

SECOND REGULAR SESSION

# House Concurrent Resolution No. 18

## 91<sup>ST</sup> GENERAL ASSEMBLY

4728L.011

**Whereas**, recent legislative hearings have brought to light serious problems in the  
2 ability of young adults to understand and evaluate consumer credit issues, such as credit cards  
3 and payday loans; and  
4

**Whereas**, mistakes with financial well-being made in early adulthood can imperil  
5 a young adult's credit rating and affect his or her ability to be a productive member of society;  
6 and  
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**Whereas**, the ability to evaluate the soundness and advisability of using particular  
9 consumer credit programs is a crucial life skill; and  
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**Whereas**, the Missouri assessment program communications, mathematics, and  
12 social studies assessments for middle school and high school students offer a unique opportunity  
13 to gauge the extent of young people's understanding of these issues; and  
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**Whereas**, the first goal of the Show-Me Standards includes elements such as  
16 evaluating information and ideas, and applying acquired information to different contexts as  
17 students, workers, citizens, and consumers; and  
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**Whereas**, in some disciplines, such as consumer and family sciences and business  
20 education, extensive work has already been done to chart skills such as comparing various  
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22 aspects of consumer credit against not only the Show-Me Standards but also national standards  
23 and tests; and  
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25 **Whereas**, dictating the content of courses by state statute may not always be good  
26 public policy, but making known legislative priorities so that existing programs may  
27 accommodate those priorities is an obligation of the General Assembly:  
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29 **Now, therefore, be it resolved** by the members of the House of  
30 Representatives of the Ninety-first General Assembly, Second Regular Session, the Senate  
31 concurring therein, that the Department of Elementary and Secondary Education should:  
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33 1) Impanel a group or groups of teachers to determine if consumer credit issues can be  
34 addressed in the framework of the Show-Me Standards and, if so, determine what type of  
35 questions, including the possibility of performance events, would be appropriate for inclusion  
36 in the statewide assessments, as well as addressing the optimum grade level for inclusion,  
37 whether middle or high school, or both;  
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39 2) If the teacher panels respond favorably to the inclusion of consumer credit questions,  
40 determine if and how the assessment instruments can be kept comparable with previous years'  
41 instruments as they are rewritten in the ordinary course of test development to incorporate  
42 consumer credit elements;  
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44 3) Determine what steps would be necessary to track and report statewide average  
45 performance on those elements concerning consumer credit issues and advise if it is possible or  
46 advisable;  
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48 4) Encourage organizations that represent individual curriculum areas, such as  
49 communications, mathematics, and social studies, to incorporate analysis of consumer credit  
50 issues where appropriate; and  
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52 5) Identify and publicize methods besides statewide assessments that could help students  
53 and teachers incorporate consumer credit issues in teaching and learning, including professional  
54 development opportunities; and  
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56           **Be it further resolved** that the Chief Clerk of the Missouri House of  
57 Representatives be instructed to prepare a properly inscribed copy of this resolution for the  
58 Commissioner of Education.