



ADVOCACY TOOLKIT

House Bill 203: Equity and Inclusion in Financial Literacy
for all Delawarean High School Students

TABLE OF CONTENTS



- 03** House Bill 203 Overview
- 07** How to Tell Your Story | Helpful Advocacy Tips
- 08** Correspondence Examples
- 10** How to Easily Contact Your Legislator
- 11** Social Media Tips and Sample Social Media Posts
- 12** Path to Being Passed
- 15** Additional Resources



HOUSE BILL 203 OVERVIEW

Welcome to the Advocacy Toolkit for House Bill 203! This toolkit is designed to provide you with the information and resources you need to effectively advocate for the passage of House Bill 203 and ensure that all Delaware high school students have access to essential financial literacy education.

What is House Bill 203?

House Bill 203, also known as “The Equity and Inclusion in Financial Literacy for All High School Students in Delaware Act,” is a landmark piece of legislation aimed at addressing the critical need for financial education in Delaware’s public schools. Introduced by Rep. Jeff Hilovsky, R-Millsboro, House Bill 203 seeks to make financial literacy education a requirement for all high school seniors in the state, beginning with students entering the 9th Grade in the 2025-2026 school year.



42,734

Delaware students are at risk of financial illiteracy

83%

of Delaware voters said a personal finance course should be guaranteed

91%

of Delaware voters believe a personal finance course in high school is an urgent need

"C"

is the grade Delaware received on the 2023 National Report Card on State Efforts to Improve Financial Literacy in High Schools

Key Provisions of House Bill 203:



Requires all Delaware public high school seniors to complete a half-credit course on financial literacy.



Specifies the content that must be covered in the financial literacy course, including topics such as budgeting, credit management, investing strategies, and career options.



Mandates the administration of a pre- and post-course financial literacy survey to measure the effectiveness of the curriculum.



Encourages partnerships between schools and private or public enterprises to enhance the student experience and support financial literacy education.

Why is House Bill 203 Important?

According to the National Financial Educators Council (NFEC), young adults who receive education in financial literacy have better credit scores and lower debt delinquency rates as adults compared to those without such education. Yet currently only 25 states require high school students to take a course in personal finance (Council for Economic Education). Unfortunately, Delaware is not among them.

The need for financial literacy education has never been more pressing. According to the Financial Industry Regulatory Authority (FINRA), 66% of Americans are deemed financially illiterate, leading to real and damaging consequences such as struggling with unmanageable debt and making poor financial decisions. However, investing in financial education has a major impact, equipping students with the knowledge and skills needed for a more financially literate and resilient society.

House Bill 203 is crucial for ensuring that Delaware students are equipped with the knowledge and skills they need to make informed financial decisions and succeed in today's complex financial landscape. By providing comprehensive financial education to all high school seniors, House Bill 203 aims to promote economic equity and empowerment, reduce financial insecurity, and foster a more financially literate population in Delaware.

Together, we can make a difference and ensure that every Delaware student has the opportunity to build a solid foundation of financial knowledge and skills. Thank you for your support!





HOW TO TELL YOUR STORY

One of the most powerful tools in advocacy is the ability to share your personal story and experiences. Your story can humanize the issue, illustrate its real-life impact, and inspire others to take action. When advocating for House Bill 203, sharing your story can help policymakers understand why financial education is important to you and your community, and why they should support the bill.

Helpful Advocacy Tips:

- 1** Be Authentic: Speak from the heart and share your genuine experiences and perspectives.

- 2** Focus on Impact: Highlight the tangible benefits of House Bill 203 and how it will positively impact students, families, and the community as a whole.

- 3** Make it Personal: Share personal anecdotes and examples to illustrate the importance of financial education in your own life or the lives of those you know.

- 4** Demand their Support: Confidently express the importance of House Bill 203 and clearly articulate why this bill is crucial for the future of Delaware.

