporated or align with the bill. These standards were supposed to be incorporated into school curriculums in 2020 and 2021, but schools may have faced a delay in implementation due to the pandemic.

At the request of the prime sponsor and Chair, Dusty Shockley, with the DOE, said he was on the financial literacy task force, which came up with curriculum standards that address financial

planning, money making and risk management. The standards have been rolled out in schools however the pandemic derailed plans to evaluate them and source resources that align with them. He said the task force concluded that if there are standards there needs to be a program of study that allows students to meet the stated expectations. He said all high schools offer a course that addresses those standards.

Chair Williams asked if the bill would cause an increase in graduation credit requirements.

At the request of the Chair, Secretary Holodick responded he does not believe the total amount of high school graduation credits would increase, but the financial literacy requirement would most likely replace another half credit requirement.

Chair Williams asked how this would affect a master schedule.

Secretary Holodick said the effect on a school's master schedule would vary from school to school. He said some schools already offer financial literacy courses, while others will have to plan to include such a course.

At the request of the chair, Dr. Steven Lucas said Lake Forest School District does not offer a half credit financial literacy elective. He said his schools will have to create creative solutions to fit the course in.

Chair Williams asked what the best way would be to implement this bill.

Dr. Lucas said using the financial literacy course as an option for replacement of a social studies or math elective. He said it is a difficult situation as different schools have different graduation requirements.

At the request of the Chair, Tim Ranzetta, Co-Founder of Next Gen Personal Finance, explained further on the bill. He said 27 schools in Delaware offer a one semester financial literacy credit. Most districts are combining financial literacy with an economics course. He highlighted that providing financial education in eleventh or twelfth grade is more beneficial for students as they are closer to making the decisions discussed in those classes. Students learning about financial literacy, have discussions about it at home, which spurs education within the family. Mr. Ranzetta stated teachers who teach this course end up learning to better manage their finances as well.

Rep. Lynn appreciated Rep. Hilovsky for bringing this bill forward.

Rep. Neal said financial literacy is critical, but needs to include a perspective that ties in systematic racism and its effects on wealth building for different communities. She shared a story about her son helping to curate his financial literacy class's curriculum to include discussions on systemic racism. She said students became more engaged once the class included this discussion. Rep. Neal emphasized an equitable bill would ensure students learn the truth about financial systems as they learn to navigate it. She also said making this course a graduation requirement is not equitable as it increases barriers to graduate.

Rep. Hilovsky said the course will provide opportunity and hope to students by giving them the education needed to succeed.

Rep. Neal said she appreciates the purpose of the bill, but believes impact is greater than intent. Rep. Neal said she would be more comfortable if the mandatory graduation requirement was removed.

Rep. Chukwuocha said this bill is not a no-cost bill as there is a cost of staff time with professional development for the teachers. He asked if there could be more explanation on the cost of the bill.

Chair Williams said teachers may need to be compensated for their time.

At the request of the Chair, Tim Ranzetta said the curriculum is provided by Next Gen Personal Finance and the University of Delaware at no cost. The implementation period is set for five years to lessen the administrative burden of implementing the bill.

Rep. Chukwuocha believed financial literacy is a need in schools, however he raised concerns about the lack of a plan to make it a graduation requirement. He expressed concern about teaching financial literacy without factoring the diverse student backgrounds and experiences that may or may not fit into the structures of what is being taught in the classroom.

Rep. Hilovsky emphasized the bill allows local control over the course. He said communities can shape it to fit their needs. He highlighted the need for financial literacy in the state, citing residents in Delaware save only 2.6 percent of their income. Rep. Hilovsky explained they made it a mandatory requirement to incentivize teachers.

Rep. Parker Selby agreed with the urgent need for financial literacy education, but raised concerns about adding further requirements on educators' curriculums. She suggested implementing a possible pilot program first to test out the regulations in the bill. She voiced support for the bill and looked forward to seeing its improvements.

