

Amend **HCR 15** by striking the Resolving clauses that begin on page 3, line 25, and continue through page 4, line 5, and inserting the following:

RESOLVED, That the 78th Legislature of the State of Texas hereby directs the State Board of Education to implement the inclusion of elements relating to personal finance among the essential knowledge and skills in the required public school curriculum, and to adopt and promote a personal finance education program that provides public school districts with textbook selections to assist in the program's implementation; and, be it further

RESOLVED, That the Texas Education Agency and the State Board of Education, in cooperation with school administrators, teachers, parents, business leaders, and concerned citizens, immediately begin:

(1) exploring ways to teach in a meaningful way a financial literacy program that includes such topics as budgeting, consumer economics, insurance, investing principles, managing credit, monetary policy, financial planning, retirement savings, consumer loans, and mortgages; and

(2) reviewing existing financial literacy programs and materials that are available, with the aim of formalizing a personal money management course; and, be it further

RESOLVED, That the State Board of Education submit a full report concerning the inclusion of elements relating to personal finance among the essential knowledge and skills in the required public school curriculum to the Texas Legislature no later than September 30, 2004; and, be it further

RESOLVED, That the secretary of state forward an official copy of this resolution to the chair of the State Board of Education and the commissioner of education of the Texas Education Agency.