

**MINUTES OF THE  
SENATE COMMITTEE ON EDUCATION**

**Seventy-ninth Session  
March 14, 2017**

The Senate Committee on Education was called to order by Chair Moises Denis at 3:37 p.m. on Tuesday, March 14, 2017, in Room 2134 of the Legislative Building, Carson City, Nevada. The meeting was videoconferenced to Room 4412 of the Grant Sawyer State Office Building, 555 East Washington Avenue, Las Vegas, Nevada. [Exhibit A](#) is the Agenda. [Exhibit B](#) is the Attendance Roster. All exhibits are available and on file in the Research Library of the Legislative Counsel Bureau.

**COMMITTEE MEMBERS PRESENT:**

Senator Moises Denis, Chair  
Senator Joyce Woodhouse, Vice Chair  
Senator Tick Segerblom  
Senator Pat Spearman  
Senator Don Gustavson  
Senator Scott Hammond  
Senator Becky Harris

**STAFF MEMBERS PRESENT:**

Todd Butterworth, Policy Analyst  
Asher Killian, Counsel  
Shelley Kyle, Committee Secretary

**OTHERS PRESENT:**

Steve Canavero, Superintendent of Public Instruction, Department of Education  
Nicole Rourke, Associate Superintendent, Clark County School District  
Mary Pierczynski, Nevada Association of School Superintendents; Nevada Association of School Administrators  
Chris Daly, Nevada State Education Association  
Brian Mitchell, Director, Office of Science, Innovation and Technology, Office of the Governor  
Justin Harrison, Las Vegas Metro Chamber of Commerce; Latin Chamber of Commerce  
Ray Bacon, Nevada Manufacturers Association  
Amber Lopez Lasater, Clark County Education Association

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Richard M. Knoeppel

Mark Newburn, Chair, Nevada Advisory Council on Science, Technology,  
Engineering and Mathematics

Jessica Ferrato, Nevada Association of School Boards

Lindsay Anderson, Washoe County School District

Grant Gabriel

Evan Gong

Jayne Malorni, Clark County School District

Brandi Stankovic, Boulder Dam Credit Union

Michelle Kim, Clark County Education Association

Lorraine Marshall, Urban Chamber of Commerce

Anthony McTaggart, President, Jump\$tart Coalition for Nevada; Andson

Michelle Jackson, President, Junior Achievement of Southern Nevada, Inc.

Paula Berkley, Opportunity Alliance Nevada

Christopher Nolan, Chair, Nevada Council of Economic Education

Sheri Perez, Professor of Economics, College of Southern Nevada

Phyllis Gurgevich, President and CEO, Nevada Bankers Association

Raymond Specht, Vice Chairman, Toyota Financial Savings Bank

Jonas Peterson, President and CEO, Las Vegas Global Economic Alliance

Grant Hewitt, Chief of Staff, Office of the State Treasurer

Homero Gonzalez

Christopher Guy

Ruben Murillo, Jr., President, Nevada State Education Association

Tray Abney, The Chamber

Kelly Crompton, Youth Development and Social Innovation Department, City of  
Las Vegas

Jennifer Gaynor, Nevada Credit Union League

Poorvi Basanth, Carson Montessori School, Carson City

Ella Dooley, Carson Montessori School, Carson City

Peggy Lear Bowen

Brad Keating, Clark County School District

CHAIR DENIS:

I will open the hearing on Senate Bill (S.B.) 247.

**SENATE BILL 247**: Revises provisions relating to education. (BDR 34-326)

SENATOR BECKY HARRIS (Senatorial District No. 9):

I will present S.B. 247 on behalf of the Legislative Committee on Education (LCE) as we functioned in the Interim.

One of the many topics we discussed was the complex web of education reporting requirements in our statutes. The LCE solicited and received recommendations from several stakeholder agencies and groups.

The Nevada Association of School Superintendents (NASS), the Nevada Association of School Boards (NASB), the Department of Education (NDE) and others offered suggestions for improving and streamlining education reporting. Some of those are included in this bill. Here is a brief overview.

Senate Bill 247 changes the due date from September 30 to December 31 for the school districts' report of accountability to enable the inclusion of more recent information.

The three extra months will allow the reports to include important data, such as graduation rates from the most recent school year rather than from the prior school year, which is the current practice.

The bill removes requirements that the NDE provide written notice that the accountability report and school performance ratings have been completed. The Legislature already receives the accountability report, and the school ratings are made available online. The LCE does not think we need to receive a separate written notice that this work has been done.

The bill removes the requirement that the NDE submit a copy of the exam security plan to the State Board of Education and the LCE. Instead, the bill requires the NDE to post the plan on its Website each year. This saves paper and the report will be available to anyone at any time.

Senate Bill 247 also removes the requirement that the State Superintendent submit a separate report on district compliance in adopting school discipline plans because this information is already provided in the school accountability report.

Finally, this bill reduces, from 15 days to 13 days, the public notice required for policy changes being proposed by the school boards in Washoe and

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Clark Counties. These Boards typically meet every 14 days, so the 15-day notice requirement prohibits them from taking action at their next scheduled meeting, which can be problematic when urgent matters arise.

By reducing the notice requirement by two days, the Boards of these school districts can be more responsive to the dynamic needs of their organizations and communities.

There has been an amendment put forth by Nevada State Education Association (NSEA). Assemblywoman Melissa Woodbury chaired the LCE in the Interim. I am only speaking on behalf of myself.

I consider the NSEA amendment to be a friendly amendment and should be included as part of S.B. 247 in the work session. We will let NSEA representatives make their own argument for the inclusion of the amendment.

STEVE CANAVERO (Superintendent of Public Instruction, Department of Education):

Senator Harris and Todd Butterworth and staff did a tremendous amount of work over the Interim to organize all of our reports. This allowed us an opportunity to find duplications that are now eliminated.

NICOLE ROURKE (Associate Superintendent, Clark County School District):

We appreciate and support S.B. 247 that was developed by the LCE in the Interim.

The reduction in timing from 15 days to 13 days for public notice required for policy changes provides an assistance to us in developing policy. When changing our policies, especially postlegislative session as required by new statutes, those two days make a difference for us. We appreciate that change and also the extension in time for the filing of the accountability reports.

