# [ schools - subject matter standards - financial literacy course - complete certain course in financial literacy - Passport to Financial Literacy Revolving Fund - effective date - 

## emergency ]

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:
SECTION 1. AMENDATORY 70 O.S. 2021, Section 11-103.6, is amended to read as follows:

Section 11-103.6. A. 1. The State Board of Education shall adopt subject matter standards for instruction of students in the public schools of this state that are necessary to ensure there is attainment of desired levels of competencies in a variety of areas to include language, mathematics, science, social studies, communication and health and physical education.
2. School districts shall develop and implement curriculum, courses and instruction in order to ensure that students meet the skills and competencies as set forth in this section and in the subject matter standards adopted by the State Board of Education.
3. All students shall gain literacy at the elementary and secondary levels. Students shall develop skills in reading, writing, speaking, computing and critical thinking. For purposes of this section, critical thinking means a manner of analytical thinking which is logical and uses linear factual analysis to reach a conclusion. They shall learn about cultures and environments their own and those of others with whom they share the earth. All students shall receive the instruction needed to lead healthy and physically active lifestyles. Students, therefore, shall study social studies, literature, languages, the arts, health, mathematics and science. Such curricula shall provide for the teaching of a hands-on career exploration program in cooperation with technology center schools.
4. The subject matter standards shall be designed to teach the competencies for which students shall be tested as provided in Section 1210.508 of this title and shall be designed to prepare all students for active citizenship, employment and/or successful completion of postsecondary education without the need for remedial coursework at the postsecondary level.
5. The subject matter standards shall be designed with rigor as defined in paragraph 3 of subsection $F$ of this section.
6. The subject matter standards for English Language Arts shall give Classic Literature and nonfiction literature equal
consideration to other literature. In addition, emphasis shall be given to the study of complete works of literature.
7. At a minimum, the subject matter standards for mathematics shall require mastery of the standard algorithms in mathematics, which is the most logical, efficient way of solving a problem that consistently works, and for students to attain fluency in Euclidian geometry.
8. The subject matter standards for history, social studies and United States Government shall include the content of the United States naturalization test, with an emphasis on the specific content of the test and the ideas and concepts it references. The United States naturalization test shall be made available in physical and electronic online formats as an optional assessment tool for teachers.
9. The subject matter standards for United States Government shall include an emphasis on civics. For the purposes of this section, "civics" means the study of the rights and duties of Oklahoma and United States citizens and of how those governments work.
10. The subject matter standards for health and physical education shall include but not be limited to the domains of physical, emotional, social and intellectual health. Health literacy shall include the ability to obtain, process and understand basic health information and services needed to make appropriate
health decisions. Health shall also include the importance of proper nutrition and exercise, mental health and wellness, substance abuse, coping skills for understanding and managing trauma, establishing and maintaining positive relationships and responsible decision making. Physical literacy shall include the ability to move with competence and confidence in a wide variety of physical activities in multiple environments that benefit the healthy development of the whole person.
B. Subject to the provisions of subsection $C$ of this section, in order to graduate from a public high school accredited by the State Board of Education with a standard diploma, students shall complete the following college preparatory/work ready curriculum units or sets of competencies at the secondary level:

1. Four units or sets of competencies of English to include Grammar, Composition, Literature, or any English course approved for college admission requirements;
2. Three units or sets of competencies of mathematics, limited to Algebra I, Algebra II, Geometry, Trigonometry, Math Analysis, Calculus, Advanced Placement Statistics, or any mathematics course with content and/or rigor above Algebra $I$ and approved for college admission requirements;
3. Three units or sets of competencies of laboratory science approved for college admission requirements including one unit or set of competencies of life science meeting the standards for

