MINUTES OF THE MEETING
OF THE
ASSEMBLY COMMITTEE ON EDUCATION

Eighty-Third Session
March 11, 2025

The Committee on Education was called to order by Chair Selena Torres-Fossett at 1:39 p.m. on Tuesday, March 11, 2025, in Room 3138 of the Legislative Building, 401 South Carson Street, Carson City, Nevada. The meeting was videoconferenced to Room 2 of the Nevada Legislature Hearing Rooms, 7120 Amigo Street, Las Vegas, Nevada. Copies of the minutes, including the Agenda [Exhibit A], the Attendance Roster [Exhibit B], and other substantive exhibits, are available and on file in the Research Library of the Legislative Counsel Bureau and on the Nevada Legislature's website at www.leg.state.nv.us/App/NELIS/REL/83rd2025.

COMMITTEE MEMBERS PRESENT:

Assemblymember Selena Torres-Fossett, Chair
Assemblymember Reuben D'Silva, Vice Chair
Assemblymember Joe Dalia
Assemblymember Rich DeLong
Assemblymember Tanya P. Flanagan
Assemblymember Alexis M. Hansen
Assemblymember Melissa R. Hardy
Assemblymember Linda F. Hunt
Assemblymember Gregory S. Koenig
Assemblymember Selena La Rue Hatch
Assemblymember Erica Mosca
Assemblymember David Orentlicher

COMMITTEE MEMBERS ABSENT:

None

GUEST LEGISLATORS PRESENT:

Assemblymember Duy Nguyen, Assembly District No. 8

STAFF MEMBERS PRESENT:

Kelly Lower, Committee Policy Analyst
Asher Killian, Committee Counsel
Kathryn Dodge, Committee Manager

BC Lindsley, Committee Secretary
Mary Whalen, Committee Assistant

OTHERS PRESENT:

Chloe Kim, Private Citizen, Las Vegas, Nevada
Catherine Kim, Private Citizen, Las Vegas, Nevada
Marc Ellis, President, Communications Workers of America Local 9413
Vivien Perez, Student, University of Nevada, Reno
Trevor Parrish, Manager, Government Affairs, Vegas Chamber
Akiko Cooks, Co-Founder, No Racism in Schools 1865
Arria Barbuti, Foster Advocate, Children’s Advocacy Alliance of Nevada
Jayson Lane, Private Citizen, Las Vegas, Nevada
Leann "Lee" DiDomenico McAllister, Executive Director, Nevada Chapter, American Academy of Pediatrics
Daniel Archer, Vice Chancellor, Academic and Student Affairs, Nevada System of Higher Education
Emilio Esparza, Student, University of Nevada, Reno
Nadine Kienhoefer, representing Nevada Credit Union League
Leonardo Benavides, Director, State Government Affairs and Community Engagement, University of Nevada, Las Vegas
Tara Webster, Policy Manager, Progressive Leadership Alliance of Nevada
Jeffrey S. Thompson, Executive Vice President and Provost, Office of the Provost, University of Nevada, Reno
Matt Morris, representing Nevada Consumer Credit Association
Eric Jeng, Executive Director, One APIA Nevada
Cevan Louie, Youth Coordinator, One APIA Nevada
Michael Keys, Private Citizen, Pahrump
Emily Stevens, representing Rize Credit Union
Clara Thomas, Private Citizen, North Las Vegas, Nevada
Matthew Wilkie, Private Citizen, Dayton, Nevada
Vita Lynn, Founder and President, Asian Community Development Council
Dora Martinez, Private Citizen, Reno, Nevada
Kennedy Taylor, Director, Government Affairs, Associated Students of the University of Nevada
Kevin Osorio-Hernández, Private Citizen
Kevin Yang, Private Citizen, Reno Nevada
Arly Corrilo, Private Citizen, Las Vegas, Nevada
Anthony Curry, Director of Public Policy, Opportunity 180
Ryan "Cal" Boone, Private Citizen, Schurz, Nevada
Tania Akter, President, Graduate Student Association, University of Nevada, Reno
Madison Nielson, Council Member, Graduate Student Association, University of Nevada, Reno
Heather Speed, Vice President, Student Services, University of Nevada, Reno

Shelby Bietz, Manager, Outreach and Community Engagement, University of Nevada, Reno
Christian Solomon, Western Regional Director, RISE
Pio Rejas, Student, University of Nevada, Las Vegas
Lahana Pearce, Vice President, Nevada State Student Alliance, Nevada State University
Catalina Wilson, President, Associated Students of Western Nevada, Western Nevada College
Alexander Avila, Private Citizen, Las Vegas, Nevada
Allister Dias, President, Consolidated Students of the University of Nevada, Las Vegas
John Eppolito, Private Citizen, Incline Village, Nevada

Chair Torres-Fossett:
[Roll was called. Committee policies and procedures were explained.] Welcome to the Assembly Committee on Education, the most thoughtful committee of the Nevada State Legislature. We do have two bills on the agenda today. Our first bill on the agenda will be Assembly Bill 289. I will open the hearing on A.B. 289.

Assembly Bill 289: Revises provisions relating to education. (BDR 34-320)

Assemblymember Duy Nguyen, Assembly District No. 8:
My presentation today will be as quick as how long it takes to read the bill. Assembly Bill 289 would authorize our Nevada System of Higher Education (NSHE) Board of Regents to establish a course of study in financial literacy. Financial literacy is one of the issues I hold near and dear, and one of the biggest issues I advocated for in my first session. Last session, Assembly Bill 274 of the 82nd Session, signed by Governor Lombardo, was the first step in the right direction requiring pupils in high school to enroll in a certain number of credits in financial literacy. That included learning certain skills necessary to develop a personal financial plan.

Assembly Bill 289 is A.B. 274 of the 82nd Session's companion bill, carrying that financial literacy component over from high school to college. In the transition of high school to college, it is easy to forget what you have learned. Requiring our students to pass a financial literacy course in their studies during college is perfect timing. Legally now considered as an adult, college is where we should understand and manage our money effectively and learn how to make smart financial decisions. That does not happen too often here in Nevada. According to a 2024 report by Wallet Hub, Nevada was ranked the 10th least financially literate state. And according to the U.S. Census data from 2023, Nevada is ranked the 2nd highest in the nation for financial distress. Assembly Bill 289 would remedy that.

I will now pass it over first to Dr. Catherine Kim—actually the other way around—first to Chloe Kim and then to Dr. Catherine Kim, who is active in their community as a founder of a local nonprofit, and members of the Nevada Youth Council, to help me with the presentation of this bill.

Chloe Kim, Private Citizen, Las Vegas, Nevada:
I am a sophomore at the Meadows High School. Today I want to share my personal journey with financial literacy and why I believe A.B. 289 is so important. Growing up, I always heard my mom talk about savings accounts and budgeting, but it was not until my economics class that I truly began to understand these concepts. When Assembly Bill 274 of the 82nd Session, sponsored by Assemblymember Nguyen, passed into law in 2023, it had been an eye-opening experience. In my economics class, we learned about career planning, investing, and budgeting. We even created our own resumes and practiced for job interviews. One day, our teacher even made us fill out a W-2 form as a graded assignment. That moment created a sense of urgency for me to actually learn the material. As a student living in Las Vegas, I have seen firsthand the importance of understanding the value of money. I have seen students spending frivolously without understanding the concept of savings. I can only imagine if these bad habits carry on to college.

According to a 2020 study, roughly 65 percent of college students have some type of credit card debt, and approximately 51 to 69 percent of college students graduate with student loans. According to studies, about 30 to 40 percent of young adults have a poor or fair credit score, which is below 670. There is clearly a problem with college students having difficulty managing their money. Having student loans and credit card debt can lead to a downward spiral. Although we are learning about financial literacy now, it is crucial that this education continues into college when we have the opportunities to create our own savings account, legally gamble—at 21, of course—or open our own credit cards. The knowledge I have gained from financial literacy education has been invaluable and I hope future students will benefit from the same education if A.B. 289 is passed. As a high school student and a daughter, I urge your strong support of A.B. 289 on financial literacy in higher education. Thank you for listening to my story and considering the importance of financial literacy education for all students.

Catherine Kim, Private Citizen, Las Vegas, Nevada:
It is an honor to be here today to speak about A.B. 289. I am Cathy Kim, an Asian American resident of Las Vegas, Nevada, and a proud mother of three daughters, one of whom is here today, Chloe, who just presented this bill. In our family, we have very busy schedules and the only time we can really get to talk together and talk about important issues is during dinner. This is when I talk to my children about crucial issues such as financial responsibility. Growing up I know that my parents, they never really talked to me about credit card debt, savings, debt management, or even investing. I do remember when I opened my first credit card in college. I just remember multiple vendors are coming up to you during open week, asking to—I think it is a free credit application and I just thought, you know, the more credit cards I open, the more I can spend. I think it is important that we discuss these issues while these kids are young, especially during the college years where these decisions are made, and they have more independence to make these decisions.

My senior, she is headed off to college; my oldest, she wants to open a credit card next year, and I think it is just important and vital for her to understand that she needs to limit the number of credit cards that she opens. Basically, for many students, this can be the start of a healthy relationship with money, savings, budget, and investing, but it can also become the beginning of many years of compounding really bad financial decisions that can potentially lead to a lifetime of debt. I think that early education is really important to make the significant difference in their lives.