CHAIR DENIS:

The change of two days makes it more timely for you?

MS. ROURKE:

Yes. It relates to the posting of policy changes. We have to provide a notice of intent and a month later do the actual policy change. We would be able to do these things back-to-back.

Citizens have this expectation when a policy change is done. Most often the change is presented, looked at and discussed. Then at the next board meeting the approval process is done.

This helps us to meet those expectations and transparencies. We have timelines that need to be met that are indicated in legislation and sometimes we are up against the wire. This change helps us meet those requirements.

CHAIR DENIS:

Do you still have the ability to wait a month if you wanted? Do you meet every two weeks?

MS. ROURKE:

Now, it takes about six weeks. This change would help us to shorten the timeline if we want to. If there was a lot of feedback on the policy change, the timeline could be longer.

MARY PIERCZYNSKI (Nevada Association of School Superintendents; Nevada Association of School Administrators):

I represent the NASS and the Nevada Association of School Administrators (NASA). We want to thank Senator Harris for presenting the bill today and Mr. Butterworth for all his work on S.B. 247. During the Interim, we did have input on this bill. We are in full support.

CHRIS DALY (Nevada State Education Association):

The NSEA represents 40,000 teachers and education support professionals across Nevada working to ensure every Nevada student has a high-quality public education.

We are in the neutral position and have submitted a seek amendment request ([Exhibit C](#)). I appreciate Senator Harris' comments about our amendment. The amendment would to bring section 8 in line with the balance of the legislation to improve government efficiency while expanding public access to information.

CHAIR DENIS:

Would the information be put on a Website and also a written or electronic copy sent to every staff member?

MR. DALY:

Yes. There is an issue at some school sites where staff members are not familiar with the plan. Posting on the Website is the main objective. It would be helpful if the principal would email the plan to the staff. Sometimes there is a disconnect.

CHAIR DENIS:

Would parents want access to this plan as well?

MR. DALY:

Yes. I would think many parents would be interested in the information. It would be your call whether posting on the Website is sufficient.

Rather than posting on a bulletin board and having a copy available for inspection in the school's office, posting on the Website is a better resource for parents.

If you want to expand the written communication of the plan to the parent community, that is an interesting idea.

CHAIR DENIS:

My concern is in many of my schools, parents may or may not have access to electronics. The bill does not prohibit the plan from being available at the administrative office. We could include that.

MR. DALY:

I notice now that I struck through some of the posting language and did not strike through some of it. I will leave that to the experts.

CHAIR DENIS:

I will close the hearing on S.B. 247 and will open the hearing on S.B. 241.

**SENATE BILL 241**: Provides for the establishment of the State Seal of STEM Program and the State Seal of STEAM Program. (BDR 34-680)

SENATOR JOYCE WOODHOUSE (Senatorial District No. 5):

I will present S.B. 241, which establishes the State Seal of Science, Technology, Engineering and Mathematics (STEM) program, and the State Seal of the Science, Technology, Engineering, Arts and Mathematics (STEAM)

program. The seals will recognize students who have achieved a high level of proficiency in those subjects.

One of Nevada's primary workforce development goals has been to emerge as a global leader in science, technology and innovation. Governor Sandoval reestablished the Office of Science, Innovation and Technology and has prioritized STEM education to support workforce demands in Nevada.

Making progress on these objectives, Nevada has become an international center for innovation in science and technology and has recently attracted companies within these industries. Tesla and Switch have established operations in Nevada and have hired skilled Nevadans to fill positions.

Although Nevada has made great progress in the STEM and STEAM fields, we must not become complacent and lose our momentum. In the coming years, workforce demands for skilled labor in these areas will become even greater.

Even with the effects of the recession, the U.S. Bureau of Labor Statistics showed that employment in STEM occupations grew 10.5 percent between May 2009 and May 2015. In Nevada, growth in STEM jobs is projected to be 40 percent higher than in non-STEM jobs between 2014 and 2024.

This bill not only encourages students to pursue and become proficient in STEM and STEAM subjects, but it also acknowledges this proficiency upon high school graduation. Senate Bill 241 expands upon an existing program in which high school students who have received and have earned a high level of proficiency in one or more languages, in addition to English, receive a diploma with an affixed, special seal denoting biliteracy, along with a note of this skill on the student's official transcript.

Senate Bill 241 expands this program to include high-level proficiency in STEM and STEAM subjects. Further, this bill specifies the academic performance criteria that must be met for the student to qualify for the program.

Once entering the workforce, our students are expected to have the necessary, well-rounded skills to make them competitive in a global, twenty-first century market. To maintain a competitive advantage and to attract innovative companies to Nevada, we need to encourage, support and recognize our students who pursue STEM and STEAM education.

It is critical we act now with a long-term and focused workforce development bill. I understand there may be some friendly amendments to this bill, and I am willing to work with those individuals and organizations.

Senate Bill 241 celebrates our students' achievements while ensuring that Nevada remains competitive with a skilled workforce capable of meeting increased demands for years to come.

BRIAN MITCHELL (Director, Office of Science, Innovation and Technology, Office of the Governor):

I support S.B. 241. The bill would support the work of my Office and the work of the STEM Advisory Counsel in two different ways. First, it would augment our efforts to raise awareness among K-12 students both about the career opportunities in STEM and also the academic and technical requirements of those careers. The bill would give clear benchmarks that would prepare and ready them for STEM careers.

Second, the bill would also boost our efforts to increase college and career readiness in high school. We know that students who take four years of mathematics and at least three years of science are more than twice as likely to continue to either a two-year or four-year Nevada System of Higher Education (NSHE) institution in any major than those who take fewer mathematics and science courses.

Specifically with STEM, we know that over 80 percent of students who have taken a higher-level mathematics course in high school and major in STEM persist to the following year in that STEM major; whereas, only 50 percent of students in STEM majors persist with their highest course in high school if their highest mathematics course was algebra II.

There is an opportunity to tweak some of the specific requirements in the bill, and I have communicated that with the sponsor. In a recent survey by the Bank of Nevada, 55 percent of business leaders believe that increasing the pool of STEM graduates will have the most positive impact on Nevada. This bill provides a pathway and motivations for students to prepare themselves for STEM postsecondary education and careers.