Rep. Shupe said he learned through a national conference on education that Black and Latinx communities benefit the most from financial literacy education. He agreed that financial literacy education will not solve systematic racism but believed it may be used as a tool to navigate barriers better.

Rep. Romer raised concern about over-burdening educators with professional development requirements and the schools with administrative burden.

Rep. Hilovksy said this bill does not require implementation until 2025 and most students will receive this education in their later years of high school, which moves the date further back and gives schools enough time.

Rep. Phillips said she agrees with the bill but raised concern about more mandated professional development for teachers. She expressed worry over harming teacher retention with the bill. She also raised concern about the students' inability to take courses they want for specific colleges due to new graduation requirements.

At the request of the prime sponsor and the Chair, Kylee Holliday, an educator with the Red Clay Consolidated School District, said students in her school would not have an issue meeting all requirements and taking courses they want for college. She said social science teachers are already trained to teach economics and most likely will not have a problem volunteering to teach this course. Ms. Holliday shared she started teaching a financial literacy course at her school that saw demand for it triple within the year.

Chair Williams thanked Rep. Hilovsky for his passion and efforts towards this bill. She hoped if the bill gets released the prime sponsor will take the time to address the concerns of committee members before taking further action.

Rep. Hilovsky said he is willing to further work on the bill.

Chair Williams opened the floor for public comment.

Dr. Tammy Croce voiced opposition to the bill, saying financial literacy standards are already being taught in schools.

Dr. Steven Lucas expressed opposition to the bill.

Kendall Masset voiced support for the intent of the bill but raised concern over its current form. She looked forward to working with the prime sponsor to improve the bill.

Dr. Marinucci said DSBA supports the legislation's intent but opposes the bill in its current form due its mandatory graduation requirement.

Dr. Donald G. Hattier, Indian River School District Board Member, said he personally supports this bill due to the critical need for financial literacy education.

Paul Gillin, a retired institutional money manager, said he supports the bill. Financial education will give students a solid foundation for important future decisions.

Brittney Mumford voiced support for the bill.

Jennifer Oneill, a math and personal finance educator from Brandywine School District, said personal finance is the important course she has taught in her career. She said this bill could lead to a stronger future economy, with better educated participants.

Neena Burnett, an educator, voiced support for the bill.

Kyle Kerr, a student at Woodbridge High School, said he has been part of the finance program at his school for the past three years. He shared he learned key financial skills from the program, including how to save money. He urged the committee to release the bill.

Secretary Mark Holodick said all schools can offer or mandate a financial literacy course if they want. He urged all proponents to advance financial literacy education at their local school board meeting.

Nancy Knapp, an educator, shared a story about her student who struggled throughout high school due to systemic barriers. She said that student expressed support for mandatory financial literacy education. Ms. Knapp said other students in similar circumstances would benefit from this bill.

Joshua Getka, an educator from Woodbridge High School, shared a letter from a former student, Noah Matthews, urging the committee to release the bill.

Tim Ranzetta thanked Rep. Hilovsky for his passionate efforts on the bill. He urged the committee to pass HB 203, emphasizing there will be local control over the details of its implementation.

Mark Olazagasti, Founder of YourMoney101, emphasized it is inequitable for some schools to offer financial literacy courses and for some to not.

Scott Bacon said historical and present systemic barriers to wealth building are discussed in the proposed curriculum options. He emphasized that the purpose of education is to make students productive citizens.

Mariam Baqir, a recent high school graduate, spoke on her experience in a financial literacy program. She said she was able to participate in conversations around financial news and be better informed about the world. She suggested piloting the course as an elective first.

Dr. Naveed Baqir, Christina School District Board Member, said he taught the financial literacy course Mariam Baqir took through Teen Sharp. He saw great demand for the program and saw families learn how to better build financial security as an effect of their students bringing what they learn home with them.

Margie Lopez, Head of the Las Américas ASPIRA Academy, suggested incorporating the financial literacy graduation requirement into the social sciences requirements to avoid disrupting the school master schedules.

Robert Overmiller voiced support for the bill.