Recently, I applauded the success and focus of this issue currently at University of Nevada, Las Vegas (UNLV). They have launched a literacy and wellness program. They believe that financial health is a key component of overall wellness, and financial literacy should be a core part of their curriculum. There is a quote from a stakeholder from the College of Southern Nevada that states, "I think financial literacy is important for high school and college students because they learn to budget effectively, manage debt, and make informed and educated decisions about loans, credits, and investments. So many college students, they graduate with significant debt and very little understanding of how to navigate these personal finances, which are going to lead to long-term financial struggles." So these classes, they can give these students the knowledge and tools they need to build a stable financial future. As a result, I believe it is crucial to teach these students the importance of financial responsibilities while in college before they enter the real world. This is when they get their full-time jobs and salaries. And I am happy that the bill was passed last year for high school students, as both my high schoolers are now benefiting from that bill. And now I think strongly that this bill should be implemented at a college level.

Assemblymember Nguyen:
Thank you, Chloe, and thank you, Dr. Kim, for your awesome presentation. With your permission, Chair, I have submitted a proposed conceptual amendment [Exhibit C], that I would like to go over. The proposed amendment in front of you is updated from the one on NELIS [Nevada Electronic Legislative Information System]. It has a small grammatical typo that was fixed; instead of the word "receive," it should say "receiving." So that should be in front of you with the proposed amendment. Only those seeking degrees in our university system would be required to take and pass this course. The original language added the certificate students, which was not the intention of the bill. So nondegree-seeking students who want to earn college credits, or for personal or professional fulfillment, are exempt from this requirement. Additionally, this requires courses to be taken as part of the general education requirement.

I have been meeting with stakeholders, including the Nevada System of Higher Education, as well as students across our state. And we will continue to work with the stakeholders to make sure that all of the important components are in the bill. And with that, we will pause right now for any questions from the Committee.

Assemblymember La Rue Hatch:
I agree financial literacy is really critical, and I appreciate your bringing this issue. I want to clarify how it will work in practice. So currently, some universities and institutions allow financial literacy as a course that can meet requirements, but not everyone is required to take that. Is that correct?

Assemblymember Nguyen:
Yes, that is correct.

Assemblymember La Rue Hatch:
To follow up on that, this would change it to every student would have to get this. My question is, is it for all degrees? If I get an associate's, then a bachelor's, and then a master's, will I take the same course three times, or will it be just for undergrad?

Assemblymember Nguyen:
I think the intention of the bill is that you should take financial literacy as often as you can. Obviously, with the requirements, we are still working on that with the stakeholders. Thank you for bringing that up about the associate level and the undergrad level. We want to make sure that as part of their matriculation, whether they are going through the associate program and then continuing to bachelor—because some may just go associate and then stop; they do not go any further. So for those that may be taken at the community college level for general education, that perhaps when they transfer to a four-year institution and go straight to their major requirements, they do not have to repeat that. So that is why the intention, in the beginning, was that we are suggesting the Nevada System of Higher Education Board of Regents take this issue on. In terms of getting more to that granular level, we are still working on that. Assemblymember La Rue Hatch, we would love to get your input in terms of going forward and make sure we have the right language in there.

Assemblymember Koenig:
I think that is probably a good thing. I think sometimes the devil is in the details. Are we putting an undue burden on—and we have seven institutions that all of a sudden have to give this one class to every single one of their students who wants to get a degree. I do not know the numbers, but I would guess the majority of your students probably are seeking a degree. Are the colleges going to be able to find enough teachers to teach this one class? I mean, every single student in our system all of a sudden, boom, has to take this one class. Can the colleges absorb this and have that happen?

Second quick thought was dual enrollment students; we have specified they have to take this class in high school and now this class in college. Can we make sure if they are doing dual credit and they are taking the class as a high school student in the college setting, that they are not going to take that class again? I sat through a two and a half-hour budget hearing this morning on NSHE and I think of every single student who has to add this class, then maybe that is a little bit of a fundraiser for us.

Assemblymember Nguyen:
I want to make sure as we are going through this process—I have learned that, and some of the members may be aware, we cannot tell the Board of Regents directly what can be done. At the suggestion of the Legislative Counsel Bureau (LCB), we are putting in enabling language that perhaps creates an umbrella idea for the Board of Regents to go down to the granular level and figure out how this could be carried out. I think in the original intent—going back to that—it is just that we would like this to be an offering in the course.

For example, with the elective classes or general education classes, maybe between an elective/general education, this could be one of the requirements that could be in those choices. But as far as going down to access and availability, all those things, I want to leave that up to the Board of Regents because they are responsible for getting down to those details and how we execute this.

Of course, with your suggestion, Assemblymember Koenig, I would definitely not want to add more burden to the process. But I want to make sure that because this is a good thing, as you can see, we want to be able to provide this option to students; and perhaps the requirement could be worked out in a different way so that students who want to can still access these opportunities. I am on the same page with you when it comes to making sure everybody has an opportunity to access this information. So I look forward to getting some more guidance on how to make this accessible to everyone.

Assemblymember DeLong:
I am going to fall a little bit on Assemblymember Koenig's questioning. This would be a new class that every student getting a degree would have to take. Is the intent to have this be an additional three or four credits they have to take to get a degree, or is it to replace a class they already have? Because there is usually a certain number of credits needed to graduate, both on the breadth requirements as well as your core curriculum. What is the intent there?

Assemblymember Nguyen:
This is not adding more to the number of credits. I think right now, if I remember correctly, there are 120 credits required to graduate from your undergraduate four-year university. No, I am not adding more to that 120. This is an option of rather than taking one class as part of that requirement to get to that, I think, 60 general education credits, that financial literacy could be one of them. So perhaps the intention is for that class to be accessible. There are going to be students like Chloe over here who may not need the class because she has already gone through a series of classes, whether personally or in her home. She does not need access to that same class, but someone else who does not have the ability, maybe they are coming from another state—that is not in their high school—that they can take this class as an option. So I see now with the line of questions when all the Committee members are going through, we will make it so that it is something that is accessible within the general education classes they can pick from versus throwing things on top of. Currently, the thought process is to make sure it is accessible, and perhaps we are going to remove the mandatory language to be more flexible so folks can see this as an option they can have. I hope that answers your questions.

Chair Torres-Fossett:
I am going to ask our legal counsel to provide some clarification to some of our members—I know we have a lot of new members on this Committee—on the Legislature's ability to create oversight over NSHE.

Asher Killian, Committee Counsel:
I will be brief. There are constitutional provisions in Article 11 of the *Nevada Constitution* that reserve certain powers over higher education, specifically the governance of the University of Nevada to the Board of Regents. There have been multiple Supreme Court cases here in Nevada over the intervening decades, the most important being the *King* and *Oakley* cases [*Board of Regents v. King* and *Board of Regents v. Oakley*], that establish the contours of what powers the Legislature has with respect to the operations of the Board of Regents and their conduct of the State University. The general gist of those cases is that the Legislature cannot enact laws that restrict the ability of the Board of Regents to govern the internal operations of the State University. Things like establishing curriculum requirements or establishing what the requirements are for particular degrees would almost certainly be matters of the internal operation of the State University that are within the control of the Board of Regents. And so that is why this bill is structured with a "may" instead of a "shall," because this is the Legislature exercising its power to express to the Board of Regents what it would like to see in their curriculum because the Legislature likely constitutionally does not have the power to do that directly under the *Nevada Constitution*, as interpreted by the Supreme Court in the *King* and *Oakley* cases.

Assemblymember Orentlicher:
As you have heard some of our colleagues' concerns about requiring a course, you have said that maybe it will not be a requirement. But it reminds me of some of the requirements I have as a faculty member. Every year I have to do a few online certifications in different areas. It might have to be dealing with the problem of workplace harassment. It might be about cyber security to make sure we are aware of the risks out there. And every year it is an online course and I have to pass an exam. That seems more feasible than having a course that would require a lot of instruction time. When you say course of study, would that include an online course of study that would be much more easily offered and completed by students?

Assemblymember Nguyen:
Going back to our legal counsel's words of wisdom there, I think we will be able to suggest to the Board of Regents some of these methods of how to conduct this, and we will do our best to give our intention of making this course accessible, whether it is online format or in-person instruction, or however it is being delivered. I think, as you may be aware, in terms of our personal finances and in terms of our daily interaction with all these financial tools, it is a complex topic. So sometimes simple online instruction, by clicking a few slides and taking a quiz at the end, may or may not give the real-life example that it needs. Especially our tax structure. I know in Nevada we do not have state income tax, but we have federal income tax. Those are sometimes complex, even for folks who have been a taxpayer for many, many years. There are also different lending products. For me, for example, I went to college at the age of 16 and was being asked to sign a student loan document that has 40 pages of fine print. Do I understand what I just signed? So sometimes those deliverable formats, as you were talking about—like the continuing education piece that you have to do every year to keep up your licensing requirement—that is a little bit more, because you are already an expert in that topic. But in terms of the financial world, whether you are a 5-year-old or 95-year-old, you are dealing with a different financial situation and I think from

an instruction standpoint, it needs a little bit more complexity than just simple one-time interaction and then you will be able to master the subject.

