



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2303		DATE: 3/4/2026	
COMMITTEE: Financial Institutions			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCAT		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: In-Person	SUBMIT DATE: 3/6/2026 10:59 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

I am in Support of this Bill and the Necessity to Educate all Missouri Students in Finances, Budgets, Accounting, Ledgers, Taxes, Credit-Cards, Banking, Loans, Savings, Pension, Retirement and other Financial Lessons and Training. This a MUST!



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: DAVID KENT		PHONE NUMBER: 573-636-8151
REPRESENTING: MISSOURI BANKERS ASSOCIATION		TITLE:
ADDRESS: 207 E CAPITOL AVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2026 12:00 AM
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: HEATH CLARKSTON		PHONE NUMBER: 573-520-7490	
REPRESENTING: MORTGAGE BANKERS ASSOCIATION OF MISSOURI, MISSOURI CONSUMER CREDIT COALITION		TITLE:	
ADDRESS: 235 EAST HIGH STREET, SUITE 301			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: KYERRA JOHNSON		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:		SUBMIT DATE: 3/4/2026 12:00 AM
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: MIKE WINTER		PHONE NUMBER: 573-230-6644	
REPRESENTING: MISSOURI CREDIT UNION ASSOCIATION		TITLE:	
ADDRESS: P.O. BOX 305			
CITY: JEFF CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/4/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/4/2026 7:32 AM	

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Financial literacy is an important objective for Missouri students. However, HB 2303 creates a curriculum development structure that raises serious concerns about independence, balance, and conflicts of interest in public education standards.

The bill authorizes representatives from multiple financial industries—including banking, investment, insurance, retirement planning, and the student loan industry—to participate directly in developing the academic standards for a required high school course. Yet the bill requires that only twenty-five percent of the work group be educators. This structure allows industries that profit from financial products to potentially exert significant influence over the curriculum used to teach Missouri students about those same products.

Public school curriculum should be developed primarily by educators and academic experts accountable to the public education system—not by industries with direct financial interests in consumer financial behavior.

HB 2303 also explicitly exempts this curriculum from the normal statutory framework governing curriculum development under §160.514, RSMo, which raises additional concerns about transparency, oversight, and the integrity of the standards-setting process.

Financial literacy education should empower students with neutral, evidence-based knowledge that helps them evaluate financial products critically. Allowing the industries that sell those products to help shape the required curriculum risks undermining that goal.

For these reasons, HB 2303 should be reconsidered or amended to ensure that Missouri’s financial literacy curriculum remains educator-led and free from undue industry influence.

Legislative Notice:

HB 2303 authorizes private financial industry representatives to participate directly in the development of required public school academic standards while bypassing the standard curriculum development framework in §160.514, RSMo. When industries with direct financial interests are permitted to influence educational standards affecting future consumers, careful safeguards are necessary to prevent conflicts of interest and preserve the independence of Missouri’s public education system.

Financial literacy should teach students how to question financial products — not allow the industries

selling those products to help write the curriculum.