JUSTIN HARRISON (Las Vegas Metro Chamber of Commerce)

The Las Vegas Metro Chamber of Commerce supports S.B. 241. It takes important steps to increase awareness for us to remember the importance of STEM and STEAM education for our future workforce.

Our organization has been a longtime supporter of STEM and STEAM education. Seals and recommendations like this allow our students to go into the workforce and participate in the jobs that are focused in the STEM and STEAM fields.

RAY BACON (Nevada Manufacturers Association):

We have a lot of discussion about advanced manufacturing jobs in various committees during the 79th Legislative Session. Most advanced manufacturing jobs are STEM-related jobs. Most manufacturing jobs are actually applied science. From that standpoint, we would be foolish to not support S.B. 241.

The single course taken by students in high school that is the highest predictor of college graduation is physics. Nevada does not have a high rate of completion in physics.

AMBER LOPEZ LASATER (Clark County Education Association):

I am representing the Clark County Education Association (CCEA) with 18,000 educators and licensed professionals in southern Nevada.

We strongly support S.B. 241. The workforce pipeline issue is something frequently discussed in our State. We are working to diversify the industries that are the economic engines of Nevada, and we must also work to ensure we have a prepared, competitive and diversified workforce to meet the demand.

Overall, STEM occupations are projected to grow faster than the average for all occupations. Women are grossly underrepresented in STEM and STEAM fields. Senate Bill 241 is a positive step to address this gender disparity.

The Organization for Economic Cooperation and Development published an international study of gender equality in schools that showed girls lack self-confidence in their ability to solve mathematics and science problems.

This study suggests school performance could be boosted by improving attitudes among girls toward tackling mathematics and science and by parents in encouraging girls to consider careers involving subjects such as engineering.

Senate Bill 241 provides this type of dialogue. Recognizing pupils who attain high-proficiency in STEAM and STEM move our State and, most importantly, our students in the right direction. I encourage your support.

RICHARD KNOEPPEL:

I am here to support S.B. 241 as parent and teacher. As a classroom teacher for the past 30 years, I know how valuable it is for students to have a focused program of study to be successful in STEM fields.

The critical thinking and problem-solving skills students learn in STEM courses help to prepare them to be successful in their future studies and ensure that all students are college- and career-ready upon graduation.

I have found students are more successful in college because of a rigorous STEM preparation. They are better able to focus on the course work and new concepts introduced in higher education because they already have a good working knowledge of the subject matter and have experienced rigor. Students with a solid STEM background are among the first to be offered internships and employment where they are able to further hone their STEM skills.

I am excited to see S.B. 241 outline some very specific scenarios related to coursework and testing. These scenarios will provide the framework for students preparing for a future in STEM by providing them with a concrete list to gauge their STEM achievement and potential.

Allowing students to earn the credential on their diplomas for STEM using this checklist for their studies will help guide them as they prepare for postsecondary education or employment in the STEM field.

I have learned through my daily interaction with students, colleagues, professionals and Senator Woodhouse that we need to set our sights high if we are going, as a State, to be able to compete in our global economy. This starts with the recognition of both students and schools that excel in the areas of STEM.

MARK NEWBURN (Chair, Nevada Advisory Council on Science, Technology, Engineering and Mathematics):

I strongly support S.B. 241 and I greatly appreciate Senator Woodhouse bringing it forward. It is a great idea.

Ms. ROURKE:

The CCSD. We are in support of S.B. 241. Creating seals for STEM and STEAM, similar to the existing Nevada seal of biliteracy, would allow students meeting this rigorous criteria to gain additional recognition for all their achievements.

We know that STEM and STEAM education continues to be a focus for our workforce and the new Nevada as we have heard in earlier testimony.

JESSICA FERRATO (Nevada Association of School Boards):

The NSAB supports S.B. 241. This bill provides another way to recognize students for their outstanding achievement and success in STEM and STEAM. These mechanisms reward students for their high levels of attainment in this important area.

Ms. PIERCZYNSKI:

The NASS and NASA are in strong support of S.B. 241. One of the best things about the bill is the list of things students need to do in order to earn this special recognition. It is a good outline.

LINDSAY ANDERSON (Washoe County School District):

On behalf of the Washoe County School District (WCSD), I speak in support of S.B. 241. I appreciate what Brian Mitchell said. We shared with him some concerns we have about infinite campus and some of the requirements. We appreciate the sponsor for bringing the bill forward, and we will work with her to make sure our concerns addressed.

MR. DALY:

The NSEA supports S.B. 241 to recognize well-rounded students for their high level of proficiency in STEM and STEAM education programs. We have submitted our letter of support and agree with earlier comments on the workforce being career-ready, the high-tech economy and the global economy ([Exhibit D](#)).

GRANT GABRIEL:

I am a former Nevada Youth Legislator here to testify in firm support. This was a passionate topic for me. Mr. Bacon and I worked together to further student access to internships in STEM fields.

I think S.B. 241 takes that sentiment up a step and is necessary to improve Nevada's future economic growth.

CHAIR DENIS:

Speaking of future leaders, regardless of whether you are in Nevada or anywhere else, you will be a leader in whatever you do, Mr. Gabriel. And speaking of another future leader, we welcome Evan Gong.

EVAN GONG:

I am a former Nevada Youth Legislator for Senatorial District No. 5 representing Clark County during the 2014-2015 school year. I am in full support of S.B. 241. This bill will give students the recognition they need as they seek careers and further their education.

SENATOR HARRIS:

Regarding the requirements for a student to obtain the seal for the STEAM program, there is a specific path a student must take. We allow for certain credit hours in science, math, computer science, career and technical education.

For the arts and humanities component of the STEAM designation, I do not see a corresponding ability to get a grade of B or higher in a college level humanities course through dual enrollment. Why is this the case? The bill is only allowing it for science and math.

SENATOR WOODHOUSE:

I think that was inadvertently left out. We will take care of this oversight. Thank you for bringing it up.

CHAIR DENIS:

I will close the hearing on S.B. 241 and open the hearing on S.B. 249.

