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## Testimony on Item II.B.

1 message

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**Alice Luck** <alice@kauainetwork.org>  
To: testimony.boe@boe.hawaii.gov

Tue, Oct 31, 2023 at 3:54 PM

Aloha,

I am writing to contribute regarding Item II.B - Discussion Regarding Act 174.

Regarding financial literacy, the Nation's Report Card gave the state a D, which puts it at the bottom nine states in this area, and recommended that the state require a high school stand-alone personal finance course and implement K-8 financial literacy standards. The Department should look at the Consumer Financial Protection Bureau's youth financial literacy resources. Financial distress is commonly named as one of the largest sources of stress in the lives of our young adults and teens. They recognize the Hawaii you grew up in is no longer one they will be able to afford to stay in and this is causing them a lot of distress and contributing to the crisis in youth mental health. We have heard this loud and clear from students on Kauai. Financial distress can be linked to suicide. The resources the Department is providing in this area are not getting to the students and an actual course would be better than providing resources on a website. Hawaii is the most expensive state in the nation and the hardest state to save money. It is essential that all our graduating seniors have had financial literacy.

Regarding civics education, a 2019 HCF report on Civic Health found that Hawai'i citizens are increasingly disengaged in important areas of public discussion and decisionmaking. Voter turnout (calculated as a percent of registered voters who turned out to vote), as one key measure, indicates the magnitude of Hawai'i's decline. In 1959, voter turnout was 93.6% - the highest it's been since statehood. In 2014, it was the lowest at 52.3%. (In 2018, the most recent election, the turnout was 52.7%)<sup>1</sup> Hawai'i has finished last in voter turnout for the last five presidential elections in a row....A civil society should depend on civic engagement, and increasing the quantity and quality of community engagement by more of our citizens is critical to Hawai'i's future. The author's recommendations: Providing more civic awareness programs, including but not necessarily limited to high school programs, was the second most popular means of encouraging voter turnout in the online survey, with 51% supporting. This was strongly endorsed by nearly all generations, including the youngest. Hawaii, the youngest state in the nation, has a crisis of confidence in its public institutions. This is in part because there has never been a concerted effort to foster civil society in this society. People have no faith in the state or county governments. They complain however they don't vote nor is there knowledge of how else they can participate in the democratic process. Hawaii needs better leadership is a refrain commonly heard, yet that will only happen if the citizens know how to engage in the system. This must happen over their entire education career and be integrated into lesson plans in core subjects, in addition to a full-year of government and civics education, and real world skills building or service learning opportunities.

Mahalo.

Alice Luck  
President and CEO  
Kauai Planning and Action Alliance  
[2959 Umi Street, Suite 201](#)  
Lihue, HI 96766  
Office: 808-632-2005  
Cell: 818-624-4414  
[www.keikitocareer.org](http://www.keikitocareer.org)  
[www.kauainetwork.org](http://www.kauainetwork.org)



## HOUSE OF REPRESENTATIVES

STATE OF HAWAII  
STATE CAPITOL  
HONOLULU, HAWAII 96813

November 2, 2023

Testimony to the Board of Education Student Achievement Committee  
Agenda Item: Civic Engagement

Aloha e Honorable Chair and Members of the Hawai'i Board of Education,

I am writing to express strong support for the Department's continued work around civic education.

Before I dive into the substance of my remarks, I want to clarify two points of information made in the DOE's submittal. First, while there has been community and legislative interest in changing graduation credit requirements to include financial literacy and computer science, no recent legislation has contemplated increased graduation requirements for civic engagement. Second, the DOE's submittal stated that "2 states require civic education credit(s) outside of social studies for graduation." According to recent research, all 50 states embed civic education through social studies standards, thirty-seven states have semester-long standalone courses, and eight additional states require a yearlong standalone class for graduation.

Civic education is already present in the work of the Department, but is grossly underfunded and marginalized, which is a tragic state of affairs given that the purpose of public education is to ensure that all students are taught the knowledge, skills and dispositions to become effective citizens.

Civic education is already embedded in our graduation requirements: the high school semester course Participation in Democracy course, is described by the ACCN as follows: "This course provides opportunities for students to actively engage in civic discourse. It engages students in the examination of government, political activity, contemporary issues, decision making, and the democratic process. This course focuses on the principles, values, and ideals of American constitutional government, global interactions and interconnections, and issues and roles of American citizens. Students are expected to take an active role as citizens and use the tools and methods of social scientists in their inquiry." This inquiry based and active approach to civics also requires that students learn about the structure and practices of government, knowledge which is absolutely necessary to empower our young people to be active participants in our society.

While there has been legislative attention paid to the issue of civic engagement over the past few years, the legislative conversation in Hawai'i has been about the need to provide more staffing and professional development support for the civics standards, coursework and programs already in place, including We the People, History Day, Project Citizen, and Kids Voting Hawai'i. There has also been a recognition of the need to expand existing civics instruction beyond the classroom to support recent initiatives like YES (Youth Envisioning Sustainable) Futures, Schools for Democracy and Aloha Seal of Civic Engagement. All of these efforts require investment by our state through the Department of Education.

While I am aware that the BOE has already submitted their funding requests, I humbly request that this Board do everything in its power to correct this oversight and advocate for full funding of civic education in Hawai'i.