Biology I; one unit or set of competencies of physical science meeting the standards for Physical Science, Chemistry or Physics; and one unit or set of competencies from the domains of physical science, life science or earth and space science such that the content and rigor is above Biology I or Physical Science;
4. Three units or sets of competencies of history and citizenship skills including one unit of American History, 1/2 unit of Oklahoma History, $1 / 2$ unit of United States Government and one unit from the subjects of History, Government, Geography, Economics, Civics, or non-Western culture and approved for college admission requirements;
5. Two units or sets of competencies of the same world or nonEnglish language or two units of computer technology approved for college admission requirements, whether taught at a high school or a technology center schoolт including computer programming, hardware, and business computer applications, such as word processing, databases, spreadsheets, and graphics, excluding keyboarding or typing courses;
6. One additional unit or set of competencies selected from paragraphs 1 through 5 of this subsection or career and technology education courses, concurrently enrolled courses, Advanced Placement courses or International Baccalaureate courses approved for college admission requirements; and
7. One unit or set of competencies of fine arts, such as music, art, or drama, or one unit or set of competencies of speech.
C. In lieu of the requirements of subsection $B$ of this section which requires a college preparatory/work ready curriculum, a student may enroll in the core curriculum as provided in subsection D of this section upon written approval of the parent or legal guardian of the student. For students under the age of eighteen (18) school districts shall require a parent or legal guardian of the student to meet with a designee of the school prior to enrollment in the core curriculum. The state Department of Education shall develop and distribute to school districts a form suitable for this purpose, which shall include information on the benefits to students of completing the college preparatory/work ready curriculum as provided for in subsection $B$ of this section.
D. For those students subject to the requirements of subsection C of this section, in order to graduate from a public high school accredited by the State Board of Education with a standard diploma, students shall complete the following core curriculum units or sets of competencies at the secondary level:

1. Language Arts - 4 units or sets of competencies to consist of 1 unit or set of competencies of grammar and composition, and 3 units or sets of competencies which may include, but are not limited to, the following courses:
a. American Literature,
b. English Literature,
c. World Literature,
d. Advanced English Courses, or
e. other English courses with content and/or rigor equal to or above grammar and composition;
2. Mathematics - 3 units or sets of competencies to consist of 1 unit or set of competencies of Algebra I or Algebra I taught in a contextual methodology, and 2 units or sets of competencies which may include, but are not limited to, the following courses:
a. Algebra II,
b. Geometry or Geometry taught in a contextual methodology,
c. Trigonometry,
d. Math Analysis or Precalculus,
e. Calculus,
f. Statistics and/or Probability,
g. Computer Science or acceptance and successful completion of one (1) year of a full-time, three-hour career and technology program leading to an industry credential/certificate or college credit. The State Board of Career and Technology Education shall promulgate rules to define the provisions of this section related to the accepted industry-valued credentials which are industry-endorsed or industry-
aligned. The list of accepted industry-valued credentials shall be reviewed annually and updated at least every three (3) years by the Board,
h. (1) contextual mathematics courses which enhance technology preparation, or
(2) a science, technology, engineering and math (STEM) block course meeting the requirements for course competencies listed in paragraph 2 of subsection $B$ of this section, whether taught at a:
(a) comprehensive high school, or
(b) technology center school when taken in the tenth, eleventh or twelfth grade, taught by a certified teacher, and approved by the State Board of Education and the independent district board of education,
i. mathematics courses taught at a technology center school by a teacher certified in the secondary subject area when taken in the tenth, eleventh or twelfth grade upon approval of the State Board of Education and the independent district board of education, or
j. any other mathematics course with content and/or rigor equal to or above Algebra I;
3. Science - 3 units or sets of competencies to consist of 1 unit or set of competencies of Biology I or Biology I taught in a contextual methodology, and 2 units or sets of competencies in the areas of life, physical, or earth science or technology which may include, but are not limited to, the following courses:
a. Chemistry I,
b. Physics,
c. Biology II,
d. Chemistry II,
e. Physical Science,
f. Earth Science,
g. Botany,
h. Zoology,
i. Physiology,
j. Astronomy,
k. Applied Biology/Chemistry,
l. Applied Physics,
m. Principles of Technology,
n. qualified agricultural education courses,