**SENATE BILL 249:** Requires instruction in financial literacy and economics in public schools. (BDR 34-62)

SENATOR JOYCE WOODHOUSE (Senatorial District No. 5):

I am here to introduce S.B. 249 which revises provisions related to financial literacy education.

You may remember a similar piece of legislation on financial literacy brought forward in the 78th Legislative Session. The young man to my right, Evan Gong, was a Nevada Youth Legislator and one of the youths who brought this issue to me about three years ago. He is now a college student and just as committed as I am to make sure this legislation passes this Session. Since 2015, we have talked and worked with many stakeholders to bring S.B. 249 to you. Letters of support for this bill have been submitted ([Exhibit E](#) and [Exhibit F](#)).

Under law, financial literacy is taught in Nevada high schools and covers most of the basic concepts. However, the depth of the instruction is simply inadequate, given the ever-increasing financial complexity our students face as they move into adult life.

The principles of personal finance—and the global economy in which they function—are mysteries to an alarming number of Americans. The pace of change is quickening at a time when individuals of all ages are being called upon to assume more responsibility for their financial lives.

College tuition is now so costly that postsecondary education has become a serious personal finance decision. Health insurance coverage is now mandated and offerings have grown more nuanced, forcing citizens to select among a sometimes-confusing mix of prices and fees. Defined benefit pensions have been largely replaced with defined contribution plans, shifting the responsibility for saving and investing from the employer to the employee.

Consumers today are faced with a dizzying array of financial options, requirements and decisions. We owe it to our students to better prepare them for these challenges.

Senate Bill 249 addresses this issue by extending our existing financial literacy course of study from high school into lower grades. It expands the topics covered to include the most relevant information for today's world.

Section 1 creates the Account for Instruction in Financial Literacy, and requires money in the account to generally be used only for providing instruction in financial literacy.

Section 2 clarifies the exiting requirements for high school social studies, ensuring students enroll in 2.5 credits of American government and history, and 0.5 credit of economics.

Section 2 also requires the NDE to contract for the development of an online, end-of-course assessment in economics and develop a plan to analyze the results of this assessment.

School districts and charter high schools are required to administer the assessment and report the results to the NDE. I will state that this is one area in the bill I have received concern. It will be one of the amendments we will discuss.

Section 3 requires financial literacy instruction for students enrolled in grades 3 through 12, and the Nevada Council to Establish Academic Standards to establish content and performance standards in financial literacy. You will note in section 5 that the standards must be adopted by October 1. The reason for that is the Council is already at work on these various standards.

The instruction in financial literacy must be age-appropriate; include certain topics, which are outlined in section 3; and be provided within an established course of study, such as economics, math or social studies. School districts and charter schools are encouraged to seek private-sector partnerships to support their overall programs.

Section 4 of the bill requires schools to provide professional development to those who will be teaching financial literacy. I do expect fiscal notes to be attached to the bill. It will be imperative we provide for professional development for our educators in this field.

Finally, all the necessary work related to this bill can begin as soon as it becomes law. However, the requirement that high school students enroll in an economics course and complete an end-of-course test is not effective until July 2022. The purpose for this date is so incoming freshman in the fall of 2017 and their parents will know that this is a new requirement.

Senate Bill 249 is an important step in making education more relevant for our students and in preparing them for life after high school.

MR. GONG:

In my role as a Youth Legislator, I was responsible for listening to and voicing the concerns of my peers in my senatorial district to our elected officials.

In the course of this process I discovered, overwhelmingly, many of my high school peers were frustrated by the lack of real-world practical education in preparing them for the challenges of adulthood, as noted in Nadia Ozone's letter ([Exhibit G](#)).

Many of us had been in the process of applying to colleges, working or exploring options for the next chapters of our lives. We found the education we received in high school was simply inadequate in smoothing this transition.

Personal finance, as well as college and career information, are salient examples of the types of content that are simply underemphasized in our schools. Many high school students and even college students lack the full understanding into the complexities of obtaining a loan, filing taxes or planning and investing in long-term goals, to list a few examples.

These are practical skills necessary for anybody, anywhere, regardless of occupation or education. As the law stands, the amount of personal finance students receive and the way it is delivered varies greatly among the 17 school districts and the charter schools in Nevada.

In southern Nevada, for example, the only financial literacy students receive is a brief one- to two-week time frame in senior year of government classes before graduation.

Sometimes it is taught using a video program, sometimes teachers teach it or sometimes financial professionals are brought into the classroom to teach it. There are no consistent means of instruction.

Our solution, S.B. 249, is a comprehensive bill crafted with significant bipartisan input and consultation. There are four key changes:

- The age-appropriate financial literacy from Grades 3 through 12 to be integrated in the academic standards by the NDE.
- The inclusion of college and career information for students.

- The support for teacher training and professional development.
- The split of the one-year high school government studies requirement into one semester of economics and one semester of government.

The policy proposed in S.B. 249 follows the recommendation of recent academic studies conducted into the best practices of financial literacy policy and efficacy in implementation ([Exhibit H](#) and [Exhibit I](#)).

For example, a 2009 Dartmouth College Policy Brief of New Hampshire, a state that ranks high in financial literacy, emphasizes the importance of teaching financial literacy as early as possible through a K-12 education in an applied manner. Moreover, the study highlighted the importance of including this in state standards and supporting teacher training and development. These are all clauses included in S.B. 249 ([Exhibit J](#)).

At elementary- or middle-school level, students might learn financial literacy concepts of whether it is cheaper or more expensive per unit to buy a single candy bar or a pack of five candy bars when taught multiplication or division.

At a high school level, students might learn about effective ways to save, high school financial goal setting, needs versus wants, the influence of advertising, and the importance and implication of insurance in protecting their assets.

Many of these topics are interdisciplinary and applicational. They draw upon previously learned concepts and challenge students' critical thinking and decision-making skills. This is precisely the idea behind the split of one-credit government courses into a half credit in government and half credit in economics.

The economics requirement is far more than a place to potentially house the financial literacy and college and career information requirements in S.B. 249. In fact, the vision for the economics course is for it to be a superb opportunity for students to use the knowledge they have obtained throughout their academic careers and apply it in an interdisciplinary way to real-world scenarios.

