



Central Cass Public Schools | Fargo Public Schools | Northern Cass School District | West Fargo Public Schools

February 11, 2025

Members of the House Education Committee:

I am writing to express my concerns regarding House Bill No. 1533, which proposes adding a half-unit of financial literacy as a standalone requirement for high school graduation. As currently written, I would oppose this bill for the following reasons:

- **Existing Financial Literacy Expectations** – NDCC 15.1-21-21 outlines that “each school district shall ensure that its curriculum for both economics (required for graduation already) includes the exposure of students to concepts of personal finance...” Our schools already implement a range of courses that incorporate financial literacy content, providing students with the necessary skills to navigate personal finance without imposing an additional credit requirement. Courses in economics, business, personal finance, and career and technical education already address these competencies, ensuring students graduate with a strong financial foundation.
- **Reduction of Student Choice** - Mandating a separate class increases scheduling challenges for students and places unnecessary constraints on districts. The more units that are required to be completed by students, the less time they have within the school day to choose the courses that align with their career interests. In a climate of personalized learning, requirements create constraints.
- **Teacher Licensing Requirements** – the additional unit will require certified staff to deliver this course to every student, potentially increasing district training costs and licensing fees for educators to teach the course.

However, I do concur with the importance of Financial Literacy and its impact in preparing students for life after high school and would encourage the committee to consider the following amendment.

- Remove Section (i) from HB1533 that requires ½ unit of Financial Literacy as a graduation requirement.
- Allow a student that chooses to complete ½ unit of Financial Literacy the option to utilize this to fulfill the requirements of subdivisions b, d, or f.

Sincerely,

A handwritten signature in black ink that reads "Denise Jonas". The signature is written in a cursive style.

Dr. Denise Jonas, Director of Career & Technical Education
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