○. (1) contextual science courses which enhance technology preparation, or
(2) a science, technology, engineering and math (STEM) block course meeting the requirements for course competencies listed in paragraph 3 of
subsection $B$ of this section, whether taught at a:
(a) comprehensive high school, or
(b) technology center school when taken in the tenth, eleventh or twelfth grade, taught by a certified teacher, and approved by the State Board of Education and the independent district board of education,
p. science courses taught at a technology center school by a teacher certified in the secondary subject area when taken in the tenth, eleventh or twelfth grade upon approval of the State Board of Education and the independent district board of education, or
q. other science courses with content and/or rigor equal to or above Biology I;
4. Social Studies - 3 units or sets of competencies to consist of 1 unit or set of competencies of United States History, 1/2 to 1 unit or set of competencies of United States Government, 1/2 unit or set of competencies of Oklahoma History, and $1 / 2$ to 1 unit or set of competencies which may include, but are not limited to, the following courses:
a. World History,
b. Geography,
c. Economics,
d. Anthropology, or
e. other social studies courses with content and/or rigor equal to or above United States History, United States Government, and Oklahoma History;
5. Arts - 1 unit or set of competencies which may include, but is not limited to, courses in Visual Arts and General Music; and
6. Computer Education or World Language - 1 unit or set of competencies of computer technology, whether taught at a high school or a technology center schoolד including computer programming, hardware and business computer applications, such as word processing, databases, spreadsheets and graphics, excluding keyboarding or typing courses, or 1 unit or set of competencies of world or non-English language.
E. 1. In addition to the curriculum requirements of either subsection $B$ or $D$ of this section, in order to graduate from a public high school accredited by the State Board of Education students shall complete the requirements for a separate, one-half credit, one-semester personal financial literacy passport course as set forth in the Passport to Financial Literacy Act and any additional course requirements or recommended elective courses as may be established by the State Board of Education and the district school board. School districts shall strongly encourage students to complete two units or sets of competencies of world languages and two units or sets of competencies of physical and health education.
2. No student shall receive credit for high school graduation more than once for completion of the same unit or set of competencies to satisfy the curriculum requirements of this section.
3. A school district shall not be required to offer every course listed in subsections $B$ and $D$ of this section but shall offer sufficient courses to allow a student to meet the graduation requirements during the secondary grade years of the student.
F. For purposes of this section:

1. "Contextual methodology" means academic content and skills taught by utilizing real-world problems and projects in a way that helps students understand the application of that knowledge;
2. "Qualified agricultural education courses" means courses that have been determined by the State Board of Education to offer the sets of competencies for one or more science content areas and which correspond to academic science courses. Qualified agricultural education courses shall include, but are not limited to, Horticulture, Plant and Soil Science, Natural Resources and Environmental Science, and Animal Science. The courses shall be taught by teachers certified in agricultural education and comply with all rules of the Oklahoma Department of Career and Technology Education;
3. "Rigor" means a level of difficulty that is thorough, exhaustive and accurate and is appropriate for the grade level;
4. "Sets of competencies" means instruction in those skills and competencies that are specified in the subject matter standards adopted by the State Board of Education and other skills and competencies adopted by the Board, without regard to specified instructional time; and
5. "Unit" means a Carnegie Unit as defined by the North Central Association's Commission on Schools.
G. 1. The State Board of Education shall adopt a plan to ensure that rigor is maintained in the content, teaching methodology, level of expectations for student achievement, and application of learning in all the courses taught to meet the graduation requirements as specified in this section.
6. The State Board of Education shall allow as much flexibility at the district level as is possible without diminishing the rigor or undermining the intent of providing these courses. To accomplish this purpose, the State Department of Education shall work with school districts in reviewing and approving courses taught by districts that are not specifically listed in subsections $B$ and $D$ of this section. Options may include, but shall not be limited to, courses taken by concurrent enrollment, advanced placement, or correspondence, or courses bearing different titles.
7. The State Board of Education shall approve an advanced placement computer science course to meet the requirements of course competencies listed in paragraph 2 of subsection $B$ of this section
if the course is taken in a student's senior year and the student is concurrently enrolled in or has successfully completed Algebra II.
8. Technology center school districts may offer programs designed in cooperation with institutions of higher education which have an emphasis on a focused field of career study upon approval of the State Board of Education and the independent district board of education. Students in the tenth grade may be allowed to attend these programs for up to one-half (1/2) of a school day and credit for the units or sets of competencies required in paragraphs 2, 3 and 6 of subsection $B$ or $D$ of this section shall be given if the courses are taught by a teacher certified in the secondary subject area; provided, credit for units or sets of competencies pursuant to subsection $B$ of this section shall be approved for college admission requirements.
9. If a student enrolls in a concurrent course, the school district shall not be responsible for any costs incurred for that course, unless the school district does not offer enough course selection during the student's secondary grade years to allow the student to receive the courses needed to meet the graduation requirements of this section. If the school district does not offer the necessary course selection during the student's secondary grade years, it shall be responsible for the cost of resident tuition at an institution in The Oklahoma State System of Higher Education,
fees, and books for the concurrent enrollment course, and providing for transportation to and from the institution to the school site.