The aim is to give all students a toolkits to help them make decisions in more effective ways and build students for life-long success. Each decision students



make effects not only them as a person but has exponential effects for the people in their lives.

While some may have concerns about shrinking government classes, I believe if implemented effectively, this change can complement and enrich government classes by putting it in another perspective, that of economics.

There are many ways economics is interwoven into the government. Consider, for example, how taxes affect government. In a government class a student might learn about the structure and function of taxes or the economic value of the tax dollar as it changes hands over and over again.

Furthermore, they will learn the skills to be able to assess their own taxes in financial literacy. This is just one of many intersections that exists between school subjects.

It has been an honor to have the opportunity to work so closely on this legislation over the past three years since its conception as a bill draft request in the Nevada Youth Legislature, S.B. No. 220 of the 78th Legislative Session and now S.B. 249 in this Session. Thank you goes to this Committee for hearing S.B. 249, Senator Woodhouse for sponsoring the bill and retired Senator Valerie Wiener for her mentorship on this bill.

JAYNE MALORNI (Clark County School District):  
I represent the CCSD and we support S.B. 249.

This bill has been developed with much thought and planning throughout the last year. A lot of research has been done to develop a bill that would be best for students.

Mr. Gong mentioned in his testimony and I will mimic what he said: Students want this education. Having financial and economic education and instruction integrated and embedded will benefit students in their postsecondary options.

When personal finance and economic instruction is combined with rigorous standards, students will develop to become better financial managers and decision makers.

Given today's global marketplace and advances in technology, teaching fundamental skills such as financial responsibilities, money management, savings and investments will expand our students' perspective on their individual economic portfolios, as well as their connection to the State and national economy.

Over the last year, we have done research looking at other states and how they teach financial and economic instruction. It became apparent that many states are implementing different types of rigorous standards as well as required courses in economics for graduation.

Our research showed about half the states require a course in economics. We looked at the difference between a year of government versus a semester. Currently, 34 states in our Nation have government as a semester course. Those states may pair a semester of government with either economics, an additional civics course or another social studies elective.

As a whole, our Nation looks at this type of instruction that students need. This bill will move Nevada forward in economic and personal finance education. It will provide students with skills that promote college, career and civic readiness, as well as crucial skills for the twenty-first century.

In regard to the standards, Nevada is in the process of revising standards for K-12 social studies. Integrating personal finance and economic standards could be a seamless inclusion. It would not take additional work.

SENATOR HAMMOND:

If I were a government teacher with the standards requiring me to teach certain subjects as they are now, it would take me a whole year. Are you going to revise the standards for a twelfth-grade government class? What needs to be taught during that one semester?

Because of the holidays, the first semester is always short. Keeping that in mind, we want to have enough time for the teachers to teach the material to the students. Is that contemplated in the bill?

MS. MALORNI:

As far as the time in which the standards would be developed and implemented within the year, that is something we need to consider. In S.B. 249, the

standards were laid out specifically as far as the personal finance information. Those could be integrated within different economics standards that would be looked over and revised throughout the students' twelfth-grade education.

SENATOR HARRIS:

My concerns pertain to college and career readiness. I cannot think of a better time and better place to have these conversations than in high school. I am glad those elements have been included.

I would like to make a suggestion in section 3, subsection 1, paragraph (h), subparagraph (4) talking about, "Information concerning opportunities for financial aid, including ... the Free Application for Federal Student Aid [FAFSA]."

The language does not go far enough. I would like to see language in the bill that would help students fully understand the information that is required and the necessary steps for the completion of the FAFSA. That is what the federal aid is hinged upon.

More than just disseminating information, if we are going to make this a curriculum class, there should be information about what it takes to qualify for the federal aid because that is free education dollars for some students.

Also, in section 3, subsection 1, paragraph (h), subparagraph (5), where we are laying out the scholarship opportunities, we need to include the Western Interstate Commission for Higher Education (WICHE) program. We heard testimony in the Finance Committee that we are not doing a good job disseminating information about the scholarships available for WICHE.

Putting this information in our curriculum benefits us because we will have potential professionals that will qualify for these education dollars. Many will be educated out of state and return to Nevada and provide us with the additional services and economic benefits. This is a great way to continue the theme of workforce development and career and college readiness.

Under section 2, subsection 2, paragraph (d), subparagraphs (1), (2) and (3), we are talking about government and history. I would like an exception for high-stakes tests. By that I mean the advanced placement (AP) test. I would like a requirement that the financial literacy component of the curriculum cannot be taught until after the AP examination has been administered.

If teachers feel pressured to go through a curriculum and they also must teach financial literacy, it may impinge on readiness for the AP testing. We are asking families to pay for AP testing.

There is a possibility for wires to get crossed and the financial literacy curriculum might come before the curriculum for the AP courses tests. I do not want to see the AP testing infringed upon by financial literacy curriculum.

There are about three weeks to a month of school left after the AP tests. That is plenty of time for financial literacy to be taught. I would like clarity for AP or high-stakes testing that there is a priority in the dissemination of the curriculum.

SENATOR WOODHOUSE:

Thank you, Senator Harris, for these thoughts. I will bring these concerns to the table as we work out amendments for this bill.

BRANDI STANKOVIC (Boulder Dam Credit Union):

I am a small business owner, member of the adjunct faculty for the College of Southern Nevada (CSN) and a representative for Boulder Dam Credit Union in Boulder City. I will read from my written testimony ([Exhibit K](#)). Financial literacy is imperative, and we must start at a young age. The future of Nevada relies on this important knowledge. We support S.B. 249.

MICHELLE KIM (Clark County Education Association):

I represent the CCEA, representing 18,000 licensed professionals in the CCSD. We support S.B. 249, a bill requiring instruction in financial literacy and economics in Nevada's public schools. I will read from my written testimony ([Exhibit L](#)).

LORRAINE MARSHALL (Urban Chamber of Commerce):

I am chair of the Urban Chamber of Commerce's Government Affairs Committee. The Urban Chamber of Commerce supports S.B. 249. We recognize this bill will help prepare future generations of Nevadans to be responsible adults, business leaders and consumers.

