

SUBJECT: Requiring certain additions to financial literacy training for foster youth

COMMITTEE: Human Services — committee substitute recommended

VOTE: 8 ayes — Frank, Hinojosa, Clardy, Deshotel, Klick, Miller, Noble, Rose

0 nays

1 absent — Meza

WITNESSES: For — Alyssa Jones, Texas Alliance of Child and Family Services; *(Registered, but did not testify: Elizabeth Hendrie, CASA of Fort Bend; Rhonda Kuykendall, Child Advocates of Fort Bend; Jo DePrang, Children's Defense Fund-Texas; Anthony Gutierrez, Common Cause Texas; Priscilla Camacho, Dallas Regional Chamber; Amy Litzinger, Easterseals Central Texas; Cinde Weatherby, League of Women Voters of Texas; Eric Kunish, National Alliance on Mental Illness Austin; Alissa Sughrue and Greg Hansch, National Alliance on Mental Illness (NAMI) Texas; Will Francis, National Association of Social Workers-Texas Chapter; Samantha Robles, Progress Texas; Kate Murphy, Texans Care for Children; Andrew Homer, Texas CASA; Lauren Rose, Texas Network of Youth Services; Justin Hayward, Texas Network on Youth Services; Kevin Stewart, Texas Psychological Association; Pamela McPeters, TexProtects; Jennifer Allmon, The Texas Catholic Conference of Bishops; Alexis Lara, Thru Project; Nataly Saucedo, United Ways of Texas; Knox Kimberly, Upbring; Jordan Weinert)*

Against — None

On — *(Registered, but did not testify: Liz Kromrei, Department of Family and Protective Services; Richard Atkinson, Family to Family Network)*

BACKGROUND: Family Code sec. 264.121 requires foster care providers to provide financial literacy education to foster youth ages 14 or older as part of a program to improve their transition to independent living.

DIGEST: CSHB 53 would require the Department of Family and Protective Services (DFPS) to collaborate with the Office of Consumer Credit Commissioner and the State Securities Board in developing the financial literacy education program for foster youth as part of its experiential life-skills training.

The bill would expand the financial literacy education program to include instruction on understanding the time requirements and process for filing federal taxes; protecting financial, credit, and personally identifying information in personal and professional relationships and online; forms of identity and credit theft; and using insurance to protect against the risk of financial loss.

For youth with a source of income, CSHB 53 would require that the financial literacy program assist with preparing a monthly budget that included rent, utilities, telephone and Internet service, and other reasonable expenses.

For youth 17 and older, the bill would require the experiential life-skills training to include lessons on insurance, including applying for and obtaining automobile, residential property, and tenants' insurance. Training also would include civic engagement, including registering to vote, where to vote, and resources for information on elections.

CSHB 53 would expand the list of requirements for a person who contracted on behalf of DFPS to provide transitional living services to foster youth. In addition to other services listed in statute, that person would be required to provide or assist youth in obtaining mental health services and the financial literacy education and civic engagement lessons required by this bill.

The bill would take effect September 1, 2019, and would apply only to a person who entered into a contract with DFPS on or after the effective date.