By:Minjarez, Miller, ClardyH.B. No. 53Substitute the following for H.B. No. 53:By:By:KlickC.S.H.B. No. 53

A BILL TO BE ENTITLED

1 AN ACT 2 relating to the transitional living services program for certain youth in foster care. 3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS: 4 5 SECTION 1. Sections 264.121(a-2) and (f), Family Code, are amended to read as follows: 6 7 (a-2) The experiential life-skills training under Subsection (a-1) must include: 8 9 (1) a financial literacy education program developed in collaboration with the Office of Consumer Credit Commissioner 10 and the State Securities Board that: 11 12 (A) [(1)] includes instruction on: 13 (i) [(A)] obtaining and interpreting a 14 credit score; <u>(ii)</u> [(B)] protecting, 15 repairing, and 16 improving a credit score; 17 <u>(iii)</u> [(C)] avoiding predatory lending practices; 18 (iv) [(D)] saving money and accomplishing 19 20 financial goals through prudent financial management practices; 21 (v) [(E)] using basic banking and 22 accounting skills, including balancing a checkbook; 23 (vi) [(F)] using debit and credit cards 24 responsibly;

(vii) [(G)] understanding a paycheck and 1 2 items withheld from a paycheck; [and] 3 (viii) understanding the time requirements and process for filing federal taxes; 4 5 (ix) [(H)] protecting financial, credit, identifying information in 6 and personally personal and 7 professional relationships and online; 8 (x) forms of identity and credit theft; and (xi) using insurance to protect against the 9 10 risk of financial loss; and (B) [(2)] assists a youth who has a source of 11 12 income to: 13 (i) establish a savings plan and, if 14 available, a savings account that the youth can independently 15 manage; and 16 (ii) prepare a monthly budget that includes 17 the following expenses: 18 (a) rent based on the monthly rent for an apartment advertised for lease during the preceding month; 19 20 (b) utilities based on a reasonable utility bill in the area in which the youth resides; 21 22 (c) telephone service based on a reasonable bill for telephone service in the area in which the youth 23 24 resides; (d) Internet service based on a 25 26 reasonable bill for Internet service in the area in which the youth resides; and 27

C.S.H.B. No. 53

	C.S.H.B. NO. 33
1	(e) other reasonable monthly
2	expenses; and
3	(2) for youth who are 17 years of age or older, lessons
4	related to:
5	(A) insurance, including applying for and
6	obtaining automobile insurance and residential property insurance,
7	including tenants insurance; and
8	(B) civic engagement, including the process for
9	registering to vote, the places to vote, and resources for
10	information regarding upcoming elections.
11	(f) The department shall require a person with whom the
12	department contracts for transitional living services for foster
13	youth to provide or assist youth in obtaining:
14	<pre>(1) housing services;</pre>
15	(2) job training and employment services;
16	(3) college preparation services;
17	(4) services that will assist youth in obtaining a
18	general education development certificate;
19	(5) services that will assist youth in developing
20	skills in food preparation;
21	(6) nutrition education that promotes healthy food
22	choices;
23	(7) a savings or checking account if the youth is at
24	least 18 years of age and has a source of income;
25	(8) mental health services;
26	(9) financial literacy education and civic engagement
27	lessons required under Subsection (a-2); and

г **р**

C.S.H.B. No. 53 (10) [(8)] any other appropriate transitional living
service identified by the department.

3 SECTION 2. The changes in law made by this Act apply only to 4 a person who enters into a contract with the Department of Family 5 and Protective Services to provide transitional living services for 6 foster youth on or after the effective date of this Act.

7 SECTION 3. This Act takes effect September 1, 2019.