ANTHONY MCTAGGART (Jump\$tart Coalition for Nevada; Andson):

I am president of Jump\$tart Coalition for Nevada and a cofounder of Andson in southern Nevada. Andson is a nonprofit organization teaching financial literacy to southern Nevada youth. I am representing both organizations today.

Each Jump\$tart Coalition on personal finance acts in various capacities throughout the Nation, and we all advocate for personal financial literacy to begin at an early age.

The first year that Nevada Jump\$tart could commit to send educators to the national financial literacy conference was in 2016. This was professional development at its finest for the two teachers we were able to send. These teachers have become ambassadors for financial literacy.

This is an example of building capacity within our teachers through professional development. I thank Senator Woodhouse and Mr. Gong for putting those items in S.B. 249. In Nevada, we can set the climate to be successful in the deployment of financial literacy, and Jump\$tart will continue to support the school districts in Nevada.

Andson has a belief and passion in personal finance for youth, and through the last seven years we have developed rigorous curriculum that aligns not only to the financial literacy standards at a national level but also enhances the common core standards already vital to our students in Nevada.

Both Jump\$tart Coalition for Nevada and Andson support S.B. 249.

MICHELLE JACKSON (President, Junior Achievement of Southern Nevada, Inc.):  
I have seen firsthand the impact when people are given the knowledge of how to make better choices with their resources. At Junior Achievement, we partner with schools and community volunteers to share the skills it takes to become a successful adult.

By teaching students financial literacy, workforce readiness and entrepreneurship, we demystify the essential tools a young adult needs to achieve self-sufficiency.

I have seen personally the struggles kids face. No matter whether these kids live in rural, urban or suburban Nevada, it is the same issue. They lack the exposure to the educational tools that teach how to not only get ahead but how to stay there.

To change our State's future, we must focus on those kids who represent our future and ensure they have the tools to succeed. Senate Bill 249, if funded

properly, will lift up the existing tools that our communities have in place to address the education of our youth. Junior Achievement of both southern and northern Nevada commit to help meet those objectives with you.

PAULA BERKLEY (Opportunity Alliance Nevada):

We support S.B. 249 and agree with previous remarks made in support of the bill. I have submitted a letter of support ([Exhibit M](#)).

CHRISTOPHER NOLAN (Chair, Nevada Council of Economic Education):

I agree with previous remarks made regarding S.B. 249.

SHERI PEREZ, (Professor of Economics, College of Southern Nevada):

I began teaching economics and personal finance in a one-semester high school course and teach at the CSN. I would like to emphasize the importance the one—semester course or a half credit is to the students of Nevada. I will read from my written testimony ([Exhibit N](#)).

PHYLLIS GURGEVICH (President and CEO, Nevada Bankers Association):

Nevada Bankers Association has submitted written testimony in support of S.B. 249 ([Exhibit O](#)).

We agree with the testimony given in support of the bill today, and I thank Senator Woodhouse for her continued commitment to this subject.

RAYMOND SPECHT (Vice Chairman, Toyota Financial Savings Bank):

Toyota Financial Services is a strong proponent across the Country for financial literacy education and we support S.B. 249. I will read from my written testimony ([Exhibit P](#)).

JONAS PETERSON (President and CEO, Las Vegas Global Economic Alliance):

As the regional development authority, we are charged with building a stronger economy in southern Nevada.

Making financial literacy a curriculum requirement will enable the workforce to have basic skills such as balancing a checkbook, understanding the impact of debt, what a credit score means, etc., which will ultimately lead to a stronger workforce. In turn, that leads to a stronger economy for our State. We encourage your support for S.B. 249.

GRANT HEWITT (Chief of Staff, Office of the State Treasurer):

We would like to echo the comments offered by Senator Harris. As the Administrator of Nevada's 529 College Savings Plans, we support any opportunity to educate Nevada youth and their families on the importance for saving for college. We are in full support of S.B. 249.

SENATOR SPEARMAN:

I want to speak to a study looking at state-mandated financial literacy programs that was completed in 2016. The authors compared credit scores and delinquency rates of young adults aged 18 to 22 from 3 states to those in 25 controlled states.

The study showed three years after the students were exposed to personal finance education, they had increased their credit scores. Georgia's credit score was an average of 29 points higher, Idaho's credit score was 7 points higher and in Texas the credit score was 13 points higher. The delinquency rate was comparable. Senate Bill 249 is addressing life skills.

HOMERO GONZALEZ:

In high school, I did not receive an education in personal finance. Upon graduation, I enlisted in the United States Air Force and served 14 years. I quickly realized, the hard way, that personal financial responsibility is not only a good idea, but an obligation.

In my case, everything turned out well. However, I wished that I had had a stronger foundation from the time I was in public school. I now am a first-year student at the William J. Boyd School of Law at the University of Nevada, Las Vegas (UNLV) and strongly support S.B. 249.

CHRISTOPHER GUY:

I, too, am a first-year law student at William S. Boyd School of Law at UNLV. I support S.B. 249.

At age 18 I was walking through a shopping mall and a gentleman called out to me that I could get a free phone. I was one of those kids who took a free phone and shortly thereafter received a credit card in the mail.

Before the last semester of my senior year of high school, I was already in debt and my credit score was ruined.

When I began to read books on financial literacy seven or eight years later, I began to understand how my credit score had impacted my ability to get loans.

I was a banker prior to enrolling in law school and worked with children, professional adults and other adults. Many people do not know how to manage money well. They do not understand retirement, loans or the financial process.

Having an opportunity to learn financial literacy at any age is very important and helps to make people successful. Senate Bill 249 will have an impact and is needed.

RUBEN MURILLO, JR. (President, Nevada State Education Association):

I am representing the NSEA with 40,000 members in our State. I wished these curricula had been available when I was teaching. I will testify to you from the point of a practical application we are talking about.

I began teaching special education at Mountain View Elementary School in Las Vegas and one of my duties was to run the student store. I used this opportunity to teach my students financial literacy and economics before it was popular.

My students were responsible for keeping and ordering the inventory and tracking what was selling and what was not. Students were taught how to make change through mathematics and books and how to prepare the cash report from our sales that was then turned into the office.

This was also tied into a behavior management plan that helped the students understand the value of money, how to spend money and how to save money. This financial literacy was taught throughout the school year in my special education classroom. Not only did the students learn the value of money and how to spend money, but, more importantly, they could apply this knowledge to their life skills.

