



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

| | | | |
|---|-------------|---|----------------------|
| BILL NUMBER: HB 1180 | | DATE: 3/12/2025 | |
| COMMITTEE: Elementary and Secondary Education | | | |
| TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES | | | |
| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: DAVID KENT | | PHONE NUMBER: | |
| REPRESENTING: MISSOURI BANKERS ASSOC. | | TITLE: | |
| ADDRESS: 207 EAST CAPITOL AVENUE | | | |
| CITY: JEFFERSON CITY | | STATE: MO | ZIP: 65101 |
| EMAIL: | ATTENDANCE: | SUBMIT DATE: 3/12/2025 12:00 AM | |

THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.



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| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: DOUG NELSON | | PHONE NUMBER: 573-690-7209 | |
| REPRESENTING: MISSOURI CONSUMER CREDIT COALITION / MORTGAGE BANKERS ASSN. | | TITLE: | |
| ADDRESS: 235 E HIGH ST | | | |
| CITY: JC | | STATE: MO | ZIP: 65101 |
| EMAIL: | ATTENDANCE: | SUBMIT DATE: 3/12/2025 12:00 AM | |
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| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: HEATH CLARKSTON | | PHONE NUMBER: 573-520-7240 | |
| REPRESENTING: MORTGAGE BANKERS ASSOCIATION OF MISSOURI; MISSOURI CONSUMER CREDIT COALITION | | TITLE: | |
| ADDRESS: | | | |
| CITY: JEFFERSON CITY | | STATE: MO | ZIP: 65101 |
| EMAIL: heath@cnmissouri.com | ATTENDANCE: In-Person | | SUBMIT DATE: 3/10/2025 11:30 AM |
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| WITNESS NAME | | | |
| BUSINESS/ORGANIZATION: | | | |
| WITNESS NAME: MICHAEL A. O'DONNELL | | PHONE NUMBER: 573-526-1341 | |
| BUSINESS/ORGANIZATION NAME: SECRETARY OF STATE - SECURITIES DIVISION | | TITLE: SECURITIES COMMISSIONER | |
| ADDRESS: 600 WEST MAIN STREET | | | |
| CITY: JEFFERSON CITY | | STATE: MO | ZIP: 65101 |
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| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: RAY BOZARTH | | PHONE NUMBER: 573-999-6656 | |
| REPRESENTING: MO CREDIT UNION ASSOCIATION | | TITLE: | |
| ADDRESS: 223 MADISON | | | |
| CITY: JEFFERSON CITY | | STATE: MO | ZIP: 65101 |
| EMAIL: | ATTENDANCE: | SUBMIT DATE: 3/12/2025 12:00 AM | |
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| WITNESS NAME | | | |
| REGISTERED LOBBYIST: | | | |
| WITNESS NAME: TRACEY BLOCH | | PHONE NUMBER: 865-230-0177 | |
| REPRESENTING: MISSOURI DISABILITY EMPOWERMENT FOUNDATION | | TITLE: EXECUTIVE DIRECTOR | |
| ADDRESS: 1205 ELLA CT | | | |
| CITY: ROLLA | | STATE: MO | ZIP: 65401 |
| EMAIL: tracey@moempower.org | ATTENDANCE: Written | | SUBMIT DATE: 3/12/2025 12:43 PM |

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Missouri Disability Empowerment Foundation believes that students with disabilities benefit from opportunities to become independent, contributing members of society. Requiring an appropriate personal finance course for students on a traditional diploma path would be a great way to see this through. Something that our advocates see is a lack of adequate career planning for older students in their Transition Plan, which is a part of their IEP. We appreciate the bill including a working group made up of individuals who have the expertise in developing what standards would be applied to these personal finance credits.



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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: ARNIE C."HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: arniedienoff@yahoo.com | ATTENDANCE: In-Person | | SUBMIT DATE: 3/12/2025 11:55 PM |
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| WITNESS NAME | | | |
| INDIVIDUAL: | | | |
| WITNESS NAME: ELIZABETH COCHRAN | | PHONE NUMBER: | |
| BUSINESS/ORGANIZATION NAME: | | TITLE: | |
| ADDRESS: | | | |
| CITY: | | STATE: | ZIP: |
| EMAIL: enburnett@gmail.com | ATTENDANCE: Written | | SUBMIT DATE: 3/11/2025 9:47 AM |
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I strongly support the initiative to ensure that our students are equipped with essential financial knowledge. I respectfully request further clarification on the anticipated economic impacts of implementing this mandate. Specifically, I would appreciate additional details on any associated costs, such as curriculum development, teacher training, and the procurement of learning resources. Understanding the potential financial burdens on school districts will be crucial for ensuring that this important program can be successfully integrated without unintended negative consequences for other educational priorities. In addition to addressing the financial impact of this legislation, I would like to propose that schools also consider family financial literacy nights as part of the program. Many families in vulnerable populations could greatly benefit from these resources, as they may not have access to financial education themselves. By hosting workshops or educational events, parents and guardians can learn alongside their children, fostering a more comprehensive understanding of financial literacy that extends beyond the classroom. This initiative could be a key step in addressing financial disparities within our communities.