It is the intent of the Legislature that for students enrolled in a concurrent enrollment course which is paid for by the school district pursuant to this paragraph, the institution charge only the supplementary and special service fees that are directly related to the concurrent enrollment course and enrollment procedures for that student. It is further the intent of the Legislature that fees for student activities and student service facilities including the student health care and cultural and recreational service fees not be charged to such students.
6. Credit for the units or sets of competencies required in subsection $B$ or $D$ of this section shall be given when such units or sets of competencies are taken prior to ninth grade if the teachers are certified or authorized to teach the subjects for high school credit and the required rigor is maintained.
7. The three units or sets of competencies in mathematics required in subsection $B$ or $D$ of this section shall be completed in the ninth through twelfth grades. If a student completes any required courses or sets of competencies in mathematics prior to ninth grade, the student may take any other mathematics courses or sets of competencies to fulfill the requirement to complete three units or sets of competencies in grades nine through twelve after
the student has satisfied the requirements of subsection B or $D$ of this section.
8. All units or sets of competencies required for graduation may be taken in any sequence recommended by the school district.
H. As a condition of receiving accreditation from the state Board of Education, all students in grades nine through twelve shall enroll in a minimum of six periods, or the equivalent in block scheduling or other scheduling structure that allows for instruction in sets of competencies, of rigorous academic and/or rigorous vocational courses each day, which may include arts, vocal and instrumental music, speech classes, and physical education classes.
I. 1. Academic and vocational-technical courses designed to offer sets of competencies integrated or embedded within the course that provide for the teaching and learning of the appropriate skills and knowledge in the subject matter standards, as adopted by the State Board of Education, may upon approval of the Board, in consultation with the Oklahoma Department of Career and Technology Education if the courses are offered at a technology center school district, be counted for academic credit and toward meeting the graduation requirements of this section.
2. Internet-based courses offered by a technology center school that are taught by a certified teacher and provide for the teaching and learning of the appropriate skills and knowledge in the subject matter standards may, upon approval of the state Board of Education
and the independent district board of education, be counted for academic credit and toward meeting the graduation requirements of this section.
3. Internet-based courses or vocational-technical courses utilizing integrated or embedded skills for which no subject matter standards have been adopted by the State Board of Education may be approved by the Board, in consultation with the Oklahoma Department of Career and Technology Education if the courses are offered at a technology center school district, if such courses incorporate standards of nationally recognized professional organizations and are taught by certified teachers.
4. Courses offered by a supplemental education organization that is accredited by a national accrediting body and that are taught by a certified teacher and provide for the teaching and learning of the appropriate skills and knowledge in the subject matter standards may, upon approval of the state Board of Education and the school district board of education, be counted for academic credit and toward meeting the graduation requirements of this section.
J. The State Board of Education shall provide an option for high school graduation based upon attainment of the desired levels of competencies as required in tests pursuant to the provisions of Section 1210.508 of this title. Such option shall be in lieu of the amount of course credits earned.
K. The State Board of Education shall prescribe, adopt and approve a promotion system based on the attainment by students of specified levels of competencies in each area of the core curriculum.
L. Children who have individualized education programs pursuant to the Individuals with Disabilities Education Act (IDEA), and who satisfy the graduation requirements through the individualized education program for that student shall be awarded a standard diploma.
M. Students who enter the ninth grade in or prior to the 2007 08 school year who are enrolled in an alternative education program and meet the requirements of their plans leading to high school graduation developed pursuant to Section 1210.568 of this title shall be awarded a standard diploma.
N. Any student who completes the curriculum requirements of the International Baccalaureate Diploma Program shall be awarded a standard diploma.
O. Any student who successfully completes an advanced mathematics or science course offered pursuant to Section 1210.404 of this title shall be granted academic credit toward meeting the graduation requirements pursuant to paragraph 2 or 3, as appropriate, of subsection $B$ or $D$ of this section.
P. For purposes of this section, the courses approved for college admission requirements shall be courses which are approved
by the Oklahoma State Regents for Higher Education for admission to an institution within The Oklahoma State System of Higher Education.
Q. Students who have been denied a standard diploma by the school district in which the student is or was enrolled for failing to meet the requirements of this section may re-enroll in the school district that denied the student a standard diploma following the denial of a standard diploma. The student shall be provided remediation or intervention and the opportunity to complete the curriculum units or sets of competencies required by this section to obtain a standard diploma. Students who re-enroll in the school district to meet the graduation requirements of this section shall be exempt from the hourly instructional requirements of Section 1111 of this title and the six-period enrollment requirements of this section.
R. The State Department of Education shall collect and report data by school site and district on the number of students who enroll in the core curriculum as provided in subsection $D$ of this section.