- 5** Be Persistent: Advocacy is a marathon, not a sprint. Keep sharing your story, reaching out to decision-makers, and rallying support for House Bill 203.

CORRESPONDENCE EXAMPLES

SAMPLE CALL SCRIPT

The following script illustrates how to correspond by phone with members of the Delaware General Assembly.

Note: It is critical to build good relationships and communicate effectively with legislative staff—the people who support lawmakers—as they brief elected officials about an issue and advise on what their position should be.

Hello, my name is [Your Name] and I'm a constituent from [Your City/Town]. I'm calling to urge [Legislator's Name] to support House Bill 203, the Equity and Inclusion in Financial Literacy for All High School Students in Delaware Act. I believe that every student deserves access to essential financial education, and House Bill 203 is a critical step in achieving that goal.

I'm calling because I believe that supporting House Bill 203 is not only a matter of educational equity and social justice but also an investment in the future economic well-being of Delaware. By supporting House Bill 203, [Legislator's Name] has the opportunity to make a positive impact on the lives of Delaware students and empower them to make informed financial decisions.

Additional Key Points to Highlight:

- Share personal anecdotes or examples of how financial education has impacted your life or the lives of those you know.
- Express gratitude for [Legislator's Name]'s consideration and support for House Bill 203.

Thank you for taking the time to listen to my concerns. I urge [Legislator's Name] to stand up for Delaware students and support House Bill 203. Please let me know [his/her] position on this important issue. Thank you.

SAMPLE LETTER

The following sample letter and/or email illustrates a written example of how to correspond with members of the Delaware General Assembly.

Adding facts, references, and details about HB203's potential impact strengthen written testimony.

Subject: Urgent Support Needed for House Bill 203

Dear [Legislator's Name],

As a constituent and advocate for financial literacy education, I am writing to urge you to support House Bill 203, the Equity and Inclusion in Financial Literacy for All High School Students in Delaware Act. This critical piece of legislation is essential for ensuring that every Delaware student has access to the knowledge and skills they need to make informed financial decisions and achieve financial independence.

Financial literacy education is more important than ever. By equipping students with the tools and knowledge to manage their finances effectively, we can empower them to build a more equitable, secure, and prosperous future for themselves and their families. House Bill 203 represents a significant step forward in addressing the urgent need for financial education in our state's public schools.

I believe that supporting House Bill 203 is not only a matter of educational equity and social justice but also an investment in the future economic well-being of Delaware. By providing comprehensive financial education to all high school students, we can help break the cycle of financial insecurity and create a more financially literate and resilient population.

I urge you to stand up for Delaware students and support House Bill 203. Please consider the positive impact that this legislation can have on the lives of countless students and families across our state. Thank you for your attention to this important issue, and I look forward to your support for House Bill 203.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]

HOW TO EASILY CONTACT YOUR LEGISLATOR

You have the power to change the trajectory of every Delaware student. Reach out to your legislators to support financial literacy and House Bill 203 via the VoterVoice widget on our website—personalize your message, share a relevant story, and urge your legislators to stand with you and support House Bill 203 and financial literacy.

Take a Stand for Financial Literacy: Support House Bill 203 Today!

Subject

Message Body

Dear [Legislator's Name],
I am writing to express my strong support for House Bill 203 - The Equity and Inclusion in Financial Literacy for All High School Students in Delaware Act. This critical legislation addresses the pressing need for comprehensive financial education in our high schools, ensuring that every student is equipped with the essential skills for financial success. I urge you to vote in favor of enacting House Bill 203 into law, standing up for the future prosperity of Delaware's youth.