Jordan Seemans, Deputy State Treasurer from the Office of the State Treasurer, voiced support for the bill. He highlighted that, according to the National Endowment for Financial Education, 88 percent of Americans believe all high school students should take a one semester financial literacy course.

Rep. Lynn raised concerns about overburdening the teachers and the education system. He said the committee must keep this discussion and the emphasis on equity in mind when reviewing bills on credit, loans and other financial mechanisms that often are a barrier for minoritized individuals to build wealth. He appreciated the prime sponsor for his efforts on the bill.

Rep. Smith appreciated the dialogue on this bill and looks forward to collaborating with representatives on this work.

A motion was made by Rep. Smith and seconded by Rep. Morrison to release HB 203 from committee; motion carried. Yes = 12 (Collins, Hensley, Hilovsky, Lynn, Neal, Osienski, Phillips, Postles, Romer, Shupe, Smith, Williams); No = 2 (Chukwuocha, Morrison); Absent = 1 (Moore); Absent When Voting = 1 (Parker Selby). The bill was released from committee with a F=0, M=11, U=1 vote.

Chair Williams adjourned the meeting at 6:26 p.m.

Respectfully submitted by:

Sana Nangia, Legislative Fellow

Attendance List

- Taylor Hawk
- Kendall Masset
- Dr. Tammy Croce
- Dr. John Marinucci
- Robert Overmiller
- Colleen Davis
- Devin Hynson
- Brittney Mumford
- Juliann Villecco
- Sarah Celestin
- Dr. Steven Lucas
- Mark Holodick
- Dr. Becca Cotto
- Scott Bacon
- Dusty Shockley
- Tim Ranzetta
- Kylee Holliday
- Dr. Donald G. Hattier
- Paul Gillin
- Jennifer Oneill
- Neena Burnett
- Kyle Kerr
- Nancy Knapp
- Joshua Getka
- Mark Olazagasti
- Mariam Baqir
- Dr. Naveed Baqir

- Margie Lopez
- Jordan Seemans



Governor's Advisory Council for Exceptional Citizens (GACEC)

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MEMORANDUM

DATE: February 28, 2023

TO: The Honorable Members of the Delaware General Assembly

**FROM: Ann C. Fisher, Chairperson
GACEC**

RE: Senate Bill No. 32 with Senate Amendment 1 Eligibility for 12 Month School Year

The Governor's Advisory Council for Exceptional Citizens (GACEC) has reviewed Senate Bill No. 32 with Amendment 1. This bill adds "visual impairments including blindness" to the list of disabilities that qualify children for a 12 month school year. The amendment limits the number of teacher workdays for teachers with the Division for the Visually Impaired to not more than 226 days. Council **endorses** the proposed legislation. However, Council would like the sponsors of the legislation to take this opportunity to amend the statutory language listing eligible students to make it consistent with federal law, state practice and remove outdated and offensive terminology.

Council considers this an opportunity to refine the list of eligible disabilities. Refining the list would make it more inclusive. Council would also ask that the sponsors of the legislation remove some extremely arcane and offensive terms from the statute that are not consistent with terminology used today either by DOE, by diagnosticians or by the public in general.

The current list of qualified disabilities in Section 1703 includes "severe mental disability" and "trainable mental disability" and restricts orthopedic impairments to specific conditions that would certainly exclude students who have functionally equivalent diagnoses. "Severe mental

disability and trainable mental disability” are classifications that are antiquated and are not used today. In 2010, the federal government passed legislation (Rosa’s Law) that required federal programs to eliminate the use of “mental retardation” and to use “intellectual disability” instead. The Delaware Department of Education in its regulation uses the terms “severe intellectual disability” and “moderate intellectual disability.” These are defined in DDOE Regulation 925.6.12.

Thank you for your time and consideration of our endorsement. We hope there is sufficient time to address the need to correct the outdated language. Please feel free to contact me or Pam Weir at the GACEC office should you have any questions.

For public comment for the House Education Committee hearing on HB 203:

I'm Scott Bacon and I'm the Assistant Director of the Center for Economic Education and Entrepreneurship at the University of Delaware.