SECTION 2. AMENDATORY 70 O.S. 2021, Section 11-103.6h, is amended to read as follows:

Section 11-103.6h. A. Personal financial literacy education shall be taught in the public schools of this state. Personal financial literacy education shall includeт but is not limited tor the following areas of instruction:

1. Understanding interest, credit card debt, and online commerce;
2. Rights and responsibilities of renting or buying a home;
3. Savings and investing;
4. Planning for retirement including individual retirement accounts (IRAs), plans established under Section $401(k)$ of the Internal Revenue Code of 1986, as amended, and other avenues for saving and investing for retirement;
5. Bankruptcy;
6. Banking and financial services;
7. Managing $z$ an online bank account;
8. Understanding credit scores, credit reports, and what affects an individual's credit score;
9. Understanding the Free Application for Federal Student Aid (FAFSA), loans and borrowing moneyt including predatory lending and payday loans;
10. 10. Understanding insurance;
1. 11. Identity fraud and theft;
1. 12. Charitable giving;
1. 13. Understanding the financial impact and consequences of gambling;
1. 14. Earning an income; and
1. 15. Understanding state and federal income taxes.
B. In Beginning with students entering the ninth grade in the 2022-2023 school year, in order to graduate from a public high school accredited by the State Board of Education with a standard diploma, students shall fulfill the requirements fox $a$ satisfactorily complete a one-semester course in personal financial literacy posport during the eleventh or twelfth grades. The requirements for a personal financial literacy passport shall be satisfactory completion in all areas of instruction in personal financial literacy as listed in subsection $A$ of this section during grades seven through twelve or demonstration of satisfactory knowledge as provided for in subsection $E$ of this section.
C. School districts shall provide instruction in personal financial literacy to students during grades seven through twelve. School districts shall have the option of determining when each area өf instruction listed in subsection $A$ of this section shall be presented to students.
D. Personal financial literacy instruction shall be integrated into one or more existing courses of study of provided in a separate, one-half credit personal financial literacy course. School districts shall have the option of determining into which eourse or courses each area of instruction listed in subsection $A$ of this section shall be integrated.
E. D. Students with the most significant cognitive disabilities (MSCD) who have an Individualized Education Program (IEP) that
directs that the student is to be assessed with alternate achievements standards through the Oklahoma Alternative Assessment Program may demonstrate satisfactory knowledge in each area of instruction listed in subsection $A$ of this section upon a determination, supported by documentation, by the school district that the student has met the following criteria:
1. Receives substantive and substantial instruction in lifeskills curriculum; and
2. Demonstrates the acquired knowledge of the student with MSCD by alternate measures as required by the IEP.
F. E. The State Board of Education shall identify and adopt curriculum standards for personal financial literacy instruction that reflect the areas of instruction listed in subsection $A$ of this section. The standards shall be incorporated into the state academic content standards adopted by the Board pursuant to Section 11-103.6 of this title.
G. F. The State Department of Education shall:
3. Develop guidelines and material designed to enable schools to infuse personal financial literacy within any course of study eurrently offered by the school district or offer personal financial literacy as a separate course. The guidelines shall outline the areas of instruction to be taught based on the curriculum standards adopted by the Board;
4. Develop professional development programs that are designed to help teachers provide instruction in personal financial literacy and incorporate the curriculum into an existing course or courses or develop curriculum for through a separate personal financial literacy course;
5. Provide and identify resources, including online curxieula, for integrating the teaching of personal financial literacy into an existing course or courses of study or for to assist schools in developing a separate personal financial literacy course. Any online curricula provided or identified by the Department shall include an assessment component for each area of instruction listed in subsection $A$ of this section;