Assemblymember Hansen:
Thank you to your guests for being here to present the bill today. I am a fan. I am glad that we qualified—thank you to our legal counsel—that we qualified that the language is "may," because we do not have the authority to get into the weeds like that with the NSHE Board of Regents. So the suggestion that we have as part of this financial literacy—having eight college graduates myself, and familiar with some of them having graduated from the University of Nevada, Reno (UNR), Go Pack. I guess what I am saying is that I would like to see the Board of Regents in this "may" language take into consideration, as part of the core general education requirements that students have to take, particularly in their freshman year—as we look at some of those, maybe there is an evaluation that needs to happen. So how effective, how much time do we spend on some of the existing general education requirements? For instance: effective composition—these are some of the general education courses—effective composition, communication, quantitative reasoning, history and culture, along with additional areas such as diversity and equity. We know that math and math placement is another part of that entry into the college system. I see an integration of financial literacy, I am sure hopeful this could be accomplished and somewhere in this core curriculum. I do not want to see the system have added things for students, but maybe it is time for an assessment of what we are addressing in the core curriculum. Can financial literacy be part of that in a shared capacity with some existing curriculum? Or maybe has the time come to face some of the other core requirements? So that is more of a statement than a question.

I do have one small question: Do we have other states you could lend as an example that might do this at the college level?

Assemblymember Nguyen:
I really appreciate your statements earlier on some of the feedback towards the core general education competency. In terms of Nevada and other states, I have not seen this anywhere else. So it is nice for Nevada being the first to do this, and that would be great because we want to be on top of some list, and this is a good list to be on top of. I do want to throw a shout-out—I know we are very territorial in terms of the mascots around here—but UNLV does offer this already as part of their curriculum. When Assembly Bill 274 of the 82nd Session passed in 2023, I got a phone call from one of the professors at UNLV, and they said, Hey, good news. We already started here at UNLV offering this course that is called Financial Literacy 111. That is the name of the course in financial literacy. It covers most of what I am imagining in this particular draft. As of right now, I have not seen it in any other public institution. I should say, public university system institution—but hopefully we will be the first and everybody will follow suit. So as of right now as far as I know, UNLV is the only institution in Nevada currently offering this course.

Assemblymember D'Silva:
I am a fan of the high school requirement for financial education. I am teaching that course. I am a government teacher, social studies. But the way that it was handled—this is going to really stem to the question I will be asking. As a government teacher, I teach that course in the fourth quarter. The way that many of the schools in the Clark County School District have handled it is that they have added the requirement, which is a quarter-long study now, of financial literacy and other topics related to the matter. We will be done in the fourth quarter. The first half of the semester is government, and you will have economics, which is also in some ways related to financial literacy, and financial literacy has its own subset. So my question was, what do you think about adding a course requirement to already-in-place embedded courses within the system? I know there are math requirements, there are some requirements for maybe business courses and things like that, where you can have part of the actual syllabus of the course mandating some kind of financial literacy engagement. Would that also suffice, do you think, in your perspective?

Assemblymember Nguyen:
I really am so excited that you are teaching the course. It is just amazing; students can learn a lot from you. The half credit that you mentioned was the intent of A.B. 274 of the 82nd Session. That was half a credit. So obviously it is integrated into that semester-long topic in, I believe, social studies or government studies, and that works for the high school. I think in the higher education system—going back to our counsel's advice—we want to color inside the box, so to speak. I will go back and consult with Mr. Killian in terms of making sure that intention is in there as well. And of course, I think a couple of other members have said it as well, to put it as part of some of the curriculum. But then again, we may ask them to do that, and the Board of Regents will figure it out on their own.

Chair Torres-Fossett:
I have another question, but before I get into that just to clarify: our Committee Counsel does not provide advice. They just provide background information as to the role, or our role, in supporting NSHE or creating policy that may impact NSHE, but I know that our Committee Counsel would be happy to have another conversation with you about that. I want to clarify for the record.

Assemblymember Flanagan:
My question piggybacks off Assemblymember D'Silva's question related to the high school space. In that space—because kids come out and they do not all go to college; some just go to vocational training, or military, cosmetology school, barber school, what have you—and in those spaces, they may get education. In high school, is it mandatory that students take it? Is it mandatory before you graduate? Do you do it in your senior year so they are not falling through the cracks and never getting to college to actually take this financial literacy course?

Assemblymember Nguyen:
I think, yes, Assembly Bill 274 of the 82nd Session did have that requirement, that it must be taken; that half credit must be taken before they graduate high school. So for those who do not pursue a college degree afterwards and go to a vocational or trade school, they definitely

did get that half credit in high school. You are talking to someone who is very passionate about this topic, financial literacy. Whether you are 5 or 85, like I said before, you are going to learn how to interact with financial decisions, right? So my goal is to hopefully partner with financial institutions across our state to look at how we can integrate that into those curricula at the trade schools or at those vocational schools. I think these are valuable lessons and I hope to do that and partner with everybody involved to make it accessible to everyone. It does not matter which path of education you choose to go. This tool is available to you and you can use it to help better your lives.

Chair Torres-Fossett:
At this time, we will go to support. I believe we have quite a few people who have signed in.

Marc Ellis, President, Communications Workers of America Local 9413:
We support this bill, and even though I might be wearing red, I do live in Carson City, so Go Pack.

Vivien Perez, Student, University of Nevada, Reno:
I have the pleasure of interning for Assemblymember Nguyen this session, thanks to UNR's internship program where I am currently majoring in political science and have a minor in business administration. Today I am here in support of A.B. 289. Many students I know graduate without fundamental financial knowledge, often leaving them unprepared to manage their budgets, credit, and student loans effectively. As a college student, I have lived with many other students supporting themselves financially, and I have seen firsthand the obstacles that come with a lack of financial knowledge, leading to a buildup of debt from student loans to credit cards, and figuring out what to eat for the week. Assembly Bill 289 addresses this issue by authorizing the Board of Regents to establish a financial literacy course as a graduation requirement to equip students with these essential skills for their future. I urge your support for A.B. 289 to promote financial preparedness among students and your constituents.

Trevor Parrish, Manager, Government Affairs, Vegas Chamber:
The Chamber is in support of A.B. 289, as the Board of Regents ought to have the ability to establish proficiency requirements for students to demonstrate financial literacy in order to graduate. The more we can help our students be prepared for these challenges, the higher quality of life they will have. The Chamber thanks the bill sponsor for bringing this forward, and we thank you for your time and consideration of this measure.

Akiko Cooks, Co-Founder, No Racism in Schools 1865:
I am here in support of A.B. 289. I purchased my first car on my own in college and the interest rate was too high. I had no concept of what an interest rate was or how it could have lasting impacts on my financials or my credit score. I ended up losing that car, and it stuck with me for years. To this day, I am leery of financing anything because of that experience, and I bought my current car with cash because I am still intimidated by the financial system. I am not alone in stories like this. Every day, our young people in Nevada and in this country struggle to understand how these complex financial systems work. We have to arm our

young people with this information so they can make good decisions. These types of bills help ensure all of our young people have a level financial playing field. I urge your support.

Arria Barbuti, Foster Advocate, Children's Advocacy Alliance of Nevada:
I entered the foster care system as a teenager. I strongly support A.B. 289 because it will give youth the support we need to build stable, successful futures. We need financial literacy. Unlike many of my peers, I did not have parents helping me with college applications, financial aid, or finding stable housing after high school. I am now in college, and independent. I am facing huge financial and logistical challenges. Assembly Bill 289 ensures that foster youth, especially those who have entered the system later in life, have financial literacy support and resources needed to transition successfully into adulthood. For teens exiting foster care, the path to stability is already harder. Many age out of the foster system with no financial safety net, no permanent connections, and limited guidance on what comes next. Assembly Bill 289 addresses these gaps by ensuring youth have access to resources, guidance, and opportunities they need to succeed. With financial literacy, we have the tools to break the cycle of poverty. I urge your support for A.B. 289 to ensure that all youth have the tools to build a brighter future.

Jayson Lane, Private Citizen, Las Vegas, Nevada:
I am a foster youth advocate who grew up in kinship care with my grandmother. I strongly support A.B. 289 because it will make a real difference for young people like me who are trying to build a stable future. Growing up in kinship care, I did not have the same financial safety net that many of my peers did. My grandmother did everything she could to support me, but we struggled. Now as I enter college, I am balancing tuition, living expenses, and finding a job, all without the kind of financial support that many students take for granted. Assembly Bill 289 ensures that all youth have access to financial literacy so they can learn to make choices that will improve their future. With A.B. 289, youth in kinship care and foster care will have a better chance of succeeding in college and becoming financially stable adults. This bill is not about giving foster youth a handout. It is about giving us a fair start. I urge you to support A.B. 289 and give young people in foster care the resources they need to thrive.

Leann "Lee" DiDomenico McAllister, Executive Director, Nevada Chapter, American Academy of Pediatrics:
The American Academy of Pediatrics and the pediatricians throughout the state of Nevada are constantly advising parents on how to teach their children financial literacy. You have to remember that money management has a learning curve and reinforcement is key. The more coursework and the more reminders we can remind our teens and our young adults to be wary of the endless barrage of propaganda—that I know even I, as an adult, sometimes have to ignore—to keep in mind what is real financial literacy and keep control of your finances. We support this bill.

Daniel Archer, Vice Chancellor, Academic and Student Affairs, Nevada System of Higher Education:
We support Assemblymember Nguyen's commitment to increasing financial literacy. We look forward to continuing to work with him on this matter.

