



General Assembly

February Session, 2020

Raised Bill No. 5434

LCO No. 2452



Referred to Committee on EDUCATION

Introduced by:
(ED)

***AN ACT CONCERNING THE TREASURER'S RECOMMENDATIONS
FOR THE INCLUSION OF FINANCIAL LITERACY IN THE PUBLIC
SCHOOL CURRICULUM.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 10-16b of the 2020 supplement to the general
2 statutes, as amended by section 1 of public act 19-12, is repealed and the
3 following is substituted in lieu thereof (*Effective July 1, 2021*):

4 (a) In the public schools the program of instruction offered shall
5 include at least the following subject matter, as taught by legally
6 qualified teachers, the arts; career education; consumer education,
7 which shall include personal financial management in accordance with
8 the provisions of section 2 of this act; health and safety, including, but
9 not limited to, human growth and development, nutrition, first aid,
10 including cardiopulmonary resuscitation training in accordance with
11 the provisions of section 10-16qq, disease prevention and cancer
12 awareness, including, but not limited to, age and developmentally
13 appropriate instruction in performing self-examinations for the
14 purposes of screening for breast cancer and testicular cancer,

15 community and consumer health, physical, mental and emotional
16 health, including youth suicide prevention, substance abuse prevention,
17 including instruction relating to opioid use and related disorders, safety,
18 which shall include the safe use of social media, as defined in section 9-
19 601, and may include the dangers of gang membership, and accident
20 prevention; language arts, including reading, writing, grammar,
21 speaking and spelling; mathematics; physical education; science, which
22 may include the climate change curriculum described in subsection (d)
23 of this section; social studies, including, but not limited to, citizenship,
24 economics, geography, government, history and Holocaust and
25 genocide education and awareness in accordance with the provisions of
26 section 10-18f; African-American and black studies in accordance with
27 the provisions of section 10-16ss; Puerto Rican and Latino studies in
28 accordance with the provisions of section 10-16ss; computer
29 programming instruction; and in addition, on at least the secondary
30 level, one or more world languages; vocational education; and the black
31 and Latino studies course in accordance with the provisions of sections
32 10-16tt and 10-16uu. For purposes of this subsection, world languages
33 shall include American Sign Language, provided such subject matter is
34 taught by a qualified instructor under the supervision of a teacher who
35 holds a certificate issued by the State Board of Education. For purposes
36 of this subsection, the "arts" means any form of visual or performing
37 arts, which may include, but not be limited to, dance, music, art and
38 theatre.

39 (b) If a local or regional board of education requires its pupils to take
40 a course in a world language, the parent or guardian of a pupil
41 identified as deaf or hard of hearing may request in writing that such
42 pupil be exempted from such requirement and, if such a request is
43 made, such pupil shall be exempt from such requirement.

44 (c) Each local and regional board of education shall on September 1,
45 1982, and annually thereafter at such time and in such manner as the
46 Commissioner of Education shall request, attest to the State Board of
47 Education that such local or regional board of education offers at least
48 the program of instruction required pursuant to this section, and that

49 such program of instruction is planned, ongoing and systematic.

50 (d) The State Board of Education shall make available curriculum
51 materials and such other materials as may assist local and regional
52 boards of education in developing instructional programs pursuant to
53 this section. The State Board of Education, within available
54 appropriations and utilizing available resource materials, shall assist
55 and encourage local and regional boards of education to include: (1)
56 Holocaust and genocide education and awareness; (2) the historical
57 events surrounding the Great Famine in Ireland; (3) African-American
58 and black studies; (4) Puerto Rican and Latino studies; (5) Native
59 American history; (6) personal financial management, including, but not
60 limited to, financial literacy as developed in the plan provided under
61 section 10-16pp; (7) training in cardiopulmonary resuscitation and the
62 use of automatic external defibrillators; (8) labor history and law,
63 including organized labor, the collective bargaining process, existing
64 legal protections in the workplace, the history and economics of free
65 market capitalism and entrepreneurialism, and the role of labor and
66 capitalism in the development of the American and world economies;
67 (9) climate change consistent with the Next Generation Science
68 Standards; (10) topics approved by the state board upon the request of
69 local or regional boards of education as part of the program of
70 instruction offered pursuant to subsection (a) of this section; and (11)
71 instruction relating to the Safe Haven Act, sections 17a-57 to 17a-61,
72 inclusive. The Department of Energy and Environmental Protection
73 shall be available to each local and regional board of education for the
74 development of curriculum on climate change as described in this
75 subsection.

76 Sec. 2. (NEW) (*Effective July 1, 2021*) (a) For the school year
77 commencing July 1, 2021, and each school year thereafter, each local and
78 regional board of education shall include personal financial
79 management, including, but not limited to, financial literacy as
80 developed in the plan provided under section 10-16pp of the general
81 statutes, as part of the consumer education curriculum for the school
82 district, pursuant to section 10-16b of the general statutes, as amended

83 by this act. In developing and implementing the personal financial
84 management curriculum, the board may utilize existing and
85 appropriate public or private materials, personnel and other resources,
86 including the curriculum materials made available by the State Board of
87 Education pursuant to subsection (d) of section 10-16b of the general
88 statutes, as amended by this act.

89 (b) A local or regional board of education may accept gifts, grants and
90 donations, including in-kind donations, designated for the development
91 and implementation of the personal financial management curriculum
92 under this section.

93 Sec. 3. Section 10-221a of the 2020 supplement to the general statutes
94 is repealed and the following is substituted in lieu thereof (*Effective July*
95 *1, 2020*):

96 (a) For classes graduating from 1988 to 2003, inclusive, no local or
97 regional board of education shall permit any student to graduate from
98 high school or grant a diploma to any student who has not satisfactorily
99 completed a minimum of twenty credits, not fewer than four of which
100 shall be in English, not fewer than three in mathematics, not fewer than
101 three in social studies, not fewer than two in science, not fewer than one
102 in the arts or vocational education and not fewer than one in physical
103 education.

104 (b) For classes graduating from 2004 to 2022, inclusive, no local or
105 regional board of education shall permit any student to graduate from
106 high school or grant a diploma to any student who has not satisfactorily
107 completed a minimum of twenty credits, not fewer than four of which
108 shall be in English, not fewer than three in mathematics, not fewer than
109 three in social studies, including at least a one-half credit course on
110 civics and American government, not fewer than two in science, not
111 fewer than one in the arts or vocational education and not fewer than
112 one in physical education.

113 (c) Commencing with classes graduating in 2023, and for each
114 graduating class thereafter, no local or regional board of education shall

115 permit any student to graduate from high school or grant a diploma to
116 any student who has not satisfactorily completed a minimum of twenty-
117 five credits, including not fewer than: (1) Nine credits in the humanities,
118 including civics and the arts; (2) nine credits in science, technology,
119 engineering and mathematics; (3) one credit in physical education and
120 wellness; (4) one credit in health and safety education, as described in
121 section 10-16b, as amended by this act; (5) one credit in world languages,
122 subject to the provisions of subsection [(g)] (h) of this section; and (6) a
123 one credit mastery-based diploma assessment.

124 (d) Commencing with classes graduating in 2025, and for each
125 graduating class thereafter, no local or regional board of education shall
126 permit any student to graduate from high school or grant a diploma to
127 any student who has not satisfactorily completed a minimum of twenty-
128 five credits, including not fewer than: (1) Nine credits in the humanities,
129 including civics and the arts; (2) nine credits in science, technology,
130 engineering and mathematics; (3) one credit in physical education and
131 wellness; (4) one credit in health and safety education, as described in
132 section 10-16b, as amended by this act; (5) one credit in world languages,
133 subject to the provisions of subsection (h) of this section; and (6) a one
134 credit mastery-based diploma assessment. At least one credit, which
135 may count toward the requirement described in subdivision (2) of this
136 subsection shall be in personal financial management.

137 [(d)] (e) Commencing with classes graduating in 2023, and for each
138 graduating class thereafter, local and regional boards of education shall
139 provide adequate student support and remedial services for students
140 beginning in grade seven. Such student support and remedial services
141 shall provide alternate means for a student to complete any of the high
142 school graduation requirements described in subsection (c) of this
143 section, if such student is unable to satisfactorily complete any of the
144 required courses or exams. Such student support and remedial services
145 shall include, but not be limited to, (1) allowing students to retake
146 courses in summer school or through an on-line course; (2) allowing
147 students to enroll in a class offered at a constituent unit of the state
148 system of higher education, as defined in section 10a-1, pursuant to

149 subdivision (4) of subsection [(g)] (h) of this section; (3) allowing
150 students who received a failing score, as determined by the
151 Commissioner of Education, on an end of the school year exam to take
152 an alternate form of the exam; and (4) allowing those students whose
153 individualized education programs state that such students are eligible
154 for an alternate assessment to demonstrate competency on any of the
155 five core courses through success on such alternate assessment.

156 [(e)] (f) Any student who presents a certificate from a physician or
157 advanced practice registered nurse stating that, in the opinion of the
158 physician or advanced practice registered nurse, participation in
159 physical education is medically contraindicated because of the physical
160 condition of such student, shall be excused from the physical education
161 requirement, provided the credit for physical education may be fulfilled
162 by an elective.

163 [(f)] (g) Determination of eligible credits shall be at the discretion of
164 the local or regional board of education, provided the primary focus of
165 the curriculum of eligible credits corresponds directly to the subject
166 matter of the specified course requirements. The local or regional board
167 of education may permit a student to graduate during a period of
168 expulsion pursuant to section 10-233d, if the board determines the
169 student has satisfactorily completed the necessary credits pursuant to
170 this section. The requirements of this section shall apply to any student
171 requiring special education pursuant to section 10-76a, except when the
172 planning and placement team for such student determines the
173 requirement not to be appropriate. For purposes of this section, a credit
174 shall consist of not less than the equivalent of a forty-minute class period
175 for each school day of a school year except for a credit or part of a credit
176 toward high school graduation earned (1) at an institution accredited by
177 the Board of Regents for Higher Education or Office of Higher
178 Education or regionally accredited, (2) through on-line coursework that
179 is in accordance with a policy adopted pursuant to subsection [(g)] (h)
180 of this section, or (3) through a demonstration of mastery based on
181 competency and performance standards, in accordance with guidelines
182 adopted by the State Board of Education.

183 [(g)] (h) Only courses taken in grades nine to twelve, inclusive, and
184 that are in accordance with the state-wide subject matter content
185 standards, adopted by the State Board of Education pursuant to section
186 10-4, shall satisfy the graduation requirements set forth in this section,
187 except that a local or regional board of education may grant a student
188 credit (1) toward meeting the high school graduation requirements
189 upon the successful demonstration of mastery of the subject matter
190 content described in this section achieved through educational
191 experiences and opportunities that provide flexible and multiple
192 pathways to learning, including cross-curricular graduation
193 requirements, career and technical education, virtual learning, work-
194 based learning, service learning, dual enrollment and early college,
195 courses taken in middle school, internships and student-designed
196 independent studies, provided such demonstration of mastery is in
197 accordance with such state-wide subject matter content standards; (2)
198 toward meeting a specified course requirement upon the successful
199 completion in grade seven or eight of any course, the primary focus of
200 which corresponds directly to the subject matter of a specified course
201 requirement in grades nine to twelve, inclusive; (3) toward meeting the
202 high school graduation requirement upon the successful completion of
203 a world language course (A) in grade six, seven or eight, (B) through on-
204 line coursework, or (C) offered privately through a nonprofit provider,
205 provided such student achieves a passing grade on an examination
206 prescribed, within available appropriations, by the Commissioner of
207 Education and such credits do not exceed four; (4) toward meeting the
208 high school graduation requirement upon achievement of a passing
209 grade on a subject area proficiency examination identified and
210 approved, within available appropriations, by the Commissioner of
211 Education, regardless of the number of hours the student spent in a
212 public school classroom learning such subject matter; (5) toward
213 meeting the high school graduation requirement upon the successful
214 completion of coursework during the school year or summer months at
215 an institution accredited by the Board of Regents for Higher Education
216 or Office of Higher Education or regionally accredited. One three-credit
217 semester course, or its equivalent, at such an institution shall equal one-

218 half credit for purposes of this section; (6) toward meeting the high
219 school graduation requirement upon the successful completion of on-
220 line coursework, provided the local or regional board of education has
221 adopted a policy in accordance with this subdivision for the granting of
222 credit for on-line coursework. Such a policy shall ensure, at a minimum,
223 that (A) the workload required by the on-line course is equivalent to that
224 of a similar course taught in a traditional classroom setting, (B) the
225 content is rigorous and aligned with curriculum guidelines approved
226 by the State Board of Education, where appropriate, (C) the course
227 engages students and has interactive components, which may include,
228 but are not limited to, required interactions between students and their
229 teachers, participation in on-line demonstrations, discussion boards or
230 virtual labs, (D) the program of instruction for such on-line coursework
231 is planned, ongoing and systematic, and (E) the courses are (i) taught by
232 teachers who are certified in the state or another state and have received
233 training on teaching in an on-line environment, or (ii) offered by
234 institutions of higher education that are accredited by the Board of
235 Regents for Higher Education or Office of Higher Education or
236 regionally accredited; or (7) toward meeting the high school graduation
237 requirement upon the successful completion of the academic
238 advancement program, pursuant to section 10-5c.

239 [(h)] (i) A local or regional board of education may offer one-half
240 credit in community service which, if satisfactorily completed, shall
241 qualify for high school graduation credit pursuant to this section,
242 provided such community service is supervised by a certified school
243 administrator or teacher and consists of not less than fifty hours of actual
244 service that may be performed at times when school is not regularly in
245 session and not less than ten hours of related classroom instruction. For
246 purposes of this section, community service does not include partisan
247 political activities. The State Board of Education shall assist local and
248 regional boards of education in meeting the requirements of this section.
249 The State Board of Education shall award a community service
250 recognition award to any student who satisfactorily completes fifty
251 hours or more of community service in accordance with the provisions

252 of this subsection.

253 [(i)] (j) (1) A local or regional board of education may award a
254 diploma to a veteran, as defined in subsection (a) of section 27-103, or a
255 person with a qualifying condition, as defined in said section, who has
256 received a discharge other than bad conduct or dishonorable from active
257 service in the armed forces, which veteran or person served during
258 World War II or the Korean hostilities, as described in section 51-49h, or
259 during the Vietnam Era, as defined in section 27-103, withdrew from
260 high school prior to graduation in order to serve in the armed forces of
261 the United States and did not receive a diploma as a consequence of such
262 service.

263 (2) A local or regional board of education may award a diploma to
264 any person who (A) withdrew from high school prior to graduation to
265 work in a job that assisted the war effort during World War II, December
266 7, 1941, to December 31, 1946, inclusive, (B) did not receive a diploma as
267 a consequence of such work, and (C) has been a resident of the state for
268 at least fifty consecutive years.

269 [(j)] (k) For the school year commencing July 1, 2012, and each school
270 year thereafter, each local and regional board of education shall create a
271 student success plan for each student enrolled in a public school,
272 beginning in grade six. Such student success plan shall include a
273 student's career and academic choices in grades six to twelve, inclusive.
274 Beginning in grade six, such student success plan shall provide evidence
275 of career exploration in each grade including, but not limited to, careers
276 in manufacturing. The Department of Education shall revise and issue
277 to local and regional boards of education guidance regarding changes
278 to such student success plans. On and after July 1, 2020, in creating such
279 student success plans, consideration shall be given to career and
280 academic choices in computer science, science, technology, engineering
281 and mathematics.

282 [(k)] (l) Commencing with classes graduating in 2018, and for each
283 graduating class thereafter, a local or regional board of education may

284 affix the Connecticut State Seal of Biliteracy, as described in subsection
285 (f) of section 10-5, to a diploma awarded to a student who has achieved
286 a high level of proficiency in English and one or more foreign languages,
287 as defined in said subsection (f). The local or regional board of education
288 shall include on such student's transcript a designation that the student
289 received the Connecticut State Seal of Biliteracy.

290 Sec. 4. (NEW) (*Effective from passage*) Not later than July 1, 2021, the
291 Department of Education shall develop the curriculum for a course in
292 personal financial management. Such course shall count as one credit
293 for purposes of the high school graduation requirements pursuant to
294 section 10-221a of the general statutes, as amended by this act. In
295 developing and implementing the curriculum for the course in personal
296 financial management, the department may utilize existing and
297 appropriate public or private materials, personnel and other resources,
298 including the curriculum materials made available pursuant to
299 subsection (d) of section 10-16b of the general statutes, as amended by
300 this act.

301 Sec. 5. (NEW) (*Effective from passage*) (a) Not later than July 1, 2021,
302 the State Board of Education shall develop and adopt a model
303 curriculum for grades kindergarten to eight, inclusive. Such model
304 curriculum shall be in accordance with the provisions of section 10-16b
305 of the general statutes, as amended by this act, and include personal
306 financial management within and among various subject matter areas.
307 The state board shall make such model curriculum available on the
308 Internet web site of the Department of Education.

309 (b) For the school year commencing July 1, 2021, and each school year
310 thereafter, the Department of Education shall provide, upon request of
311 a local or regional board of education, technical assistance and training
312 to assist in the implementation of the model curriculum for grades
313 kindergarten to eight, inclusive.

314 Sec. 6. (NEW) (*Effective from passage*) For the fiscal years ending June
315 30, 2022, and June 30, 2023, there is established a personal financial

316 management pilot program to be administered by the Capitol Region
 317 Education Council. The council shall assist member school districts in
 318 the provision of personal financial management instruction using the
 319 curriculum materials developed pursuant to section 4 of this act. Such
 320 assistance by the council may include, but need not be limited to, the
 321 collection and dissemination of curriculum materials, and the use of
 322 advisors who have expertise in personal financial management and who
 323 can provide assistance to teachers in such personal financial
 324 management instruction in classrooms. For purposes of this section,
 325 "member school districts" means those local and regional boards of
 326 education that are members of the Capitol Region Education Council.

327 Sec. 7. (NEW) (*Effective July 1, 2020*) Notwithstanding the provisions
 328 of subsection (g) of section 10-221a of the general statutes, as amended
 329 by this act, for the school year commencing July 1, 2021, a credit in
 330 personal financial management may cumulatively meet the forty-
 331 minute class period for each school day requirement by taking separate
 332 courses that meet the provisions of subdivision (2) of subsection (d) of
 333 section 10-221a of the general statutes, as amended by this act, in grades
 334 nine to twelve, inclusive, and shall be considered a cross-curricular
 335 graduation requirement pursuant to subsection (h) of said section 10-
 336 221a of the general statutes, provided a portion of the curriculum for
 337 such credits corresponds to the subject matter of personal financial
 338 management.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2021</i>	10-16b
Sec. 2	<i>July 1, 2021</i>	New section
Sec. 3	<i>July 1, 2020</i>	10-221a
Sec. 4	<i>from passage</i>	New section
Sec. 5	<i>from passage</i>	New section
Sec. 6	<i>from passage</i>	New section
Sec. 7	<i>July 1, 2020</i>	New section

Statement of Purpose:

To (1) include instruction of personal financial management in the public school curriculum and as part of the high school graduation requirements; (2) require the development of a course in personal financial management and a model curriculum for grades kindergarten to eight that includes personal financial management; and (3) establish a personal financial management pilot program.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]