Right now, many Delaware students have little or no opportunity to take a financial literacy course. Even though most high schools in Delaware offer some financial literacy instruction, it is rarely required, and access is not equitable to all students. (CEEE and NGPF)

Time and time again I hear adults tell me, "I wish I had this when I was in school."

Why? Because most adults never had formal instruction about budgets, credit, investing, and risk protection. And they rarely talk about it.

In fact, almost half of Americans say finances is more difficult to talk with others about than politics, religion, or even death. (Wells Fargo)

Parents are actually more willing to discuss sex with their children than financial matters, or they typically only discuss the simple concepts of saving, spending, and earning.

If parents do discuss family finances, parental income, investments, and debt, they are far more likely to be discussed with boys rather than girls. (University of North Carolina)

Money management is one of the most useful skills for getting by in our world, yet many Delaware students are never formally taught it in school. (Two Cents)

Studies from Edutopia and FINRA have found that students who take a rigorous financial literacy course, taught by trained teachers, benefit from having less debt, higher credit scores, and higher net worth as adults. (Urban, et. al.)

A sound financial system relies on the economic models our institutions use to predict consumer behavior, Gross Domestic Product, tax revenues, etc. These models rely on people participating in financial markets, making sound financial decisions, and understanding the costs and benefits of their decisions.

If we want students to be informed participants in our financial system and our democracy, then learning the skills of financial literacy to prepare them for their own financial independence is vital. These same skills will also help them understand larger issues like government budgets, debt, and borrowing.

That's literacy. That's citizenship.

After all, today's students are already citizens of the economy: they are investors, savers, and employees. They'll also be tomorrow's employers and market movers. Let's prepare them for their life.

Be Healthy!

A handwritten signature in black ink that reads "Scott". The letters are cursive and fluid.

Scott Bacon | Assistant Director

Center for Economic Education and Entrepreneurship

102 Alfred Lerner Hall | University of Delaware | Newark, DE 19716-2725

<http://www.lerner.udel.edu/CEEE> | www.facebook.com/CEEEatUD | <https://twitter.com/CEEEatUD>

Our Mission: *To prepare K-12 educators and students in economics, personal finance and entrepreneurship by providing dynamic, effective and standards-based professional learning, resources and programs.*

Good Evening;

This note is to inform you of my support for Rep. Hilovsky's HB 203 endeavor. The need to prepare our current students and future leaders for their financial well being is critical.

This bill will help them understand how to run their financial lives responsibly. It will provide the educational tools need to not only survive, but thrive going forward.

Having the knowledge and skills to understand

Interest rates

Checkbook balancing

IRA's K's

Interest rates

Compound interest

Pro's and con's of credit cards

It will benefit them and our society.

I urge you to not only support this bill, but pass it.

We all will benefit from it in the short and long term.

Sincerely,

--

Bill Shelly

June 13, 2023

Statement of the Delaware Business Roundtable

Re: HB 203 - Equity and Inclusion in Financial Literacy for all Delaware High School Students

The Delaware Business Roundtable is pleased to express its support for HB 203, legislation that would put into place requirements for financial literacy courses as part of Delaware's high school student curriculum.

Known as "The Equity and Inclusion in Financial Literacy for All High School Students in Delaware Act," HB 203 requires Delaware high schools to provide, at a minimum, a half credit course on financial literacy. In addition, beginning with students entering grade 9 in the 2025 - 2026 school year, successful completion of the course will be required to obtain a high school diploma.

The bill's synopsis points out that 87 percent of American teens admit that they do not understand personal money management and finances. With many U.S. households living paycheck to paycheck and far too many Americans without resources for their retirement, Delaware high schools can play a critical role in teaching our students about financial literacy.

As employers, members of the Delaware Business Roundtable understand the importance of financial literacy as part of the educational background of prospective employees. Accordingly, the Roundtable supports HB 203 and encourages Committee Members to support the legislation.