Emilio Esparza, Student, University of Nevada, Reno:
I am currently a mechanical engineering major at UNR. Personally, I believe that I support this bill because I see students—engineering, math majors, business—we all struggle with financial aid. We all struggle with financial knowledge as well. I personally believe that educating these people and all these students is very important for the future of our success and for the future of the country. You would think engineering majors would be good with numbers but, in reality, we are not. I see a lot of us struggling. I see a lot of us asking lots of questions to each other and we do not know the answers to them, and it is pretty sad. Hopefully, one day politics and laws can help remedy those situations.

Nadine Kienhoefer, representing Nevada Credit Union League:
The NCUL [Nevada Credit Union League] represents Nevada's Credit Union, which has served more than 400,000 members statewide. The NCUL has been a longtime supporter of financial literacy in the school system and would like to thank the sponsors for bringing forth Assembly Bill 289 to authorize financial literacy in the state university system.

Leonardo Benavides, Director, State Government Affairs and Community Engagement, University of Nevada, Las Vegas:
I am here today in support of A.B. 289 as we recognize the importance of financial literacy for our students. Our Financial Literacy Institute was approved by the Nevada System of Higher Education Board of Regents in September 2024, but prior to that, in the spring of 2024, we had already started training opportunities. These involved both credit- and noncredit-based offerings. The noncredit bearing included courses on teaching our students about financial aid and loan forgiveness, and in building credit in order to better equip them as they navigate through their first financial challenges. We worked with our students on campus to ensure people knew about these courses. On the credit bearing side, the Department of Finance, the lead business school, developed and is offering a sequence of two financial literacy courses, with the first one approved as a general education course. This has generated so much interest from students that we are looking to turn these offerings into microcredentials. This will include a noncredit-bearing microcredential that we will offer free when it is ready.

Finally, I want to highlight our designated space that we are targeting to open on the campus this fall. This will include the student-run Credit Union done in conjunction with Aloha Pacific Federal Credit Union which will provide internship and externship opportunities for students. This will be an area on campus that will be accessible to both students and the general public. Finally, we are working with Junior Achievement—well, finally, finally, we are working with Junior Achievement on collaborative spaces in Las Vegas to start financial literacy conversations with students from elementary on up to the high school level, so we can better prepare our students for the final goal in the final financial decisions they we will be making as they enter higher education. We at UNLV are very proud of our work in the financial literacy space, and that is why we thank Assemblymember Nguyen for bringing this bill forward.

Tara Webster, Policy Manager, Progressive Leadership Alliance of Nevada:
On behalf of the Progressive Leadership Alliance of Nevada (PLAN), we are here to support A.B. 289. Years prior to my work with PLAN, I ran the Women in Science and Engineering (WISE) program at the University of Nevada, Reno. This is a program for first-year female college students in science, technology, engineering, and mathematics. Each semester I held a financial literacy week called Wiser Women that really took a deep dive into where they, as women, fit into the conversation about financial literacy. We covered all the basics of opening a bank account, savings account, prioritizing your needs and wants, and the basics of credit cards, financial aid loans, and checking your credit score annually. This was really near and dear to me, running this program. This really opened a lot of pathways for deeper conversations with my female students about their future careers and goals, that financial literacy was not just about money. It was about setting the groundwork for them to have a stable future and a better quality of life. We talked about how women earned less and lived five to ten years longer than men, the ways that they could address the gender pay gap, that working longer was not a retirement plan for them, and that the hard truth was social security probably was not going to be there by the time they were retiring, so it was important for them to start making plans.

I prioritized financial literacy with the WISE program because it was what I desperately needed when I was a young 18-year-old starting my first semester at UNR. I was the first in my family to attend college and had no financial upbringing about the basics of being smart with money. That first semester in college I signed up for a credit card, took out student loans I did not understand, and had a lot of crippling consequences that lasted for years. I share that story because many of my students in that program were just like me; the first in their families to attend college.

Chair Torres-Fossett:
Thank you for your testimony. Please submit your written remarks.

Jeffrey S. Thompson, Executive Vice President and Provost, Office of the Provost, University of Nevada, Reno:
I am here to testify in support of A.B. 289. At the university, we know that for many students as they start their university career, managing things like jobs, work, student loans, scholarships, and grants is a struggle for them, and financial literacy is one piece of the puzzle of helping them successfully navigate the university experience and graduate from college. We currently integrate this program into our Nevada Fit program—all freshmen go through this program before school starts—and one part of that is exposing them to financial literacy and having them meet with members of the community and faculty to discuss financial literacy and how they can get help and support for financial literacy. We also offer courses in economics on financial literacy for the general education requirements. We know that this helps students graduate, which is one of our key responsibilities.

Matt Morris, representing Nevada Consumer Credit Association:
The Nevada Consumer Credit Association applauds A.B. 289's primary sponsor, Assemblymember Nguyen, and Nevada legislators for recognizing the importance of encouraging Nevada's higher education institutions to empower their postsecondary students with a strong foundation in understanding credit, personal budgeting, and managing finances. Thank you for the opportunity to express support for this important legislation.

Chair Torres-Fossett:
At this time, we will go to Las Vegas. Please begin when you are ready.

Eric Jeng, Executive Director, One APIA Nevada:
I am the executive director of One APIA Nevada advocating for the fast-growing Asian American Pacific Islander community. We already sent in a support statement [Exhibit D], so I am just going to read the one paragraph highlight: Our largest community program is a high school voter registration program. Last year, we helped more than 3,700 high school senior students register to vote. While we were doing that, we also asked them about the impact of A.B. 274 of the 82nd Session, which was the high school financial literacy bill from last session. We saw they are actually getting the preparedness from learning about FICO scores, learning about how to manage your budget in high school. So we really want to support this extension of that bill for A.B. 289 going into college. Asian American and native Hawaiian students make up about 11 percent of total NSHE population. We believe this bill will help them thrive and help them survive in this economy.

Cevan Louie, Youth Coordinator, One APIA Nevada:
I am a high school student at Coral Academy of Science, and I am the youth community coordinator at One APIA Nevada. Last session, I had the privilege of copresenting on A.B. 274 of the 82nd Session on financial literacy for high school students. I am a student who lived through this very curriculum change and I can only say they irreparably changed student outcomes. I watched students from varying socioeconomic status talk about their family backgrounds, talk about FICO scores, and most importantly, talk about Free Application for Federal Student Aid and scholarships as they applied for college. This financial literacy course that happened in high school gave the students the opportunity to prepare for and have these types of opportunities that would have never happened without it. I watched the students grow excited for our investment challenge that I am experiencing in my senior year real concepts like stocks and savings into something that was fun and exciting.

Assembly Bill 274 of the 82nd Session created better student outcomes and excitement and is going to create and continue to create a better future for our students of Nevada. I can only hope that college students just like me are going to have that same privilege with this current bill.

Michael Keys, Private Citizen, Pahrump, Nevada:
I am a current senior at Pahrump Valley High School in Nye County and a student at Great Basin College, graduating with my associate's degree this year. I am also serving as a student

member to the Nevada State Board of Education and I am speaking on my own behalf. I am excited to be offering testimony in support of A.B. 289, a bill that would help Nevada's higher education students to be prepared and empower them to make informed decisions about key financial problems. No matter what a student may be studying at our NSHE institutions, financial literacy really is key for their success after graduation and prepares them to become financially stable as they enter their professional careers. This bill is a proactive step towards ensuring that all our graduates are financially responsible citizens who contribute positively to Nevada's economy. Personally, I have been working on understanding how I am going to be paying for my education at the University of Nevada, Reno—Go Pack. This topic is extremely overwhelming and confusing to both me and my family. Additional guidance would be wonderful once I enroll in classes, and I know many students across the state of Nevada feel the same exact way. I urge your support for this legislation to prioritize the financial well-being of our students, and I look forward to its passage and the implementation of A.B. 289. Thank you for your time and for your consideration.

Emily Stevens, representing Rize Credit Union:
At our credit union, we have invested in programs and personnel to go around the community, teach financial workshops, and provide financial counseling. As we have done this, we have been able to create some partnerships with all different types of demographics. When we are working with adults, one of the things we find is that those who are really struggling with debt or are kind of in a state of survival, it is usually because of habits that were created as young people; it did not happen overnight. So for that reason, what we are trying to do is be a good partner in the community, and as we do this, then we start working with universities. In fact, I was talking to one of our local universities just yesterday, and they were saying some of their students that do not return the following year are because of financial reasons. Some of them are skeptical about student loans, but they are spending lots of money on their credit cards because they do not know the difference between compounding interest versus simple interest. And then some just do not know how to manage or budget their money. So even though some of these universities and colleges will have us come in and do a one-off workshop and we try to help in that way, a bill like this that would make it more consistent for our students and could really empower them to be financially secure and not end up in a situation like many of the folks that we see on a regular basis. We definitely support this bill, and we think it would be great for our students.

Clara Thomas, Private Citizen, North Las Vegas, Nevada:
I am Clara Thomas, former Assemblywoman for District 17 in beautiful North Las Vegas, and I am in full support of A.B. 289. This financial literacy, in my personal opinion, should be taught in grade school and, I think, throughout a child's history and education should have something to do with financial literacy. I am so honored that Assemblymember Duy Nguyen has put this forward, and I am hoping the Committee has full support. I, too, have support of A.B. 289, strong support of it.

Matthew Wilkie, Private Citizen, Dayton, Nevada:
We have all heard multiple reasons why, on a personal level, financial literacy is important, but I want to bring it up on a broader scale. Financial literacy can have a positive impact on the public by contributing to a healthier economy. When more people understand concepts like budgeting, credit management, and investing, they are less likely to rely on public assistance in times of financial distress. Financially educated citizens are more likely to save and invest, which drives economic growth and promotes a culture of responsible spending and savings. Financial literacy can reduce the overall risk of financial crisis caused by widespread debt and poor investments. When individuals can make better financial choices, it leads to a more stable personal atmosphere and a stable economy, which benefits everybody. This course is not just an investment in personal success. I think it is an investment in the community as a whole.

