

**TWENTY-FOURTH NORTHERN MARIANAS COMMONWEALTH  
LEGISLATURE  
IN THE HOUSE OF REPRESENTATIVES**

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SESSION, 2025

H. Res. 24-22

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**A HOUSE RESOLUTION**

Supporting the establishment of mandatory financial literacy education in CNMI public schools; urging the CNMI Public School System (PSS) and the Board of Education to collaborate with private financial institutions, workforce development partners, and accredited financial education providers; and encouraging a unified, community-wide effort to equip students with essential financial skills needed for lifelong success.

1           **WHEREAS**, financial literacy is a foundational life skill that empowers  
2 individuals to manage income responsibly, avoid predatory lending, build savings,  
3 plan for emergencies, invest wisely, and contribute to both household stability and  
4 the economic resilience of the Commonwealth; and

5           **WHEREAS**, many students graduating from CNMI public schools lack  
6 formal instruction in budgeting, banking, credit management, consumer rights,  
7 saving, investing, managing taxes, insurance, entrepreneurship, and the financial  
8 responsibilities of adulthood; and

9           **WHEREAS**, national data shows that early financial education  
10 significantly improves financial behavior, reduces long-term debt, strengthens  
11 career readiness, and enhances the overall economic health of communities; and

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1           **WHEREAS**, the high cost of living, limited retirement options, and the  
2 prevalence of high-interest consumer debt and predatory lending practices in the  
3 CNMI make early financial education an urgent matter of public interest; and

4           **WHEREAS**, financial literacy is directly linked to effective workforce  
5 readiness, entrepreneurial development, improved household stability, and long-  
6 term economic diversification within the Commonwealth; and

7           **WHEREAS**, there is a critical need for a comprehensive, standards-based,  
8 age-appropriate financial literacy curriculum for students in grades 6–12, and it is  
9 essential for the Public School System to work collaboratively with private  
10 financial institutions, nonprofit organizations, financial educators, workforce  
11 development agencies, and accredited curriculum providers to identify and  
12 implement the best course of action and utilize all available tools and resources to  
13 deliver effective, accountable, and accessible financial literacy education to all  
14 students; and

15           **WHEREAS**, the Legislature recognizes that financial literacy is not merely  
16 an academic subject, but a core life competency necessary to reduce generational  
17 poverty, expand opportunity, and build a financially secure and informed  
18 population;

19           **NOW, THEREFORE, BE IT RESOLVED** by the House of  
20 Representatives of the Twenty-Fourth Northern Marianas Commonwealth

1 Legislature, that the House hereby strongly supports the implementation of  
2 mandatory financial literacy education in all CNMI public schools; and

3 **BE IT FURTHER RESOLVED**, that the House urges the CNMI Public  
4 School System and the Board of Education to work in partnership with private  
5 financial institutions, local businesses, nonprofit organizations, financial educators,  
6 and workforce development partners to develop and implement a comprehensive,  
7 culturally relevant, and effective financial literacy curriculum for students in grades  
8 6–12; and

9 **BE IT FURTHER RESOLVED**, that the House encourages these  
10 partnerships to include training for teachers, student workshops, access to financial  
11 education technology, simulations, mentorship programs, and use of no-cost  
12 national curriculum tools and best practices; and

13 **BE IT FURTHER RESOLVED**, that the House calls upon all government  
14 agencies, the private sector, and community-based organizations to contribute to a  
15 unified effort to strengthen financial literacy for the next generation of CNMI  
16 residents; and

17 **BE IT FURTHER RESOLVED** that the Speaker of the House of  
18 Representatives shall certify and the House Clerk shall attest to the adoption of this  
19 resolution and thereafter the House Clerk shall transmit a certified copy to Dr.  
20 Lawrence F. Camacho, Commissioner of Education, CNMI Public School System;  
21 Honorable Aschumar Kodep Ogumoro-Uludong, Chairman, 19<sup>th</sup> CNMI State

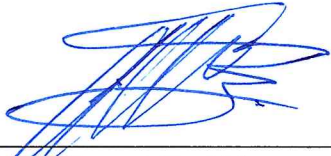
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1 Board of Education; Galvin Deleon Guerrero, EdD, President, Northern Marianas  
2 College; Leila F. Staffler, Secretary, Department of Labor; Honorable David M.  
3 Apatang, Governor, Commonwealth of the Northern Mariana Islands; Honorable  
4 Kimberlyn K. King-Hinds, CNMI Delegate to the 119<sup>th</sup> United States Congress;  
5 Honorable Karl R. King-Nabors, Senate President, 24<sup>th</sup> Northern Marianas  
6 Commonwealth Legislature; and representatives of local financial institutions and  
7 workforce agencies.


Prefiled: 12/15/2025

Date: \_\_\_\_\_

Introduced by: \_\_\_\_\_

  
Rep. Vincent R. Aldan

Reviewed for legal sufficiency by:

  
House Legal Counsel

Date: 12-3-25