Board of Education of Harford County

HARFORD COUNTY PUBLIC SCHOOLS
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Resolution on

Financial Literacy Instruction

June 2026

WHEREAS, the Code of Maryland Regulations (COMAR) 13A.04.06.01(A) requires local school systems to provide an instructional program in personal financial literacy; and

WHEREAS, COMAR 13A.04.06.01(B) requires local school systems to include specific content standards in its curriculum to address the diversity of student needs, abilities, and interests at the high school level; and

WHEREAS, content standards set forth by COMAR 13A.04.06.01(C) through (H) require instruction enabling students to: make informed, financially responsible decisions; relate careers, education, and income; plan and manage money; manage credit and debt; create and build wealth; and manage risks and preserve wealth; and

WHEREAS, COMAR 13A.04.06.01(J) entitles each student the opportunity to participate in the personal financial literacy program required by that chapter; and

WHEREAS, personal financial literacy is not currently a standalone Maryland State graduation requirement, and the manner, sequencing, and extent of implementation within these content standards is left to the discretion of each local school system; and

WHEREAS, the Board of Education of Harford County has an interest in ensuring every graduate receives sufficient documented instruction in personal financial literacy; and

WHEREAS, this resolution is intended to strengthen and make measurable the instruction already required under COMAR 13A.04.06 and is not intended to reduce existing course offerings, eliminate or reduce staffing, or impose a new standalone graduation credit requirement; now therefore be it

RESOLVED, that Harford County Public Schools is directed to develop a plan to ensure every graduate receives a minimum of fifteen (15) hours of personal financial literacy instruction aligned with the content standards set forth in COMAR 13A.04.06.01 (C) through (H); and be it further

RESOLVED, that the plan shall ensure the fifteen (15) hours of instruction address each of the following content standards required by COMAR 13A.04.06.01: (a) Make Informed, Financially Responsible Decisions - COMAR 13A.04.06.01 (C); (b) Relate Careers, Education, and Income - COMAR 13A.04.06.01 (D); (c) Plan and Manage Money - COMAR 13A.04.06.01(E); (d) Manage Credit and Debt - COMAR 13A.04.06.01 (F); (e) Create and Build Wealth - COMAR 13A.04.06.01 (G); (f) Manage Risks and Preserve Wealth - COMAR 13A.04.06.01 (H); and be it further

RESOLVED, that school counselors shall track each student's progress toward and completion of the fifteen (15) hour personal financial literacy requirement using existing student information and graduation tracking systems and shall verify completion of the requirement prior to certifying any student for graduation; and be it further

RESOLVED, that nothing in this resolution shall be construed to require and the plan developed pursuant to this resolution shall not result in: (a) the elimination or reduction of any existing course, program, or elective offered to students; (b) the reduction of any credit requirement in another subject area; or (c) the reduction, reassignment, or elimination of any staffing position. The Superintendent of Schools retains discretion to satisfy the fifteen (15) hour requirement through integration into existing required or elective coursework, embedded instructional units, advisory periods, standalone programming, or any combination of these approaches; and be it further

RESOLVED, that the Superintendent of Schools shall provide the Board of Education with a progress update on plan development at least once every six months following the adoption of this resolution and shall present the completed plan to the Board of Education for review no later than two years from the date of adoption; and be it further

RESOLVED, that the Student Member of the Board shall serve as the liaison between the Superintendent and the Board of Education on the implementation of this resolution, including coordinating communication on the plan's progress and assisting in facilitating the progress reporting described above; and be it further

RESOLVED, that this resolution shall take effect immediately upon adoption by the Board of Education.

Lauren Paige

Lauren Paige, Board President

Wade Sewell

Wade A. Sewell, Board Vice President

BangTam Miller

BangTam Miller, Board Member

Liliana Norkaitis

Liliana Norkaitis, Board Member

Denise E. Perry

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Melissa Hahn

Melissa L. Hahn, Board Member

Carol P. Bruce

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Diane M. Alvarez, Board Member

James McVicker III, Student Member

Dyann R. Mack, Ed.D.

Dyann R. Mack, Ed.D., Interim Superintendent, Sec./Treasurer