Vita Lynn, Founder and President, Asian Community Development Council:
I am here in support of A.B. 289. As a group who supports advocacy for Asian Americans, Native Hawaiians, and Pacific Islanders communities across Nevada, I know the struggle when people do not have the financial literacy. Many of us come to this country seeking a better life, but when we arrive, we are not taught how our financial system works in this country. Bills like this one and the one Assemblymember Nguyen brought last session give our community the ability to get the education and make responsible financial decisions. This kind of education at the college level is incredible. I urge you to support this bill.

Dora Martinez, Private Citizen, Reno, Nevada:
This is Dora Martinez, and we wholeheartedly support this economically sound bill, A.B. 289, and we thank the sponsor.

[Exhibit E was submitted but not discussed and will become part of the record.]

Chair Torres-Fossett:
At this time, we will move to opposition to A.B. 289. I do not see anyone in Carson City. Is there anyone in Las Vegas wishing to testify on A.B. 289? [There was no one.] I will move to neutral. Is there anyone wishing to testify in neutral on A.B. 289? Please begin when you are ready.

Kennedy Taylor, Director, Government Affairs, Associated Students of the University of Nevada:
Since 1898, the Associated Students of the University of Nevada (ASUN) has represented the undergraduate student body at UNR. Today I am here to express—I am sorry, I totally was on the wrong piece of testimony. The ASUN appreciates the intent of A.B. 289 and supports efforts to improve financial literacy education. Initially we opposed this bill due to concerns about the financial burden a potential new course requirement could place on students. However, after receiving clarification that this bill would not increase total credit requirements, we now take a neutral stance to provide additional considerations. We encourage a data-driven approach to ensure that any policy change effectively addresses financial literacy gaps. Do we have clear evidence that financial literacy is a widespread

issue among Nevada college students? If not, mandating a course may be premature. The Associated Students of the University of Nevada currently partners with Nevada Money Mentors, a free financial literacy program for students at UNR. Rather than implementing a new requirement, we encourage further investment in existing financial literacy resources across campuses to strengthen student access to financial education.

Additionally, we believe the continued expansion of financial literacy education at the high school level should remain a priority. Many students began managing credit cards, signing leases, filing taxes, and handling insurance payments in their first semester of college, if not before. Ensuring financial literacy education is embedded in secondary education will allow all young adults, not just those who attend college, to develop these skills before facing major financial decisions. We encourage the Committee to explore flexible approaches and ensure direct student input remains a key part of this discussion. The Associated Students of University of Nevada looks forward to working with the sponsors on any potential refinements. Thank you for your time, and as always, Go Pack.

Chair Torres-Fossett:
Go Pack, and congratulations because you are the first person to testify in neutral this session who has actually been neutral. So I really do appreciate it. At this time, I do not see any other neutral testimony in Carson City or in Las Vegas. Can we go to the lines and see if anybody else is on the line wishing to testify in neutral on A.B. 289? [There was no one.] Any closing remarks?

Assemblymember Nguyen:
Again, all of us, whether we are 5 or 85, are affected by money, and understanding how it works is key to a better life. Financial literacy is a pathway to security, opportunity, and economic mobility for all Nevadans. I would know this. I grew up in a trailer park and I saw firsthand the hardship my parents had to take to make sure my sister and I would not follow their footsteps. Assembly Bill 289 makes sure our college students are equipped with the knowledge to secure financial futures for themselves and their families, as well as knowing how to contribute to Nevada's growing economy. I urge your support to this bipartisan piece of legislation—currently with 30 sponsors, and we are eagerly accepting more sponsors, maybe 33 more. I look forward to working with all the stakeholders for another success again this time. Thank you for your time.

Chair Torres-Fossett:
Thank you, and thank you, Ms. Kim and Dr. Kim, for your presentations today. We really appreciate your making the time to testify and share more information on this piece of legislation. At this time, we will close the hearing on Assembly Bill 289. We will take a one-minute recess.

[The meeting recessed at 2:43 p.m. and reconvened at 2:49 p.m.]

We will open the hearing on Assembly Bill 345. Assemblymember Mosca, please begin when you are ready.

Assembly Bill 345: Revises provisions relating to education. (BDR 34-97)

Assemblymember Erica Mosca, Assembly District No. 14:
I am excited to present Assembly Bill 345 today, which is really my constituent bill. We have a lot of students who will be helping present today. Before I start, I will have one of them, who worked with me the longest on it, introduce himself.

Kevin Osorio-Hernández, Private Citizen:
I am a constituent of Assemblymember Erica Mosca as well as the president of the student body at Nevada State University. I have had the honor and privilege of serving as Chair of the Nevada Student Alliance, representing over 100,000 students across the Nevada System of Higher Education (NSHE).

Assemblymember Mosca:
Today, we should have a brief presentation. We are going to make sure we hear from student voices today. We will also hear from the Las Vegas Chamber. I am excited that they have also joined us today, as one of the recommendations comes directly from the Southern Nevada Forum. I will then go over the bill and the amendment. Again, we know we cannot direct NSHE to do anything, so really it is when we are talking about policy considerations for NSHE to consider a policy from our Committee.

As you know, I have three pillars: This one goes under my Education and Workforce Attainment Pillar [Exhibit F]. We really think that this goes under three of NSHE's goals out of their six goals. We see it as increasing access. Number two, of improving student success, which is really attainment. And then the sixth one, of ensuring system coordination, accountability, and transparency when it comes to the dashboard that we will talk about a little later. And as we said before, we can only direct NSHE to adopt policies, so that is what we are doing here today.

I will not read all of this, but I will say my background is in college access and attainment that is actually what I have been working on in my career. So I am really excited whether it was starting and running a nonprofit—I did serve on the National Conference of State Legislatures higher education task force this past year—I do enjoy higher education issues as well as ensuring our students can persist once they are there. So that is where this comes from. There are three specific policy ideas, and I thank you in advance for allowing our students to present them today. So for this first one, I will go to Kevin down south.

Kevin Osorio-Hernández:
I think I will first share that I am not speaking on behalf of Nevada State University, NSHE, or within the Nevada Student Alliance, but I will share with you that the Nevada Student Alliance has voted to support the provisions of this bill as part of our legislative agenda. I am especially excited because the timing of this bill could not be more perfect. Last week, it was Open Education Week, and this is a global effort to promote accessible, affordable, and equitable learning for all. It is the perfect time to spotlight the work we are doing to make education more affordable and student centered. One of the biggest barriers to student

success that often goes unnoticed is the rising cost of course materials. For many students, textbooks are not just an academic necessity, they are a financial burden that can impact whether they stay enrolled or even complete their degree. Personally, I know many students who have spent upwards of $600 on a single textbook, and some have even considered dropping out because of the overwhelming cost of these course materials. I am sure all of you remember as students, at one point you had to pay for textbooks. That is why we are advancing this legislation to support open educational resources.

These are high-quality, openly licensed learning materials that are free to access and use and remove the cost barriers while maintaining academic excellence. Open educational resources offer a significant benefit to both students and educators. Open educational resources (OER) eliminate the financial burden of expensive textbooks, and make education more affordable, particularly for underrepresented and financially disadvantaged students. By removing these cost barriers, OER helps students to stay enrolled and succeed academically. Studies show that students who use OER often achieve better grades and experience lower failure and lower withdrawal rates, especially among Pell Grant recipients and historically underserved populations. Open educational resources also enhance the learning experience by offering materials in various formats, such as videos and interactive content, which cater to different learning styles and promote greater engagement.

For educators, OER offers the flexibility to customize and adapt their content to better align with course objectives and students' diverse needs. This ability to remix and localize resources allows for a more tailored, relevant curriculum. As OER materials are free and continuously updated, they provide an equitable and timely solution to the traditional textbook model, ensuring that both students and educators have access to the most current relevant content. Additionally, there have been at least 11 states that have passed open educational resource legislation since 2019. Some of those states include: Alaska, Arkansas, California, Colorado, Connecticut, Illinois, Indiana, Ohio, Vermont, Alabama, and Washington, D.C.

Before I pass it over to northern Nevada to speak more on the other portion of this bill on food insecurity, I want to highlight that food insecurity has also been a consistent area of concern in our conversations as student leaders across the state. The Nevada Student Alliance has had many discussions surrounding the real barrier students face when it comes to accessing education, and that barrier is food insecurity. This has been one of the key issues we have continued to advocate on, and the Nevada State Education Association has voted to support legislation that addresses what I call food security. And, of course, that means that no student should have to choose between their education and their next meal. I will go ahead and pass it on to northern Nevada.

Kevin Yang, Private Citizen, Reno, Nevada:
I am a junior at the University of Nevada, Reno (UNR) and I am currently an intern for Assemblymember Mosca. I am here today to offer my perspective on a hunger-free campus as a student. Nationally, there is a focus on achieving hunger-free campuses, with legislation passing in at least ten states on this issue. But locally here in Nevada, this is a top issue for

students. Currently, the Nevada Department of Agriculture and NSHE are working together to help students with $0 family contributions on their Free Application for Federal Student Aid. Being a UNR student, 24 percent of students there reported food insecurity from the years 2016 to 2020. The food pantry has seen dramatic increases in students over the years; and on the other campuses, for example UNLV, we see that they allow students to use EBT [Electronic Benefits Transfer] cards on campus, and Truckee Meadows Community College has partnered with Food Bank of Northern Nevada.