Sincerely,
[Your Name]

Enter Your Info

Your Information

Your Information

 Enter Zip for City and State

Organization Information

 Enter Zip for City and State

Send Message

SOCIAL MEDIA TIPS

- 1 Be Engaging:** Use compelling visuals, ask questions, and encourage interaction with your audience.
- 2 Stay Informed:** Keep up-to-date with the latest news and developments related to HB203 to share timely and accurate information.
- 3 Use Hashtags:** Incorporate relevant hashtags such as #HB203, #FinancialLiteracy, and #DelawareEducation to increase visibility and reach a broader audience.
- 4 Tag Relevant Accounts:** Tag legislators, advocacy groups, and organizations involved in promoting financial literacy and House Bill 203 to amplify your message.
- 5 Share Personal Stories:** Share personal anecdotes or experiences related to financial literacy and why House Bill 203 is important to you.
- 6 Call to Action:** Include clear calls to action in your posts, such as contacting legislators, signing petitions, or swarming information about House Bill 203.

SAMPLE SOCIAL MEDIA POSTS

Sample Post 1:

Did you know that only 6% of high school students in Delaware are required to take a personal finance course, compared to 53% nationally? It's time for change. Join the movement to support House Bill 203 and ensure that every Delaware student has access to essential financial education. Learn more at www.housebill203.org!

#HB203 #FinancialLiteracy #DelawareEducation

Sample Post 2:

Every student deserves access to financial education. That's why I'm proud to support House Bill 203, which aims to make financial literacy a requirement for all Delaware high school students. Let's give our students the tools they need to succeed! Learn more at www.housebill203.org.

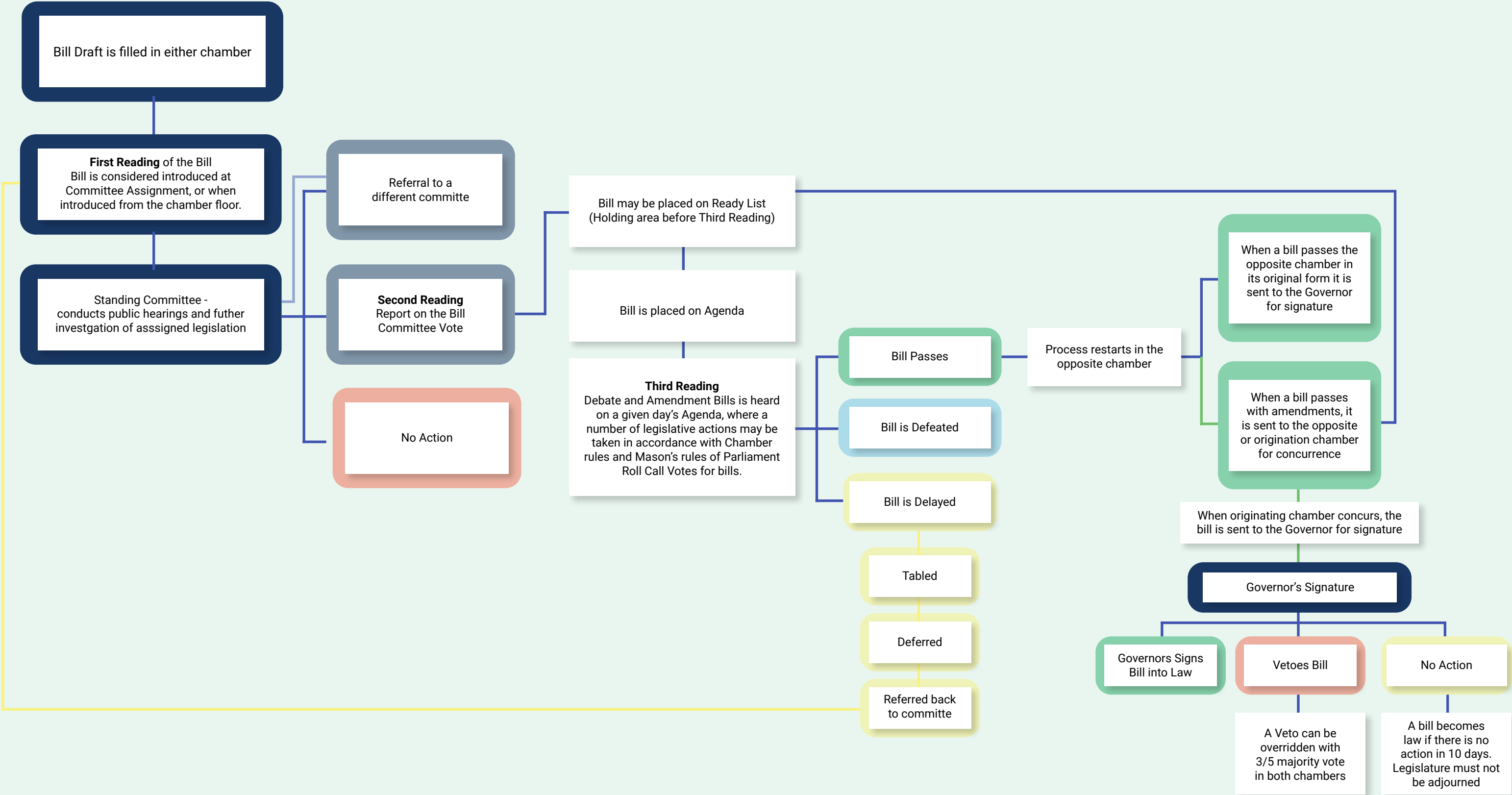
#HB203 #FinancialLiteracy #DelawareEducation