Contact:

Robert W. Perkins

Executive Director

Delaware Business Roundtable

Dear House Education Committee member,

Keys to Financial Success is a complete course plan for teaching personal finance to high school students. The course was developed in partnership with the Center for Economic Education and Entrepreneurship (CEEE) at the University of Delaware, the Federal Reserve Bank of Philadelphia, the Delaware Bankers Association, and the Consumer Credit Counseling Service of Maryland and Delaware. The Delaware Bankers' Association annually awards two scholarships, awarded for a written essay on the importance of financial literacy education. Students submit essays to the CEEE, and winners are chosen based on the quality of their essay.

The following quotes are from students who submitted essays between 2015 and 2023. These students are the best advocates for the importance of financial literacy for all students in Delaware.

Ally - Caesar Rodney High School

Financial troubles often pass down from generation to generation, and getting your family out of the cycle is easier said than done. However, having this information in High School can change the direction of a young adult's entire life. Without taking financial literacy classes young adults would not be as confident when making financial decisions. So, when I wake up on the morning of graduation, put on my cap and gown, and walk down the stage, my butterflies will go away, because I'm confident in my financial literacy skills.

Bria - Newark Charter High School

This course has been a step toward the financial independence and literacy my mother has always wanted for me. The class provides individuals with the knowledge and skills to manage their finances effectively, develop good financial habits, avoid financial mistakes, and make informed financial decisions.

Claudia - Concord High School

I've learned so much about how to manage, save, spend, and build my funds through Math and Personal Finance class that I tell my friends all the new knowledge I've learned all the time. I think it would be very beneficial for all students and even adults to take a personal finance class. If the course has helped me this much already, I can only imagine how much it would help the general public increase their knowledge about financial decisions and create more financial security.

Jason - Concord High School

In the past, I'll be honest, I've had trouble managing money. But this class has turned it around and I've been able to cut out spending habits and be able to save more money. If every student took a financial education class, they would go into the real world with useful skills and live better lives.

Aidan - Sussex Academy High School

My personal finance class was an extremely meaningful and useful tool that has helped me in everyday life and will affect me for the rest of my life.

Katie - St. Marks High School

This class taught me so many basic life skills including applying for credit cards, budgeting, filing taxes, and even investing. I feel extremely well prepared for my financial future thanks to the preparation I have been given through this class.

Sierra - Christiana High School

I didn't know about the importance of saving and budgeting before this course. Now I know to start saving early to help me manage my money and ensure that I can grow my fortune and prepare for a successful life and retirement.

Marion - Smyrna High School

This course has taught me to help coach my parents to diversify where their money is invested. Even though I do not have a stable salary yet, this course has provided me with the knowledge I need to join the workplace and save for my future.

Kendall - Middletown High School

Overall, financial education is a must for schools. It cannot be expected that people will find this knowledge elsewhere. This subject becomes equally as important as math and English class for the future of students, and therefore should be provided. Not only would the integration of finance classes help individuals, but it would also help the national and global economy. Financial education is an investment in the future.

Kevin - Milford High School

Personal finance promotes stability in people and ensures that students have the necessary skills required to thrive in college and life regardless of their economic background. The benefits of a personal finance course are immense, and schools need to ensure that students are financially literate by requiring them to take a personal finance course.

Hadiatou – Brandywine High School

Everyone wants to live by the famous saying of "live life to the fullest," but how can you live life to the fullest without being financially responsible? Every citizen should have the opportunity to know about the keys to financial success.

Maryam – Odyssey Charter High School

All students should take a personal finance class to gain the knowledge and skills necessary to manage financial obligations, navigate the real world, set realistic goals, and understand the

cost of choices. If students in Delaware schools took such a course, they would avoid falling into risky financial situations thereby stabilizing the financial future for themselves and the state.

Thomas – Conrad Schools of Science High School

Though some of our schooling may be thought of as useless and a waste of time, the things I've learned in my personal finance class certainly are not. I have learned the real-life skills I need to manage my money, protect it, and invest it for the future. This makes me feel prepared for the real world. This is something all students deserve to learn to improve their life.