Personally, as a UNR student I have seen many of my peers struggle with having easy accessibility to food. As we know, meal plans are not cheap. There is also no grocery market on campus, and third-party on-campus restaurants are not always open when students need it. We are struggling. So we are suggesting that this is an important topic that could be studied in the interim, but we do not have enough information currently.

Assemblymember Mosca:
And we will go next to Arly down south.

Arly Corrilo, Private Citizen, Las Vegas, Nevada:
I am a recent graduate of the College of Southern Nevada and now enrolled at the University of Nevada, Las Vegas. I was Assemblymember Erica Mosca's fall intern. Many states have laws helping students return to school even if they owe fees. Locally, students who owe up to $500 at universities or community colleges can reenroll through payment plans, giving them a chance to finish their education. As a student, I know how tough things can get, which is why I think it is important to support policies like this. I actually have a friend who struggled with her payment plan and could not return until she paid it all off. That is why I support Assemblymember Mosca's efforts. Now I will pass it back to Assemblymember Mosca.

Assemblymember Mosca:
Before we go through the bill, the last recommendation in the bill comes from the Southern Nevada Forum.

Trevor Parish, Manager, Government Affairs, Vegas Chamber:
I am the Manager of Government Affairs for the Vegas Chamber and a proud UNLV graduate, happy to share the table with my friend from UNR. Peace has been achieved; the feud is over. No longer. Very honored to be here today with Assemblymember Mosca to present this bill.

A little bit of background. The Southern Nevada Forum is a partnership between the Vegas Chamber, the City of Las Vegas, and the office of the Speaker. This was established first in 2013, and the Forum has convened in every interim since then. All of our meetings are open to the public to encourage communitywide dialogue, the entire public. So this bill stems from the Education Committee of the Southern Nevada Forum. What this bill is aiming to do is increase accountability by making these data publicly available. It wants to be centered around student outcomes to help ensure students are prepared to enter the workforce. This data is incredibly useful to our school districts, to the Nevada System of Higher Education, to the Legislature, and, of course, it is very important and useful to parents.

As far as the cost of the initiative, we are continuing to work with Department of Employment, Training and Rehabilitation and NSHE to make this initiative as cost neutral as possible. And with that, I will pass it back to the Assemblymember.

Assemblymember Mosca:
So before we get to questions, I will just summarize for us [Exhibit F]. So really, the purpose was, if this Committee agrees, to direct NSHE to figure out policies that would ensure a return to school. Even if you owed a fee, if you are one to two semesters away from graduating, how we can help you go back to school, because you have already accumulated all of those credits. We want to help you graduate. That is the first one, open education resources; how you can use open education resources instead of textbooks. And then the data dashboard. The data dashboard, again, is from the Chamber. The idea really is how to have outcome data regarding K-12 plus postsecondary and workforce. We have seen that there are actually two databases that already exist. Those are the two mentioned in the amendment [Exhibit G], the NPWR system, the Nevada P-20 to Workforce Research Data System, which is through DETR. And then there is another one called the Integrated Postsecondary Education Data System, which is through NSHE. So we are still working on—instead of trying to create something new, can we figure out how they can collaborate to show those outcomes? The third thing, as was discussed, we did a lot of research on the food insecurity. Because there are such different ways in which it is being handled, being monitored, have solutions, we thought that one is probably helpful to come back as a study in the interim, if this Committee saw fit. With that, we will take questions.

Chair Torres-Fossett:
Thank you for the presentation. I will open it up for questions at this time.

Assemblymember La Rue Hatch:
I always love how community-driven your bills are, and I appreciate the presenters we have today. My question is about the dashboard, which I really do appreciate. Often, a lot of the questions I have are about this kind of data. I am especially interested in the students who had to enroll in a remedial course, because as a high school teacher I want to make sure we are actually preparing our kiddos. The question I have, though, is with the recent shift away from remedial courses into putting students directly into those entry-level courses—but with extra supports, whatever those are—will we still be able to capture those students in this dashboard?

Assemblymember Mosca:
Chair, may I phone a friend from NSHE?

Daniel Archer, Vice Chancellor, Academic and Student Affairs, Nevada System of Higher Education:
Yes, there still is a mechanism with which to identify those students who are coming in as noncollege ready. Because as Assemblymember Mosca noted, they are taking a support course to go with it. So that would allow us to designate those students who are coming in with sort of a deficiency, which they are going to work through. So yes, we would be able to identify those students.

Assemblymember La Rue Hatch:
Is it also possible to see whether that new model is more or less successful than the remediation model? Is that data available as well?

Daniel Archer:
Absolutely, and it 100 percent is. I would be happy to share that. Dashboard has got some really compelling data on it. That is definitely one of our better success stories the last several years, so really proud of the work that has been done there.

Chair Torres-Fossett:
Thank you. I think I have a question from Assemblymember Hansen along those lines.

Assemblymember Hansen:
Thank you, Chair, for letting me jump in while you are at the table, Mr. Archer. Can you elaborate for us? What are our remedial rates? What are we seeing right now in the state? Do you have a general idea of a percentage of students who are needing remediation coming into the system?

Daniel Archer:
Off the top of my head I do not know, but I am certainly happy to look at that for you and get back to you.

Chair Torres-Fossett:
I will go ahead and ask a question. This is more for the Assemblymember, likely, and those of you who are working on this legislation. I appreciate the intent of it. I guess probably what I need before we can move this bill forward is definitely a lot more details, right? I think right now it is a very high-level overview of okay, we need research data. But I am concerned that some of the data points might not be accessible. I know there was a conversation somewhere in here; it requires some data on students who are receiving other benefits from a program of public assistance. I do not know how we would get that. I do believe some of that information would also be available, such as if NSHE added it to their questions during other applications or type of annual survey or check-in that students might participate in. That might be a good way for them to start to gauge that information.

I also had some concerns with the implementation date. I know that it would become effective—in the legislation right now, it says July 1, 2025—for some of the data requirements, I think we would probably want to push that back because I think the institutions might need some more time to start getting this data together and collecting it. Additionally, I would like to see—I appreciate that conversation regarding some of this work during the interim—I think it would be helpful for us to see some of this. If we could require that this Committee were to get this report ready—it seems like we are moving it to the Interim Committee on Education—and so whatever report on this information or subcommittee which is compiling this information, if they could move the report to be due, I would say September or October 2026, so that the Legislature, if they would like, would be able to use that to inform policy for the upcoming legislative cycle. Then it should be sent out to all the members of the Committee on Education as well as the Interim Committee on Education. So those are some things that might be helpful. I was interested by the conversation around open source. Are we continuing to move forward with some type of mandate on open-source textbooks?

Assemblymember Mosca:
I would say that these are all very helpful and we will get back with you on that. Part of it is, some of the social service things in the dashboard, we actually track that at DETR—that is what we have learned—but they do not connect. So we are trying to figure out if legally can they even connect, could they not connect? Part of it is, of course, we know this is a policy and not a fiscal committee, but we are trying very hard to be cost neutral. So we will work on that and I will get back to you. And we are trying. You can always change direction. But the goal was to say we did want to direct NSHE in the two specific ones: You could go back to school if you owe, and open education resources, because they are already working on those two things. So it is not in isolation. We have talked to NSHE; they have it at some schools but not all of the schools.

Then for food insecurity, originally we were thinking it was going to be an appropriation, but knowing how the budget is going, that is not feasible. So we thought it still could be effective to study it and bring back the policy for next session.

Chair Torres-Fossett:
Then to clarify, because you answered a lot of different parts of that statement, for open-source resources, is the goal then for us to require that interim study to look at the feasibility of making that policy for the future?

Assemblymember Mosca:
We would want to require NSHE to make it open, that we could have that as a policy if the Board of Regents would adopt it. So the study part was only the food insecurity part.

Chair Torres-Fossett:
Thank you for that clarification. I do have some concerns with that. In my classroom, as an educator I believe in giving that choice and opportunities to educators, to use what is best suited for them. I do believe there might be very specific or niche courses where those open-source resources that are available might not necessarily meet the needs of those students. I also know that oftentimes those open-source resources are not available in paper, and I myself print every single document I get in this building. As an English student,

I definitely had the physical book of every single book. So I know that itself might present a challenge. Additionally, in literary classes, I can see that being another challenge where you have a very specific novel. So some things to consider, but I am happy to continue this conversation.

Kevin Osorio-Hernández:
If I can address that question as well?

Chair Torres-Fossett:
Yes, please proceed.

Kevin Osorio-Hernández:
Currently, of course, there is academic freedom across our institutions. Our professors are encouraged to look at the different resources they are able to provide. And some, of course, do look at the resources they have available through open educational resources. Additionally, I know you mentioned the concern on printing. I think the good thing about open educational resources is that there are various methods of receiving those resources. There is one such conductor of open educational resources called Open Stacks. Currently, they allow students to print any type of resource they deem. It is also available to be read out loud and different methods for students to engage with their course material. So they can print it out.

Chair Torres-Fossett:
Members, are there any other questions?

Assemblymember Flanagan:
In line with the open educational resources, is there any cost data? I appreciate the usefulness, the universal access to materials when it is applicable in different courses. Do we have anything that says how cost wise, it makes it more efficient or supports students?