The NSEA supports S.B. 249.

SENATOR HAMMOND:

The financial literacy bill of the 78th Legislative Session was slightly different than S.B. 249. My concern then and now is many people think a lot of things



should be done through the schools. In this Committee, we spend a lot of time allowing folks to come and say what should be taught in the schools.

There is a lot of good information presented to the Senate Committee on Education to support things that are important to be taught to children. When you put all the information together and ask school districts to get it done, we do not allow them to receive financial support. It is not only financial support, there is also extra time in a school day to consider, to add these good suggestions. How do we have enough time in a school day? Do we keep our kids in school into late June or mid-July?

I want to reiterate my remarks. There is discussion of these good things to bring into a school curriculum, and I agree many of these ideas are good. I want to caution everyone, there are things this Committee needs to consider when we talk about policy. There are a lot of great ideas out there. How does it impact all the other things we do? We still must work within parameters and I hope we get some support in doing that.

Hopefully, we can work the bill so it does fit into what we want to accomplish and it does not overburden the teachers, or the schools or the administrators trying to get through the school year.

MR. MURILLO:

Absolutely, we are concerned about a lot of things being put on educators' plates. Not everyone had the opportunity to work in a student store. What the NSEA is stating in our letter of support ([Exhibit Q](#)) is for additional resources to support educators; however, this would be applied. We do not want an unfunded mandate. We are concerned about the resources and professional development to carry out this curriculum.

TRAY ABNEY (The Chamber):

I represent the 1,500 members of the Chamber of Reno, Sparks and Northern Nevada. We support the concept behind S.B. 249. If our K-12 system is supposed to teach basic skills and prepare students for life, this bill certainly fits that category.

Senator Hammond had some valid points. If there are better things for this bill or a better way to skin this cat, we would be for talking through that. We appreciate Senator Woodhouse bringing this bill forward.

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JUSTIN HARRISON (Las Vegas Metro Chamber of Commerce; Latin Chamber of Commerce):

I am representing the Las Vegas Metro Chamber of Commerce and the Latin Chamber of Commerce, which could not be here today. Both of the Chambers in Las Vegas support S.B. 249.

KELLY CROMPTON (Youth Development and Social Innovation Department, City of Las Vegas):

I represent the City of Las Vegas, specifically our Youth Development and Social Innovation Department. We support S.B. 249.

JENNIFER GAYNOR (Nevada Credit Union League):

I represent the Nevada Credit Union League, and we have submitted a letter of support for S.B. 249 ([Exhibit R](#)).

MS. FERRATO:

The NASB supports S.B. 249. We appreciate the conversations about different ideas to skin the cat as Mr. Abney mentioned.

Senator Woodhouse has always been gracious in taking input from everyone. As we work through this bill, we know financial literacy is important. We are raising our children to be productive citizens in society, and financial literacy is a critical part.

We have concerns on the funding portion. I am grateful to see a lot of industry here supporting the bill and providing insight to potential partners on this legislation. We do have concerns if funding does not come through, we will be responsible for the cost.

Senator Hammond, you make a good point about demands on teachers. We do not want to overburden our teachers.

The NASB does have a little concern about going all the way down to Grade 3. Many of you have worked so hard on curriculum to make sure the children are reading by a certain age. We want to be sure that does not impact or take over too much of that curriculum.

MS. PIERCZYNSKI:

The NASA and the NASS thank Senator Woodhouse for bringing this bill forward. We support the concept and look forward to working with Senator Woodhouse on our concerns. We do think there is a need for financial literacy in our schools.

MS. ANDERSON:

The WCSD supports S.B. 249. A lot of our concerns have been addressed. I would like to thank Senator Woodhouse for section 7. The effective date for a lot of this programming is 2022, and it gives the WCSD time to plan and come together with financial resources and arrange curriculum.

We have discussed the "We the People" programs we have in the WCSD that are very strong. Incline High School's "We the People" team took first place in the State for the "We the People: The Citizen and the Constitution" competition. The Reno High School "We the People" team scored second place in the State.

Both teams will represent Nevada in Washington, D.C., in April. We want to make sure that by changing to two half credits, we do not inadvertently impact some of the great programs we have going on in our government classes.

SENATOR HAMMOND:

"We the People" program is usually one semester in length. The competition is held in December of each year. It should still fit into that time frame.

MS. ANDERSON:

Yes. We want to make sure we do not take up another semester of economics or that it takes away from participation in "We the People." or takes away from an elective or another class if we chop up the requirements that are needed.

It is my understanding students can do "We the People" as part of their government credits. If we take that away, we would force a student to use a different elective to take that class. We will work that out in the next six years.

SENATOR HAMMOND:

In some schools, "We the People" is an elective; in other schools it is part of the government class. The CCSD has won the competition several times as well!

POORVI BASANTH (Carson Montessori School, Carson City):

I am a sixth grade student at Carson Montessori School, a public charter school in Carson City. It has almost been a year since I came to the United States from Bangalore, Karnataka, India.

I am speaking in favor of S.B. 249, which would lower the teaching of financial education to third grade.

In India, financial literacy is taught in the schools. At Carson Montessori, financial learning begins as early as first grade with a simple classroom economy. Students earn classroom dollars for doing jobs, helping out at school, and doing random acts of kindness. They learn to count change, the value of purchasing power and basic budgeting.

As the program advances, students learn how savings accounts and credit cards work, and about mortgage rates, student loans, taxes, insurance, payroll withholdings and financial survival skills for day-to-day living.

ELLA DOOLEY (Carson Montessori School, Carson City):

My name is Ella Dooley. I am a fifth grade student at Carson Montessori School where financial literacy is a key part of our real-life curriculum.

I, too, am speaking in favor of S.B. 249. Financial literacy prepares us for the real world, but it should not be a program with worksheets, packets and assignments.

The secret to Carson Montessori's financial literacy program is nothing is taught in isolation. We incorporate real-world, hands-on learning into our classes every day by using the technique of curriculum wrapping.

Every lesson includes multiple standards from integrated instruction. We also have a 48-hour launch where if an idea is doable, workable and feasible, it is implemented in 48 hours.