Please contact me with any questions.

Be Healthy!

A handwritten signature in black ink that reads "Scott". The letters are cursive and slightly slanted to the right.

Scott Bacon | Assistant Director

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HB 203

This looks like a good proposal! It is sorely needed in our schools.

As a parent, I've tried to take every opportunity to not only teach our children but also their friends.

The statistics here bear out that there is a needed gap and the sooner we do this the better these students will be as contributing adults!

Rich

Richard Hartnett

County Bank

Vice President/Senior Commercial Lender

19927 Shuttle Road

Rehoboth Beach, DE 19971

302-226-9800 Ext. 1139

302-930-5895 Cell

NMLSR ID 1613248



As usual, you may contact my team by dialing 302-226-9800 and asking for the Loan Department.



Delaware House Education Committee
April 20, 2023 Hearing

Delaware House Education Committee
April 20, 2023 Hearing

Chair Williams and Esteemed Members of the Committee,

I appreciate the opportunity to provide testimony in support of Delaware House Bill 203 which would guarantee that all Delaware high school students will cross the stage at their graduation with the financial knowledge, skills and behaviors they need to thrive in the future.

My name is Tim Ranzetta, Advocate of NGPF Mission 2030 Fund, which is affiliated with Next Gen Personal Finance (NGPF), the leading financial education non-profit. Our curriculum is used by more than 80,000 educators reaching more than 3 million students in all 50 states.

In Delaware, 480 teachers use NGPF curriculum and participated in more than 2,600 hours of professional development delivered by Next Gen Personal Finance. Importantly, all of NGPF's curriculum and PD are provided at no cost as NGPF's operations are funded by an endowment created by its co-founder.

In addition, NGPF has partnered with the University of Delaware Center for Economic Education & Entrepreneurship to serve in-state teachers with training workshops called FinCamps which have been delivered over several years. This experience has demonstrated that Delaware educators are passionate, qualified and committed to reach more students with this essential course. You will hear from many of these educators and their students today.

The unfortunate news is that only about 1 in 20 students in Delaware is guaranteed today to take a personal finance course while in high school ([NGPF State of Financial Education Report, 2023](#)). We cannot afford to continue to withhold this course from Delaware high schoolers.

What we see happening in Delaware with the introduction of House Bill 203 is part of a larger national movement. In the last two years alone, the number of states requiring a one semester course in personal finance has grown from 8 to 21, with Connecticut, West Virginia and Minnesota among the most recent examples. And this number will continue to grow. Already in 2023, 33 state legislatures have introduced bills, with almost all of them increasing access to financial education ([NGPF FinEd Bill Tracker](#)).



Delaware State Department of Education
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2010000 01-42, 01-01-2010 (01-01-2010)

We know that there are concerns regarding how a bill like this would be implemented and funded. Regarding implementation, we respect the important role of local control in making key decisions around this required course, including:

- What specific curriculum to use that aligns to state standards
- Who teaches the course while providing professional development opportunities (see below)
- Where it fits within existing graduation requirements

Should the state of Delaware pass a bill that guarantees that all high school students complete a one semester course in personal finance, Next Gen Personal Finance will commit to the following:

- **No-cost curriculum** (available now): other high quality non-profit providers are available which eliminates need for textbooks
- **No-cost professional development** (available now): also available from excellent Delaware providers, such as the Federal Reserve of Philadelphia and the University of Delaware Center for Economic Education & Entrepreneurship
- **Teacher stipends**: \$500 stipend for Delaware teachers completing 20 hours of professional development (estimated cost of \$50,000)

Delaware has a chance to send a signal to the nation and become the 22nd state to guarantee that every student crossing that graduation stage will have the financial skills they need to thrive in the future. It's good for students, it's good for families, it's good for teachers and it's good for the state economy. Thank you for the opportunity to provide testimony.

Regards,

Tim Ranzetta
Advocate, NGPF Mission 2030 Fund