Assemblymember Mosca:
I am going to defer that question to Kevin down south.

Kevin Osorio-Hernández:
With cost of open educational resources, in fact it is free. I think that is the great thing about these types of resources, that they are reputable, they are very rigorous, and they can be updated continuously. A lot of professors, in fact, open their resources for other professors to use, and they can even update them for themselves. Additionally, I think you mentioned another portion of your question, if there is an impact on the institutions? Was that right?

Assemblymember Flanagan:
Thank you for asking. I think that actually is sufficient because it allows me to look at the rest of the question without your having to go into more detail.

Kevin Osorio-Hernández:
Well, I am glad I answered.

Assemblymember Mosca:
Thank you, Assemblymember. My NSHE phone-a-friend said they could figure that out, too, because they do currently have it for some things.

Chair Torres-Fossett:
I do not see any additional questions at this time. We will move on to the support.

Kennedy Taylor, Director, Government Affairs, Associated Students of the University of Nevada:
Today I am here to express our strong support for A.B. 345, which directs the Nevada System of Higher Education Board of Regents to create and maintain a comprehensive online data dashboard providing statistical information about student outcomes in NSHE. By also mandating a study on student financial challenges, this bill increases transparency surrounding the financial struggles students face while pursuing their education. Addressing these barriers is critical. In the 2023 Associated Students of the University of Nevada (ASUN) Issues and Priority Needs Assessment, 74 percent of undergraduate students identified financial concerns as a major issue. In 2024, over half, 52 percent to be exact, of students reported experiencing medium to high financial strain. While ASUN operates UNR's food pantry to combat financial insecurity, paying for the majority of the personnel for Pack Provisions, more resources are needed for our students. The rising cost of living continues to place long-term stress on students.

The research from ASUN also indicates as financial stress increases, grade point averages tend to decline, a concern supported by multiple studies which I have forwarded to the bill sponsor. Assembly Bill 345 is a critical step in addressing food and housing insecurity across NSHE institutions and equipping the Nevada System of Higher Education Board of Regents with the necessary tools to tackle these issues on our campuses.

Anthony Curry, Director of Public Policy, Opportunity 180:
[Read from Exhibit H.] I am the director of advocacy and public policy for Opportunity 180, a nonprofit organization working towards a North Star of every kid, graduating high school, college, and career ready, prepared to live the life they dream. Central to our work is advocating for a data-driven approach to education policy, and ensuring school district and state-level data is available for stakeholders—from parents and students to legislators—to use in their decision making. We support A.B. 345 because it will bridge the gap that exists between K-12 education data and higher education data and provide a more complete picture of the path some of our high school graduates take and to what extent they are successful. This bill will give Nevada a clearer understanding of how students perform in postsecondary education and where misalignments exist between high school preparation and college expectations. This bill also models a framework for data transparency that other organizations and entities in our state can emulate. With this data, we can make more

informed decisions about how to better prepare and support students as they transition from high school to postsecondary education. For these reasons, we support A.B. 345.

Ryan "Cal" Boone, Private Citizen, Schurz, Nevada:
I am here today as a private citizen but also as a former student, having graduated with a degree in political science from the University of Nevada, Reno. I want to thank Assemblymember Mosca for bringing this bill forward, and I am in support of it. Prior to my education at UNR, I was a student at UNLV before transferring. At UNLV, I studied graphic design and computational physics, both of which are still passions of mine. But I bring that up as a point to say that as a high school student, I was confused on the best place to go for higher education. It is a convoluted process to research and apply to the best schools while having to navigate senior year of high school and graduation. Assembly Bill 345 encourages data collection that will help inform prospective students and community members about educational institutions they are interested in.

In addition, I wanted to also give broad support of all the other aspects of the bill. As a citizen of the Walker River Paiute Tribe located in Schurz, Nevada, I have seen how postsecondary education is difficult for the Indigenous community. There is research that details how the higher the grade level an Indigenous student attains, the more likely they are to drop out. In summary, we have to find powerful ways like this to improve resources for students now, and give better avenues of information for higher education seeking students.

Tania Akter, President, Graduate Student Association, University of Nevada, Reno:
I am here today to voice my strong support for A.B. 345, a bill that directly addresses the critical issue of food security for higher education. Food insecurity among graduate students is a growing crisis that affects not only their health but also their academic success. A recent 2024 survey of 3,457 students at UNR found that one out of three students reported being very food insecure. This alarming statistic reflects the daily struggles faced by many students including those pursuing advanced degrees. At UNR Pack Provisions, our campus food pantry has had overwhelming demand. Between 2023 and 2024, there were 12,290 visits, with around 6,000 unique users accessing this essential service. However, despite the urgent need, many food-insecure students avoid using these resources due to concerns such as embarrassment or fear of being judged, dietary restrictions, or food preferences that are not made. No student should have to choose between food and their education. Graduate students face unique financial burdens, often juggling research, teaching, and family responsibilities with limited income. Addressing food insecurity through A.B. 345 would provide necessary structural support, ensuring that no student goes hungry while working toward their future. I urge you to support this bill and take a meaningful step toward food security for all students in Nevada.

Madison Nielson, Council Member, Graduate Student Association, University of Nevada, Reno:
I am part of the Graduate Student Association at University of Nevada, Reno. I am also a master's social work student. I am in support of A.B. 345. In social work, we are very focused on Maslow's Hierarchy of Needs, and food is a basic need that in order to feel safe,

in order to move up in the hierarchy and reach self-actualization, you need to have those basic needs met, and so many of our students are struggling to feel safe, to feel cared for, and to feel like they can be successful outside of the school.

Heather Speed, Vice President, Student Services, University of Nevada, Reno:
I would like to thank Assemblymember Mosca for bringing this critical topic forward. Food insecurity is an important topic for our campus and for our students, as you just heard from the last couple of testimonies. Food insecurity forces students to change focus from their academics, building and finding community, to determining where they might find their next meal. Across college campuses, the national average of food-insecure students is about 23 percent. At our campus, which does have a large first-generation population, it hovers around 30 percent of our student body who consider themselves food insecure. We truly appreciate your attention on this critical issue.

Daniel Archer:
We certainly recognize the financial challenges and food insecurities that many of our students face, and we appreciate Assemblymember Mosca's commitment to addressing these key issues in the bill. We certainly look forward to continuing our collaboration with her on this.

Shelby Bietz, Manager, Outreach and Community Engagement, University of Nevada, Reno:
I want to thank Assemblymember Mosca for bringing this bill and her thoughtful inclusion of higher education institutions and community members in its creation. As my colleagues and previous speakers have noted, food insecurity is a high need, perhaps now more than ever, for our communities and on higher education campuses. Nevada Extension at the University of Nevada, Reno is deeply engaged in food systems work with six identified pillars: production, processing, distribution, consumption, recovery, and access. Most recently, Extension has worked with partners on development of a food access map to identify areas of need and bring food sources such as local farms, grocery stores, community gardens, food delivery partners, and more. We know nutrition education is an important piece of this issue. Extension is the lead SNAP-Ed [Supplemental Nutrition Assistance Program] and EFNEP, Expanded Food and Nutrition Education Program-implementing agency in the state, providing programming directly and in partnership on nutrition education to SNAP-eligible constituents through all corners of Nevada. In that vein, Nevada EFNEP has a five-year goal to increase engagement of emerging adults ages 19 to 29 years old with limited financial resources, a similar audience to many of our higher education students. We look forward to working alongside Assemblymember Mosca to find ways to leverage existing programs and campus expertise to address the issue of food insecurity for our higher education students across our great state.

Leonardo Benavides, Director, State Government Affairs and Community Engagement, University of Nevada, Las Vegas:
I am here in support of A.B. 345. We want to thank Assemblymember Mosca for bringing this forward. Obviously, I want to echo a lot of the sentiments from my colleagues from other

institutions. Student support and advocacy is of paramount importance. For example, we have services such as the food pantry that is open year-round to provide support to the students who need it. We also have the Basic Needs program in which our students can reach out to our staff for in-person guidance and connections as well as accessing basic items available in their offices. Programs such as these and the UNLV HOPE Scholars program are there to help students get the extra support they need so they can focus on their education and graduate, a mission that we think this dashboard and these efforts and this study will be an integral part of. That is why we are glad to be here today to support A.B. 345.

Chair Torres-Fossett:
I do not see anyone else in Carson City. I will go ahead and go to Las Vegas. Please begin when you are ready.

Christian Solomon, Western Regional Director, RISE:
RISE is a Generation Z-led issue advocacy organization for college students and youth. I want to start by thanking Assemblymember Mosca for sponsoring this legislation. I am speaking in support of A.B. 345 because it will optimize the higher education journey for all Nevada students and youth. This bill will sharpen students', families', and lawmakers' understanding of our Nevada higher education outcomes, examine avenues to broaden cost-effective open educational resources, and address food insecurity on campus. The food insecurity concern within this bill is of great significance to us. Last year, I represented RISE at the White House with the Biden Administration's Office of Democracy and Civic Participation [*sic*], where we declared food insecurity as a major barrier to student civic engagement as well as professional upward mobility. Though we are now under a new federal administration with vastly different attitudes toward college students, I am elated that this bill has galvanized our state's spirit in countering campus hunger. I look forward to serving that spirit by working with our grassroots community and higher education stakeholders to tackle this head-on. Thank you for your consideration, and please support A.B. 345.

