

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 58<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB 4409</b>
<b>Version:</b>	<b>FA2</b>
<b>Request Number:</b>	
<b>Author:</b>	<b>Rep. Lowe (Dick)</b>
<b>Date:</b>	<b>3/21/2022</b>
<b>Impact:</b>	<b>Under Review</b>

**Research Analysis**

The second floor amendment to HB4409 makes updates to the state-mandated personal financial literacy course. The measure requires the course to be taught in the 10th, 11th or 12th grade, which can be taught as a 1/2 elective unit or integrated in to other courses. The measure requires course standards to include instruction about IRAs, 401(k)s, other avenues for saving and investing for retirement, online banking features and credit scores.

Prepared By: Emily Byrne

**Fiscal Analysis**

As written, the floor amendment may result in a negative fiscal impact on OSDE and on the district-level. As such, consultation with stakeholders is ongoing.

Prepared By: Cole Stout

**Other Considerations**