There are constant hands-on scenarios. We can purchase our desks as our residence. Poorvi and I share the same desk at different times, and we are coowners of this "duplex" residence.

When I arrived yesterday, Nevada's severe weather and an extraordinary snow load had collapsed our residence causing major structural damage. The chief inspector, our principal, determined the ruins were a safety hazard and we were issued a citation and given 48 hours to make the area safe.

To make matters worse, we did not have any insurance. What we learned was we needed to find a licensed contractor, a structural engineer and an insurance agent.

All of our classmates learned what happens when you do not have insurance or enough insurance. Today's lesson in class was that now students have the option to buy insurance.

Carson Montessori has a solid financial literacy program that involves investment counselors, bankers, builders, designers, architects and technology wizards who help us learn to problem-solve, how to responsibly spend money, how to budget, how to be property owners, and what it means to have a mortgage or pay rent. We file income tax, learn about withholdings and most of all, because Nevada wants its students to be college- and career ready, we learn about student loans.

Financial literacy is important to every student in Nevada because the more prepared for the real world one is, the better chance you have to be a gracious person, to be a dedicated citizen, to acquire a work ethic to get a good job, to go to a good college or career school, and to be a success.

SENATOR SPEARMAN:

We often say "think outside the box." I say to be a refractive thinker; throw away the box. When one thinks outside the box, the box is still the reference.

We teach compartmentally. We need to allow educators the freedom and the liberty to take what is already there and figure how to make this material interdisciplinary. Teach the material concurrently and not consecutively.

We do not have time to do certain things because we continue to teach on a linear method as opposed to teaching interdisciplinarily and integrating all of the aspects of the subject matter.

Let us look at how we can integrate financial literacy with what is already being taught and make it interesting for students.

We need to give educators the freedom to say, "How do we develop curricula so that it is interesting and interesting at an age-appropriate level so students can build on what they have learned in previous grades?"

SENATOR HAMMOND:

You students did a great job today.

Senator Spearman is saying to give teachers the freedom to teach, and I completely agree. Call that educational freedom and educational choice. I completely buy into that.

SENATOR SPEARMAN:

I want to correct one of my comments. When I say freedom to teach, I am talking about the freedom to teach and the resources that are needed to go along with that in public schools, so teachers can accomplish what we ask them to do. We do not need to say we are going to do something and then starve the budget to death.

CHAIR DENIS:

Are there others in support of S.B. 249?

PEGGY LEAR BOWEN:

These young ladies are the perfect example of what Nevada education needs: the mastery component. We have been getting a virtual education for decades. I do not understand why such an important and fantastic bill is not incorporated through mathematics especially, where people are trained in dealing with the numbers and then working it through other curriculums through the economics.

Please incorporate financial literacy in a subject area where the professional training for the in-depth high school credited part is in an area where the numbers are the chief concern. Train teachers so it is interwoven through the rest of the curriculum.

SENATOR WOODHOUSE:

The two young ladies said it all.

CHAIR DENIS:

I will close the hearing on S.B. 249 and open for public comment.

Ms. BOWEN:

A topic near and dear to my heart that was brought forward when I was on the Nevada State Board of Education is public charter schools. When public charter schools were first brought forward, they were to be an enhancement to the public schools and meet the needs the general public schools were not meeting.

I support the original concept of enhancement to a public education. I want accountability, and I want the accountability through elected people, that being the Nevada State Legislature. I want the original intent.

I am not speaking for or against public charter schools. I am talking about process. The amount of money this State is investing in public charter schools for the enhancement of education in the State needs to be answerable to an elected body. That body is you.

Public charter schools are not accountable to you. They are literally private companies who come in and become licensed in a charter school phase and conduct their business.

Our State needs to look into the accountability for the expending of public tax dollars that I do not believe we have now.

BRAD KEATING (Clark County School District):

The Jo Mackey Academy of Leadership and Global Communication Elementary School recently In Las Vegas had two teams participate in a robotics competition and won awards in the southern Nevada FIRST LEGO League Championship. Each team is going to further competitions in California and one in Houston, Texas. This shows what is happening in robotics in the schools in the CCSD.

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CHAIR DENIS:

Seeing no further public comment or further business, the meeting is adjourned  
at 5:39 p.m.

RESPECTFULLY SUBMITTED:

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Shelley Kyle,  
Committee Secretary

APPROVED BY:

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Senator Moises Denis, Chair

DATE: \_\_\_\_\_



<b>EXHIBIT SUMMARY</b>				
<b>Bill</b>	<b>Exhibit / # of pages</b>		<b>Witness / Entity</b>	<b>Description</b>
	A	1		Agenda
	B	7		Attendance Roster
S.B. 247	C	1	Chris Daly / Nevada State Education Association	Seek Amendment Request
S.B. 241	D	1	Chris Daly / Nevada State Education Association	Letter of Support
S.B. 249	E	1	Senator Joyce Woodhouse	Letter of Support, The Budin Group
S.B. 249	F	2	Senator Joyce Woodhouse	Letter of Support, American Financial Services Association Education Foundation
S.B. 249	G	1	Evan Gong	Letter of Support, Nadia Ozone
S.B. 249	H	10	Evan Gong	Insights: Financial Capability
S.B. 249	I	24	Evan Gong	A Study of Financial Education in the Clark County School District
S.B. 249	J	23	Evan Gong	Personal Financial Literacy Brief
S.B. 249	K	2	Brandi Stankovic / Boulder Dam Credit Union	Written Testimony
S.B. 249	L	1	Michelle Kim / Clark County Education Association	Written Testimony
S.B. 249	M	1	Paula Berkely	Letter of Support Opportunity Alliance Nevada
S.B. 249	N	2	Sheri Perez / Nevada Council on Economic Education	Written Testimony
S.B. 249	O	1	Phyllis Gurgevich / Nevada Bankers Association	Written Testimony
S.B. 249	P	1	Raymond Specht / Toyota Financial Savings Bank	Written Testimony

S.B. 249	Q	1	Ruben Murillo / Nevada State Education Association	Letter of Support and Seek Amendment
S.B. 249	R	1	Jennifer Gaynor / Nevada Credit Union League	Letter of Support