Pio Rejas, Private Citizen, Las Vegas, Nevada:
As the former student body president for the College of Southern Nevada and the current College of Liberal Arts Senator at UNLV, I have seen firsthand how financial barriers hold students back. I am here in strong support of A.B. 345 because it directly addresses the challenges that make it harder for students to succeed in college. Many of us have schoolwork and family responsibilities, yet we are expected to pay hundreds of dollars for textbooks sometimes just to use it for one semester, or not use it at all. It is absolutely ridiculous for a broke college student like me to have to spend $400, even $500, on a book when we have open educational resources available. It is even worse when students cannot rent the book because they need an original access code just to do their homework or even take their final exam. These unnecessary costs should not stand between students and their education.

Also, I am especially grateful for the provision supporting students who are close to graduation. No one should have to drop out of earning their degree because of a small unpaid balance. Assembly Bill 345 and Assemblymember Mosca really meet students where we are and help us keep moving forward. I really, really urge you to support it.

Lahana Pearce, Vice President, Nevada State Student Alliance, Nevada State University:
I am here today in strong support of A.B. 345 because this bill directly addresses the challenges that so many students face every single day. At Nevada State University (NSU), we see firsthand how students are balancing classes, jobs, and family responsibilities, often making tough choices between paying for textbooks, tuition, or even basic necessities. For too many, something as small as an unpaid balance can be the reason they have to pause or even abandon their education, and that should not happen.

At NSU our students highly depend on our food pantry as well. I am especially grateful for the provision that supports students who are just steps away from graduation. No one should have to walk away from their dreams because of a financial barrier that could be solved with the right support. These students have already invested time, effort, and resources into their education, and we owe it to them to ensure they can cross the finish line. When we remove unnecessary obstacles, we empower students to contribute to our workforce, strengthen our communities, and build a better future for all of us. Assembly Bill 345 meets students where they are, offering real solutions that help them stay on track and move forward. I urge you to support this bill because when students succeed, our entire community benefits. Thank you for your time and Stingers Up.

Eric Jeng, Executive Director, One APIA Nevada:
My team actually tables at UNR campus twice a week for a few years now for resources specifically addressing food insecurity. We offer SNAP benefits and navigation, and we have seen the need this bill will address and the challenges we have on campus. I am here to support A.B. 345.

Cevan Louie, Youth Coordinator, One APIA Nevada:
I did not plan on originally testifying on A.B. 345 today, but hearing the voices of our community, the passion, and how this bill meets students where they are, it felt absolutely necessary to. At One APIA Nevada, this year we worked on a research project called Snapshots of Diversity. I worked specifically on education components of the project covering financial aid allocations for Nevada community colleges and universities. That data that we intended to release, we looked to capture our Asian American, Native Hawaiian, and Pacific Islander (AANHPI) communities. Throughout that process, we struggled to find what we felt was needed to capture our community correctly.

Additionally, as a Chamorro and Pacific Islander American, but additionally as a Pacific Islander who hopes to work on higher education policy, I understand the very impact this bill will have. As higher education is the key to socioeconomic mobility, this type of bill and the data that it ends up releasing allows us to paint a better picture for communities just like mine. As in 2022 and 2023, AANHPI students had the lowest college graduation rate and the third-lowest high school graduation rate. I appreciate the strong support for A.B. 345 for our most vulnerable communities and for the future of Nevada students.

Chair Torres-Fossett:
As I do not see anyone else here in in Carson City or in Las Vegas, we will move to the phones.

Catalina Wilson, President, Associated Students of Western Nevada College:
I am here in strong support of A.B. 345 because it speaks directly to what students need to succeed. As the student body president of Western Nevada College, I know many of us juggle schoolwork and family responsibilities. Things like textbook costs, food insecurity, and small financial holds can make it incredibly hard to stay on track. This bill helps address those real-life challenges. I am especially grateful for the provision supporting students who are close to graduation. No one should have to stop short of earning their degree because of a small unpaid balance. Assembly Bill 345 meets students where we are and helps us keep moving forward.

Alexander Avila, Private Citizen, Las Vegas, Nevada:
I am here as a recent UNLV graduate, and I am calling in support for A.B. 345. The bill focuses on helping students, ensuring transparency, and allowing resources to be accessible, especially in these critical times where there is a lot of tyranny within our education system, and food insecurities. In all aspects, this bill can help with navigating through these issues, and that is why I ask for your support on A.B. 345.

Allister Dias, President, Consolidated Students of the University of Nevada Las Vegas:
I am the current student body president for UNLV and I just wanted to voice my support for A.B. 345. As somebody who is graduating in May and somebody whose research specialty is indeed food insecurity, I have personally seen how the issue has impacted so many students, and looking at the numbers and presenting research on the matter, it really shows. I wanted to thank Assemblymember Mosca for bringing this very relevant topic forward. Additionally, like I mentioned, as somebody who is graduating, I think it is unfair for us to bar students from pursuing their educational prowess based on unpaid finances or things of that nature. And so as somebody who has seen not only the issue of food insecurity, but also the issue of finances plays a very real consequential role in the lives of so many students here at UNLV, I wholeheartedly support and encourage the board to vote in favor of A.B. 345.

[Exhibit I was submitted but not discussed and will become part of the record.]

Chair Torres-Fossett:
We will move on to opposition. Is there anyone wishing to testify in opposition to A.B. 345? [There was no one.] Is there anyone wishing to testify in neutral on A.B. 345? [There was no one.]

I will invite the sponsors for any closing remarks.

Assemblymember Mosca:
Thank you, Chair, and thank you, Education Committee. We will continue to work on it, and we will get back to you, and I just want to thank all of the students who participated today.

Trevor Parrish:
Thank you so much, again, for the Committee's time and for all your questions. I know they are geared around making this the best piece of legislation we possibly can, so it is greatly appreciated. In closing, I just want to reiterate that this initiative came from the Education Committee of the Southern Nevada Forum, meaning that this was community inspired; hundreds of people gathered at the Forum to help create these ideas, and we thank the Assemblymember for bringing it forward. These data are incredibly valuable and will be used to ensure our resources are being allocated in the most effective and best possible ways we can. And by making a public dashboard, this greatly increases accountability. So again, thank you so much for your time.

Chair Torres-Fossett:
Thank you for the presentation, we will close the hearing on A.B. 345.

At this time, we will move on to the last item on the agenda, which is public comment. As a reminder, anyone wishing to testify in public comment has two minutes to provide testimony.

John Eppolito, Private Citizen, Incline Village, Nevada:
[Read from Exhibit J.] An experienced teacher told me, if it was not for all these screens, we would not need so many school psychologists. It is good that we are starting to get cell phones out of the classroom. Protect Nevada Children suggests Internet-free phones for kids. We also think it is time to start limiting screen time for education.

Annette Rothman, pediatric nurse practitioner from Renown, wrote this article titled, "Screen Time Causing, Exacerbating Childhood Psychiatric Disorders." She told me she sometimes prescribes children stay off screens for a period of time. New York Times article titled, "A Dark Consensus About Screens and Kids Begins to Emerge in Silicon Valley" [Exhibit K]. Many of the dot-com executives severely limit their own children's use of screens, up to a screen-free primary education. I sent an email to the school board about Dr. Kardaras' book, *Glow Kids*, where he states, "Excessive screen exposure can neurologically damage a young person's developing brain in the same way that cocaine addiction can." A year later, Jessica told the Washoe school board that is exactly what happened to her son. He first became addicted to screens, then drugs, which culminated in an overdose.

Some students are using district devices very inappropriately, up to primary students in Reno using their district-issued devices to watch triple X pornographic videos on pornhub.com.

We have had Nevada students being bullied via social media up to the point of suicide. School districts are putting devices in the hands of children and taking little responsibility for the harm being done to these kids. I will send you a short email to follow up on this.

Chair Torres-Fossett:
Thank you. We will read that quickly. I do not see anyone else wishing to testify in public comment in Carson City, and I do not see anyone in Las Vegas. Is there anyone on the line wishing to testify in public comment? [There was no one.] At this time, are there any comments from members before we adjourn? [There were none.]

As a note, we have posted the agenda already for Thursday's hearing. So please make sure you take a look at that. Our next meeting will be this upcoming Thursday. Seeing no further business from this Committee, we are adjourned [at 3:38 p.m.].

RESPECTFULLY SUBMITTED:

____
BC Lindsley
Committee Secretary

APPROVED BY:

____
Assemblymember Selena Torres-Fossett, Chair

DATE: _____________________________________

EXHIBITS

Bill	Exhibit	Witness / Entity	Description
	A		Agenda
	B		Attendance Roster
A.B. 289	C	Assemblymember Duy Nguyen, Assembly District No. 8	Proposed conceptual amendment
A.B. 289	D	Eric Jeng, Executive Director, One APIA Nevada	Letter in support
A.B. 289	E	Various Individuals	Letters in support
A.B. 345	F	Assemblymember Erica Mosca, Assembly District No. 14	PowerPoint presentation titled "Assembly Bill 345"
A.B. 345	G	Assemblymember Erica Mosca, Assembly District No. 14	Proposed conceptual amendment
A.B. 345	H	Anthony Curry, Director of Public Policy, Opportunity 180	Written testimony
A.B. 345	I	Various Individuals	Letters in support
	J	John Eppolito, Private Citizen, Incline Village, Nevada	Public written testimony
	K	John Eppolito, Private Citizen, Incline Village, Nevada	Documents in support