Sample Post 3:

Wondering how you can make a difference in Delaware's education system? Take action today by supporting House Bill 203! Visit www.housebill203.org to learn more about the bill, sign the petition, and contact your legislators. Together, we can ensure that every Delaware student receives the financial education they deserve.

#HB203 #FinancialLiteracy #DelawareEducation

PATH TO BEING PASSED





ADDITIONAL RESOURCES

House Bill 203 website: <https://legis.delaware.gov/BillDetail?LegislationId=140513>

House Bill 203 video: <https://www.youtube.com/channel/UCxGhqFwkMrQZoyHADFI-QjA>

House Bill 203 Text: <https://legis.delaware.gov/json/BillDetail/>

NGPF's 2023 State of Financial Education Report: https://d3f7q2msm2165u.cloudfront.net/aaa-content/user/files/Files/NGPF_AnnualReport_2023.pdf

The 2023 TIAA Institute-GFLEC Personal Finance Index: <https://gflec.org/wp-content/uploads/2023/04/2023-P-Fin-Index-report-TIAA-Inst-and-GFLEC-Apr-2023.pdf>

The 2023 National Report Card on State Efforts to Improve Financial Literacy in High Schools: https://financialliteracy.champlain.edu/wp-content/uploads/2023/11/Champlain-College_2023-National-High-School-Report-Card.pdf

Financial Literacy Is the Civil Rights Issue of This Generation: <https://time.com/6694236/financial-literacy-john-hope-bryant/>

Investing in Tomorrow: <https://4213961.fs1.hubspotusercontent-na1.net/hubfs/4213961/Tyton%20Partners%20Investing%20in%20Tomorrow%202024%20-%201.pdf>

Lifetime Value of Financial Education in High School: [hstc=168460478.f6a2c82dd2e09bbd1ebe87b1840e0ffa.1707844211994.1708027075970.1708513356912.3&__hssc=168460478.1.1708513356912&__hsfp=2942271673&hsCtaTracking=85b2d3de-0643-4af4-8c0d-11b6ec2f4e99%7C9e91c9a7-f099-4e18-b247-057f3deb3596](https://www.hsfc.org/hsfc/168460478/f6a2c82dd2e09bbd1ebe87b1840e0ffa.1707844211994.1708027075970.1708513356912.3&__hssc=168460478.1.1708513356912&__hsfp=2942271673&hsCtaTracking=85b2d3de-0643-4af4-8c0d-11b6ec2f4e99%7C9e91c9a7-f099-4e18-b247-057f3deb3596)

THANK YOU FOR SUPPORTING AND ADVOCATING FOR HOUSE BILL 203

Stay Connected:

