

**SENATE  
STATE OF MINNESOTA  
NINETY-THIRD SESSION**

**S.F. No. 4578**

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DATE  
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Introduction and first reading  
Referred to State and Local Government and Veterans

OFFICIAL STATUS

1.1 A bill for an act  
1.2 relating to education; clarifying personal finance course requirements; requiring  
1.3 state academic standards in personal finance; establishing a personal finance seal  
1.4 for teacher licensure; requiring rulemaking; appropriating money; amending  
1.5 Minnesota Statutes 2022, section 124D.4531, subdivision 1; Minnesota Statutes  
1.6 2023 Supplement, sections 120B.018, subdivision 6; 120B.021, subdivisions 1,  
1.7 2, 3, 4; 120B.024, subdivision 1; 122A.09, subdivision 9; proposing coding for  
1.8 new law in Minnesota Statutes, chapter 122A.

1.9 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.10 Section 1. Minnesota Statutes 2023 Supplement, section 120B.018, subdivision 6, is  
1.11 amended to read:

1.12 Subd. 6. **Required standard.** "Required standard" means (1) a statewide adopted  
1.13 expectation for student learning in the content areas of language arts, mathematics, science,  
1.14 social studies, physical education, personal finance, and the arts, and (2) a locally adopted  
1.15 expectation for student learning in health.

1.16 Sec. 2. Minnesota Statutes 2023 Supplement, section 120B.021, subdivision 1, is amended  
1.17 to read:

1.18 Subdivision 1. **Required academic standards.** (a) The following subject areas are  
1.19 required for statewide accountability:

1.20 (1) language arts;

1.21 (2) mathematics, encompassing algebra II, integrated mathematics III, or an equivalent  
1.22 in high school, and to be prepared for the three credits of mathematics in grades 9 through  
1.23 12, the grade 8 standards include completion of algebra;

2.1 (3) science, including earth and space science, life science, and the physical sciences,  
2.2 including chemistry and physics;

2.3 (4) social studies, including history, geography, economics, and government and  
2.4 citizenship that includes civics;

2.5 (5) physical education;

2.6 (6) health, for which locally developed academic standards apply; ~~and~~

2.7 (7) the arts. Public elementary and middle schools must offer at least three and require  
2.8 at least two of the following five arts areas: dance; media arts; music; theater; and visual  
2.9 arts. Public high schools must offer at least three and require at least one of the following  
2.10 five arts areas: media arts; dance; music; theater; and visual arts-; and

2.11 (8) personal finance.

2.12 (b) For purposes of applicable federal law, the academic standards for language arts,  
2.13 mathematics, and science apply to all public school students, except the very few students  
2.14 with extreme cognitive or physical impairments for whom an individualized education  
2.15 program team has determined that the required academic standards are inappropriate. An  
2.16 individualized education program team that makes this determination must establish  
2.17 alternative standards.

2.18 (c) The department may modify SHAPE America (Society of Health and Physical  
2.19 Educators) standards and adapt the national standards to accommodate state interest. The  
2.20 modification and adaptations must maintain the purpose and integrity of the national  
2.21 standards. The department must make available sample assessments, which school districts  
2.22 may use as an alternative to local assessments, to assess students' mastery of the physical  
2.23 education standards beginning in the 2018-2019 school year.

2.24 (d) A school district may include child sexual abuse prevention instruction in a health  
2.25 curriculum, consistent with paragraph (a), clause (6). Child sexual abuse prevention  
2.26 instruction may include age-appropriate instruction on recognizing sexual abuse and assault,  
2.27 boundary violations, and ways offenders groom or desensitize victims, as well as strategies  
2.28 to promote disclosure, reduce self-blame, and mobilize bystanders. A school district may  
2.29 provide instruction under this paragraph in a variety of ways, including at an annual assembly  
2.30 or classroom presentation. A school district may also provide parents information on the  
2.31 warning signs of child sexual abuse and available resources.

3.1 (e) District efforts to develop, implement, or improve instruction or curriculum as a  
3.2 result of the provisions of this section must be consistent with sections 120B.10, 120B.11,  
3.3 and 120B.20.

3.4 (f) The department must adopt the most recent national standards for personal finance  
3.5 adopted by the Jump\$tart Coalition and the Council for Economic Education. The department  
3.6 may modify Jump\$tart standards and adapt the national standards to accommodate state  
3.7 interest, including but not limited to career and technical revenue and levy funding under  
3.8 section 124D.4531, or other state interests.

3.9 **EFFECTIVE DATE.** This section is effective the day following final enactment.

3.10 Sec. 3. Minnesota Statutes 2023 Supplement, section 120B.021, subdivision 2, is amended  
3.11 to read:

3.12 Subd. 2. **Standards development.** (a) The commissioner must consider advice from at  
3.13 least the following stakeholders in developing statewide rigorous core academic standards  
3.14 in language arts, mathematics, science, social studies, including history, geography,  
3.15 economics, government and citizenship, personal finance, and the arts:

3.16 (1) parents of school-age children and members of the public throughout the state;

3.17 (2) teachers throughout the state currently licensed and providing instruction in language  
3.18 arts, mathematics, science, social studies, personal finance, or the arts and licensed elementary  
3.19 and secondary school principals throughout the state currently administering a school site;

3.20 (3) currently serving members of local school boards and charter school boards throughout  
3.21 the state;

3.22 (4) faculty teaching core subjects at postsecondary institutions in Minnesota;

3.23 (5) representatives of the Minnesota business community; and

3.24 (6) representatives from the Tribal Nations Education Committee and Tribal Nations  
3.25 and communities in Minnesota, including both Anishinaabe and Dakota.

3.26 (b) Academic standards must:

3.27 (1) be clear, concise, objective, measurable, and grade-level appropriate;

3.28 (2) not require a specific teaching methodology or curriculum; and

3.29 (3) be consistent with the Constitutions of the United States and the state of Minnesota.

3.30 **EFFECTIVE DATE.** This section is effective the day following final enactment.

4.1 Sec. 4. Minnesota Statutes 2023 Supplement, section 120B.021, subdivision 3, is amended  
4.2 to read:

4.3 Subd. 3. **Rulemaking.** (a) The commissioner, consistent with the requirements of this  
4.4 section and section 120B.022, must adopt statewide rules under section 14.389 for  
4.5 implementing statewide rigorous core academic standards in language arts, mathematics,  
4.6 science, social studies, physical education, and the arts.

4.7 (b) The commissioner must adopt statewide rules under chapter 14 for implementing  
4.8 statewide academic standards in personal finance.

4.9 **EFFECTIVE DATE.** This section is effective the day following final enactment.

4.10 Sec. 5. Minnesota Statutes 2023 Supplement, section 120B.021, subdivision 4, is amended  
4.11 to read:

4.12 Subd. 4. **Revisions and reviews required.** (a) The commissioner of education must  
4.13 revise the state's academic standards and graduation requirements and implement a ten-year  
4.14 cycle to review and, consistent with the review, revise state academic standards and related  
4.15 benchmarks, consistent with this subdivision. During each ten-year review and revision  
4.16 cycle, the commissioner also must examine the alignment of each required academic standard  
4.17 and related benchmark with the knowledge and skills students need for career and college  
4.18 readiness and advanced work in the particular subject area. The commissioner must include  
4.19 the contributions of Minnesota American Indian Tribes and communities, including urban  
4.20 Indigenous communities, as related to the academic standards during the review and revision  
4.21 of the required academic standards. The commissioner must embed Indigenous education  
4.22 for all students consistent with recommendations from Tribal Nations and urban Indigenous  
4.23 communities in Minnesota regarding the contributions of American Indian Tribes and  
4.24 communities in Minnesota into the state's academic standards during the review and revision  
4.25 of the required academic standards. The recommendations to embed Indigenous education  
4.26 for all students includes but is not limited to American Indian experiences in Minnesota,  
4.27 including Tribal histories, Indigenous languages, sovereignty issues, cultures, treaty rights,  
4.28 governments, socioeconomic experiences, contemporary issues, and current events.

4.29 (b) The commissioner must ensure that the statewide mathematics assessments  
4.30 administered to students in grades 3 through 8 and 11 are aligned with the state academic  
4.31 standards in mathematics, consistent with section 120B.302, subdivision 3, paragraph (a).  
4.32 The commissioner must implement a review of the academic standards and related  
4.33 benchmarks in mathematics beginning in the 2021-2022 school year and every ten years  
4.34 thereafter.

5.1 (c) The commissioner must implement a review of the academic standards and related  
5.2 benchmarks in arts beginning in the 2017-2018 school year and every ten years thereafter.

5.3 (d) The commissioner must implement a review of the academic standards and related  
5.4 benchmarks in science beginning in the 2018-2019 school year and every ten years thereafter.

5.5 (e) The commissioner must implement a review of the academic standards and related  
5.6 benchmarks in language arts beginning in the 2019-2020 school year and every ten years  
5.7 thereafter.

5.8 (f) The commissioner must implement a review of the academic standards and related  
5.9 benchmarks in social studies beginning in the 2020-2021 school year and every ten years  
5.10 thereafter.

5.11 (g) The commissioner must implement a review of the academic standards and related  
5.12 benchmarks in physical education beginning in the 2026-2027 school year and every ten  
5.13 years thereafter.

5.14 (h) The commissioner must implement a review of the academic standards and related  
5.15 benchmarks in personal finance beginning in the 2035-2036 school year and every ten years  
5.16 thereafter.

5.17 ~~(h)~~ (i) School districts and charter schools must revise and align local academic standards  
5.18 and high school graduation requirements in health, world languages, and career and technical  
5.19 education to require students to complete the revised standards beginning in a school year  
5.20 determined by the school district or charter school. School districts and charter schools must  
5.21 formally establish a periodic review cycle for the academic standards and related benchmarks  
5.22 in health, world languages, and career and technical education.

5.23 ~~(i)~~ (j) The commissioner of education must embed technology and information literacy  
5.24 standards consistent with recommendations from school media specialists into the state's  
5.25 academic standards and graduation requirements.

5.26 ~~(j)~~ (k) The commissioner of education must embed ethnic studies as related to the  
5.27 academic standards during the review and revision of the required academic standards.

5.28 Sec. 6. Minnesota Statutes 2023 Supplement, section 120B.024, subdivision 1, is amended  
5.29 to read:

5.30 Subdivision 1. **Graduation requirements.** (a) Students must successfully complete the  
5.31 following high school level credits for graduation:

6.1 (1) four credits of language arts sufficient to satisfy all of the academic standards in  
6.2 English language arts;

6.3 (2) three credits of mathematics sufficient to satisfy all of the academic standards in  
6.4 mathematics;

6.5 (3) three credits of science, including one credit to satisfy all the earth and space science  
6.6 standards for grades 9 through 12, one credit to satisfy all the life science standards for  
6.7 grades 9 through 12, and one credit to satisfy all the chemistry or physics standards for  
6.8 grades 9 through 12;

6.9 (4) three and one-half credits of social studies, including credit for a course in government  
6.10 and citizenship in either grade 11 or 12 for students beginning grade 9 in the 2024-2025  
6.11 school year and later or an advanced placement, international baccalaureate, or other rigorous  
6.12 course on government and citizenship under section 120B.021, subdivision 1a, and a  
6.13 combination of other credits encompassing at least United States history, geography,  
6.14 government and citizenship, world history, and economics sufficient to satisfy all of the  
6.15 academic standards in social studies;

6.16 (5) one credit of the arts sufficient to satisfy all of the academic standards in the arts;

6.17 (6) credits sufficient to satisfy the state standards in physical education; and

6.18 (7) a minimum of ~~seven~~ six and one-half elective credits.

6.19 (b) Students who begin grade 9 in the ~~2024-2025~~ 2025-2026 school year and later must  
6.20 successfully complete a course for credit in personal finance in grade 10, 11, or 12. A  
6.21 personal finance course must be titled "Personal Finance" and counts for one-half credit. If  
6.22 personal finance content is part of a year-equivalent course or full one-credit course that  
6.23 includes other related content, the course must include the two-word phrase "Personal  
6.24 Finance" in the title, and one-half credit counts toward the personal finance course credit  
6.25 requirement. A teacher of a personal finance course that satisfies the graduation requirement  
6.26 must have a field license or out-of-field permission in agricultural education, business,  
6.27 family and consumer science, social studies, or math.

6.28 **EFFECTIVE DATE.** This section is effective for the 2025-2026 school year.

6.29 Sec. 7. Minnesota Statutes 2023 Supplement, section 122A.09, subdivision 9, is amended  
6.30 to read:

6.31 Subd. 9. **Professional Educator Licensing and Standards Board must adopt rules.** (a)  
6.32 The Professional Educator Licensing and Standards Board must adopt rules subject to the

7.1 provisions of chapter 14 to implement sections 120B.363, 122A.05 to 122A.09, 122A.092,  
 7.2 122A.16, 122A.17, 122A.18, 122A.181, 122A.182, 122A.183, 122A.184, 122A.185,  
 7.3 122A.187, 122A.188, 122A.19, 122A.20, 122A.21, 122A.23, 122A.26, 122A.265, 122A.28,  
 7.4 122A.29, and 124D.72.

7.5 (b) The board must adopt rules relating to fields of licensure and grade levels that a  
 7.6 licensed teacher may teach, including a process for granting permission to a licensed teacher  
 7.7 to teach in a field that is different from the teacher's field of licensure without change to the  
 7.8 teacher's license tier level.

7.9 (c) If a rule adopted by the board is in conflict with a session law or statute, the law or  
 7.10 statute prevails. Terms adopted in rule must be clearly defined and must not be construed  
 7.11 to conflict with terms adopted in statute or session law.

7.12 (d) The board must include a description of a proposed rule's probable effect on teacher  
 7.13 supply and demand in the board's statement of need and reasonableness under section 14.131.

7.14 (e) The board must adopt rules only under the specific statutory authority.

7.15 **EFFECTIVE DATE.** This section is effective the day following final enactment.

7.16 Sec. 8. **[122A.265] PERSONAL FINANCE SEAL.**

7.17 (a) The Professional Educator Licensing and Standards Board must adopt rules  
 7.18 establishing a personal finance seal for teachers that hold a teaching license issued under  
 7.19 this chapter. The rules must require a teacher to provide evidence that the teacher is prepared  
 7.20 for teaching a personal finance course.

7.21 (b) A teacher may satisfy the training requirements for the seal by providing evidence  
 7.22 that the teacher:

7.23 (1) completed a course in personal finance when completing a teacher preparation  
 7.24 program or taught the course in two of the previous five years;

7.25 (2) completed a certification course offered by the Minnesota Council on Economic  
 7.26 Education, or collaboratively by the Minnesota Council on Economic Education and another  
 7.27 state or national nonprofit operating in the personal finance training space;

7.28 (3) obtained a certification from the American Association of Family and Consumer  
 7.29 Sciences in personal and family financial education; or

7.30 (4) obtained a test-based certification in personal finance through Working in Support  
 7.31 of Education or completion of additional eligible tests identified by the board.

8.1 (c) A personal finance seal is valid for one year for a Tier 1 license, two years for a Tier  
 8.2 2 license, three years for a Tier 3 license, and five years for a Tier 4 license. The board must  
 8.3 adopt rules requiring a teacher to complete professional development in personal finance  
 8.4 instruction equivalent to one hour per year to renew the seal, and provide the board  
 8.5 satisfactory evidence of completing the additional preparation.

8.6 **EFFECTIVE DATE.** This section is effective the day following final enactment.

8.7 Sec. 9. Minnesota Statutes 2022, section 124D.4531, subdivision 1, is amended to read:

8.8 Subdivision 1. **Career and technical revenue.** (a) A district with a career and technical  
 8.9 program approved under this section for the fiscal year in which the levy is certified is  
 8.10 eligible for career and technical revenue equal to 35 percent of approved expenditures in  
 8.11 the fiscal year in which the levy is certified for the following:

8.12 (1) salaries paid to essential, licensed personnel providing direct instructional services  
 8.13 to students in that fiscal year, including extended contracts, for services rendered in the  
 8.14 district's approved career and technical education programs, excluding salaries reimbursed  
 8.15 by another school district under clause (2);

8.16 (2) amounts paid to another Minnesota school district for salaries of essential, licensed  
 8.17 personnel providing direct instructional services to students in that fiscal year for services  
 8.18 rendered in the district's approved career and technical education programs;

8.19 (3) contracted services provided by a public or private agency other than a Minnesota  
 8.20 school district or cooperative center under chapter 123A or 136D;

8.21 (4) necessary travel between instructional sites by licensed career and technical education  
 8.22 personnel;

8.23 (5) necessary travel by licensed career and technical education personnel for vocational  
 8.24 student organization activities held within the state for instructional purposes;

8.25 (6) curriculum development activities that are part of a five-year plan for improvement  
 8.26 based on program assessment;

8.27 (7) necessary travel by licensed career and technical education personnel for noncollegiate  
 8.28 credit-bearing professional development; and

8.29 (8) specialized vocational instructional supplies.

8.30 (b) The district must recognize the full amount of this levy as revenue for the fiscal year  
 8.31 in which it is certified.



9.1 (c) Notwithstanding any law to the contrary, a district's approved career and technical  
 9.2 program revenue includes any expenditures for costs under paragraph (a) whether the  
 9.3 expenditures are incurred meeting local, federal, or state-developed or adopted standards.

9.4 ~~(c) The amount of the revenue calculated under this subdivision may not exceed~~  
 9.5 ~~\$17,850,000 for taxes payable in 2012, \$15,520,000 for taxes payable in 2013, and~~  
 9.6 ~~\$20,657,000 for taxes payable in 2014.~~

9.7 ~~(d) If the estimated revenue exceeds the amount in paragraph (c), the commissioner must~~  
 9.8 ~~reduce the percentage in paragraph (a) until the estimated revenue no longer exceeds the~~  
 9.9 ~~limit in paragraph (c).~~

9.10 **Sec. 10. APPROPRIATION; DEPARTMENT OF EDUCATION.**

9.11 Subdivision 1. Department of Education. The sum indicated in this section is  
 9.12 appropriated from the general fund to the Department of Education in the fiscal year  
 9.13 designated.

9.14 Subd. 2. Rulemaking. For rulemaking related to personal finance education standards:

9.15 \$            .....    .....    2025

9.16 EFFECTIVE DATE. This section is effective the day following final enactment.

9.17 **Sec. 11. APPROPRIATION; PROFESSIONAL EDUCATOR LICENSING AND**  
 9.18 **STANDARDS BOARD.**

9.19 Subdivision 1. Professional Educator Licensing and Standards Board. The sum  
 9.20 indicated in this section is appropriated from the general fund to the Professional Educator  
 9.21 Licensing and Standards Board in the fiscal year designated.

9.22 Subd. 2. Rulemaking. For rulemaking related to establishing a personal finance seal  
 9.23 for educators:

9.24 \$            .....    .....    2025

9.25 EFFECTIVE DATE. This section is effective the day following final enactment.