

1-1 By: Hull (Senate Sponsor - West) H.B. No. 4655
1-2 (In the Senate - Received from the House May 8, 2025;
1-3 May 8, 2025, read first time and referred to Committee on Health &
1-4 Human Services; May 19, 2025, reported favorably by the following
1-5 vote: Yeas 7, Nays 0; May 19, 2025, sent to printer.)

1-6	COMMITTEE VOTE				
1-7		Yea	Nay	Absent	PNV
1-8	Kolkhorst	X			
1-9	Perry	X			
1-10	Blanco	X			
1-11	Cook	X			
1-12	Hall	X			
1-13	Hancock	X			
1-14	Hughes			X	
1-15	Miles			X	
1-16	Sparks	X			

1-17 A BILL TO BE ENTITLED
1-18 AN ACT

1-19 relating to the Preparation for Adult Living Program and other
1-20 services for foster children transitioning to independent living.

1-21 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-22 SECTION 1. Section [264.121](#), Family Code, is amended by
1-23 amending Subsections (a-2) and (i) and adding Subsection (j) to
1-24 read as follows:

1-25 (a-2) The experiential life-skills training under
1-26 Subsection (a-1) must include:

1-27 (1) a financial literacy education program developed
1-28 in collaboration with the Office of Consumer Credit Commissioner
1-29 and the State Securities Board that:

1-30 (A) includes instruction on:

1-31 (i) obtaining and interpreting a credit
1-32 score, including information about different scores produced by
1-33 credit reporting agencies;

1-34 (ii) protecting, repairing, and improving a
1-35 credit score;

1-36 (iii) the risks of payday loans, unsecured
1-37 loans, and motor vehicle title loans;

1-38 (iv) avoiding predatory lending practices,
1-39 including an explanation of interest rates and usurious interest;

1-40 (v) identifying and avoiding financial
1-41 scams;

1-42 (vi) ~~[(iv)]~~ saving money and accomplishing
1-43 financial goals through prudent financial management practices;

1-44 (vii) ~~[(v)]~~ using basic banking and
1-45 accounting skills, including opening and using a bank account,
1-46 balancing a checkbook, and creating a balanced budget;

1-47 (viii) ~~[(vi)]~~ using debit and credit cards
1-48 responsibly;

1-49 (ix) ~~[(vii)]~~ understanding a paycheck and
1-50 items withheld from a paycheck;

1-51 (x) ~~[(viii)]~~ understanding the time
1-52 requirements and process for filing federal taxes;

1-53 (xi) ~~[(ix)]~~ protecting financial, credit,
1-54 and personally identifying information in personal and
1-55 professional relationships and online;

1-56 (xii) ~~[(x)]~~ forms of identity and credit
1-57 theft; and

1-58 (xiii) ~~[(xi)]~~ using insurance to protect
1-59 against the risk of financial loss; and

1-60 (B) assists a youth who has a source of income to:
1-61 (i) establish a savings plan and, if

2-1 available, a savings account that the youth can independently
2-2 manage; and
2-3 (ii) prepare a monthly budget that includes
2-4 the following expenses:
2-5 (a) rent based on the monthly rent for
2-6 an apartment advertised for lease during the preceding month;
2-7 (b) utilities based on a reasonable
2-8 utility bill in the area in which the youth resides;
2-9 (c) telephone service based on a
2-10 reasonable bill for telephone service in the area in which the youth
2-11 resides;
2-12 (d) Internet service based on a
2-13 reasonable bill for Internet service in the area in which the youth
2-14 resides; and
2-15 (e) other reasonable monthly
2-16 expenses; and
2-17 (2) for youth who are 17 years of age or older, lessons
2-18 related to:
2-19 (A) financing a motor vehicle, including
2-20 information about the types of financing available for the purchase
2-21 of a motor vehicle and the risks of subprime and buy-here-pay-here
2-22 motor vehicle loans;
2-23 (B) insurance, including applying for and
2-24 obtaining motor vehicle [~~automobile~~] insurance and residential
2-25 property insurance, including tenants insurance;
2-26 (C) [~~(B)~~] civic engagement, including the
2-27 process for registering to vote, the places to vote, and resources
2-28 for information regarding upcoming elections; and
2-29 (D) [~~(C)~~] the documents the youth is required to
2-30 receive under Subsection (e-1) prior to being discharged from
2-31 foster care and how those documents may be used.
2-32 (i) The department shall ensure that the transition plan for
2-33 each youth 16 years of age or older includes provisions to assist
2-34 the youth in managing the youth's housing needs after the youth
2-35 leaves foster care, including provisions that:
2-36 (1) identify the cost of housing in relation to the
2-37 youth's sources of income, including any benefits or rental
2-38 assistance available to the youth;
2-39 (2) if the youth's housing goals include residing with
2-40 family or friends, state that the department has addressed the
2-41 following with the youth:
2-42 (A) the length of time the youth expects to stay
2-43 in the housing arrangement;
2-44 (B) expectations for the youth regarding paying
2-45 rent and meeting other household obligations;
2-46 (C) the youth's psychological and emotional
2-47 needs, as applicable; and
2-48 (D) any potential conflicts with other household
2-49 members, or any difficulties connected to the type of housing the
2-50 youth is seeking, that may arise based on the youth's psychological
2-51 and emotional needs;
2-52 (3) inform the youth about emergency shelters and
2-53 housing resources, including supervised independent living and
2-54 housing at colleges and universities, such as dormitories;
2-55 (4) require the department to review a common rental
2-56 application and a common rental contract with the youth and ensure
2-57 that the youth possesses all of the documentation required to
2-58 obtain rental housing; and
2-59 (5) identify any individuals who are able to serve as
2-60 cosigners or references on the youth's applications for housing.
2-61 (j) The department shall ensure that the transition plan for
2-62 each youth 16 years of age or older includes information about
2-63 securing or transferring governmental assistance the youth may
2-64 qualify for, including:
2-65 (1) social security benefits;
2-66 (2) veteran or service member benefits;
2-67 (3) supplemental nutrition assistance;
2-68 (4) special supplemental nutrition assistance for
2-69 women, infants, and children;

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