



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2867		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			
BUSINESS/ORGANIZATION:			
WITNESS NAME: CATHEY L WILLIAMSON		PHONE NUMBER: 314-368-6583	
BUSINESS/ORGANIZATION NAME: WILLIAMSON FINANCIAL MANAGEMENT GROUP		TITLE: CEO/FINANCIAL ADVISOR	
ADDRESS: 212 WOODLAND PLACE CT			
CITY: ST CHARLES		STATE: MO	ZIP: 63303
EMAIL: clw@wf-mg.com	ATTENDANCE: In-Person	SUBMIT DATE: 3/3/2026 6:57 PM	

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The earlier young people are introduced to finances, the more it becomes a part of their daily lives and influences future decisions. These decisions can make a substantial difference in a person's ability to change family dynamics and life direction.



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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			
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: PRECIOUS JONES		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: In-Person	SUBMIT DATE: 3/3/2026 6:19 AM	
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I am in full support of this bill!



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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 7:35 AM	

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Financial literacy is an important educational objective. However, HB 2867 establishes a curriculum development structure that raises serious concerns about conflicts of interest and the independence of public school academic standards.

The bill authorizes representatives from multiple financial industries—including banking, investment, insurance, retirement planning, and the student loan industry—to participate directly in the development of academic standards for a required high school course. At the same time, the bill requires that only twenty-five percent of the work group be educators. This structure allows industries that profit from financial products to influence how Missouri students are taught about credit, lending, investment products, and financial services.

Public education standards 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.

The bill also explicitly exempts this curriculum from the statutory curriculum framework under §160.514, RSMo, removing normal transparency and review procedures that typically apply to state academic standards.

Financial literacy education should equip students with the knowledge to critically evaluate financial products and financial systems. Allowing industries that profit from those products to shape the required curriculum risks undermining that goal.

For these reasons, HB 2867 should be reconsidered or amended to ensure that Missouri’s public education curriculum remains educator-led, transparent, and free from undue industry influence.

Legislative Notice:

HB 2867 authorizes private financial industry representatives to participate directly in the development of required public school academic standards while bypassing the statutory curriculum framework under §160.514, RSMo.

When industries with direct financial interests are permitted to influence public education standards affecting future consumers, safeguards are necessary to prevent conflicts of interest and preserve the independence and transparency 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.