Mahalo,

A handwritten signature in cursive script that reads "Amy Perruso".

Amy Perruso

November 2, 2023

Hawaii State Board of Education  
Student Achievement Committee  
Bill Arakaki, Committee Chairperson  
Lauren Moriarty, Committee Vice Chairperson

Aloha Chair Arakaki, Vice Chair Moriarty, and Members of the Committee,

I am a business professional in the community, as well as a student at the University of Hawaii. I'm proud to support computer science education in standardized public education curriculum.

As the Managing Director of a recruitment firm. We work with Hawaii's employers and workforce daily. We observe local job seekers lose out on job opportunities because they lack the fundamental technological foundation in which to build a career up on. Many local companies are evolving and naturally moving to technology with the rest of the world. Empowering our youth with the technological foundation would certainly help pave the way for their future. Not to mention the economical value that Hawaii will receive by employing a local person, versus companies contracting a mainland candidate who had the educational resources that we do not.

My industry is also evolving rapidly. In an effort to compete and keep up with the evolution, I went back to school to sharpen my background in Computer Science and Information System Technology. I am currently attending University of Hawaii at Manoa, and it is apparent that even curriculum that is unrelated to technology still requires knowledge in technology. Students who do not have exposure to technology seem to take longer to acclimate to the classes.

From the perspective of a current UH student, I see the tremendous value a high school graduate would gain in having gone through a computer science program before graduating high school. It would certainly build confidence and provide a level playing field for students graduating from the public education sector, against those with private school resources. Having a high school tech requirement would provide students the ability to adapt to the college curriculum seamlessly.

I strongly urge the BOE to consider adding a stand-alone credit requirement in the areas of technology for graduation. This is an opportunity for Hawaii residents to capture the skills needed to obtain high-wage, high-growth careers. It needs to start with our youth.

Mahalo,

Tea Giacomelli



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## Testimony

1 message

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**Marjorie Bennett** <margie@ywcakauai.org>  
To: testimony.boe@boe.hawaii.gov  
Cc: Renae Hamilton ext 236 <director@ywcakauai.org>

Wed, Nov 1, 2023 at 1:32 PM

Senate Concurrent Resolution 56 2023

### *The Student Achievement Committee*

Meeting 11/2 Agenda Item 2B

I am writing to ask that the Board support the funding and implementation of financial literacy as a requirement for high school graduation. I currently work with adults who are struggling to define careers, repairing credit scores and balancing budgets. Once they have the knowledge, they must work tirelessly for years to undo the effects of poor past choices.

Making this financial information, associated tools and decision making process available to teens will help to propel this and future generations forward with financial independence and other related successes. It's easy when you know how, let's teach them how sooner rather than later.

Mahalo,

Marjorie

**Marjorie A Bennett, CFA** | Money Nerd for Healthy Money Choices Program | YWCA Kaua'i  
*she, her, hers (what's this?)*  
T: (808) 245-5959 F: (808) 245-5961  
E: [margie@ywcakauai.org](mailto:margie@ywcakauai.org)  
[3094 Elua Street, Lihue, HI 96766](https://www.ywca.org/locations/3094-Elua-Street-Lihue-HI-96766)



## Testimony

1 message

**Hazelmae Overturf** <hazelmae@kauaicreditunion.org>  
To: "testimony.boe@boe.hawaii.gov" <testimony.boe@boe.hawaii.gov>

Wed, Nov 1, 2023 at 6:10 PM

**Meeting:** Student Achievement Committee, November 2, 2023

**Agenda Item:** Discussion regarding Act 174, Session Laws of Hawai'i 2023 (House Bill 503, Relating to Computer Science Education) and Senate Concurrent Resolution 56, 2023, Requesting the Board of Education to Review Various Programs and Subject Matter Areas for Implementation in Public Schools

**Position:** Support

Aloha esteemed Student Achievement Committee,

This written testimony is to show support of increased Financial Literacy and Education requirements for Hawai'i schools. I have worked in credit unions for nearly 14 years in many capacities in two main parts of the US—Washington state and Hawai'i. My primary responsibilities have always had educational component whether I was training new employees on cash handling or Bank Secrecy Act to educating community members, especially children, on foundational financial skills. My favorite activities were always for the youth, because of the immediate impact I felt and later saw in improving or sustaining successful financial outcomes. From Financial Reality Fairs that put high school sophomores and juniors through a "real life" simulator, to teaching second/third graders the difference between wants vs. needs, these types of activities support credit union's work toward financial inclusion for all! Hawai'i students/keiki deserve these type of learning activities that will truly help them navigate their futures and add to the holistic approach of supporting their physical and mental well-being.

Mahalo for considering this much needed and proven impactful educational opportunity and know that local credit unions can be a great partner in the implementation and execution of any financial literacy/education. It is in our legacy and purpose.

Cooperatively,

Hazelmae

Hazelmae Overturf | Director, Community Impact | Kaua'i Federal Credit Union

p: (808) 245-2463 | [hazelmae@kauaicreditunion.org](mailto:hazelmae@kauaicreditunion.org) | [kauaicreditunion.org](http://kauaicreditunion.org) |  

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