6. Provide and identify resources, including online curricula, and materials designed to enable students identified as English language learners to understand and use the personal financial literacy information presented; and
7. Utilize funds deposited into the Personal Financial Literacy Education Revolving Fund created in Section 3 of this act 11-103.6h1 of this title for the purpose of and to fund the Passport to Financial Literacy Act. Such funds may be used for developing and providing guidelines, materials, and resources for personal financial literacy for students and teachers including, but not limited to, online curricula, training and professional development for teachers in the area of personal financial literacy as required
in this subsection. The Department may use such funds to eontract or work in conjunction with a third-party, Oklahoma-based not-for= profit organization one or more not-for-profit organizations that has have proven expertise in the development of standards and curricula as well as delivery of teacher professional development in personal financial literacy. The Department may further use a third-party organization to deliver professional development for teachers in the area of personal financial literacy.
H. The Department may work with one or more not-for-profit organizations that have proven expertise in the development of standards and curriculum and delivery of teacher professional development in personal financial literacy for the purpose of developing and providing guidelines, materials, resources, including online eurxicula, and professional development.
I. 1. G. For students who transfer into an oklahoma school district from out of state after the seventh eleventh grade, school districts shall assess the knowledge of the student in each of the areas of instruction listed in subsection A of this section. If the school district determines that the transferred student has successfully completed instruction in any or all of the areas of personal financial literacy instruction at a previous school in which the student was enrolled or if the student demonstrates satisfactory knowledge of any or all of the areas of personal financial literacy instruction through an assessment, the school
district may exempt the student from completing instruction in that area of personal financial literacy literary instruction. School districts may use the assessment contained in the online curricula provided or identified by the State Department of Education pursuant to subscction $G$ of this section to detcrminc the personal financial literacy knowledge level of the student. School districts may also use the onlinc curricula to present an area of instruction to
transferred students who have not completed or who did not demonstrate satisfactory knowledge in one or more of the areas of personal financial literacy instruction.
Z. For students who transfor into an Oklahoma school district from out of state after the junior ycar of high school, school districts may make an exception to the requirements for a personal financial literacy paspport pursuant to the provisions of section 11-103.6 of this title.
J. H. The State Textbook Committee created in Section 16-101 of this title may, when selecting textbooks for mathematics, economics, or similar courses, select those textbooks which contain substantive provisions on personal finance.
K. I. In order to deliver high-quality consistent personal financial litexacy instruction, school School districts shall to the extent possible may assign the responsibility for teaching personal financial literacy to the same teacher ox teachers on a continuing basis with endorsements in agricultural education, business and
information technology, economics, family and consumer science, history and social studies, marketing, or mathematics.
I. J. Beginning with the 2020-2021 school year, all teachers who are assigned the responsibility for teaching personal financial literacy shall complete ongoing professional development training in the areas of personal financial literacy instruction in accordance with guidelines established by the State Department of Education.

SECTION 3. AMENDATORY 70 O.S. 2021, Section 11-103.6h-1, is amended to read as follows:

Section 11-103.6h-1. There is hereby created in the State Treasury a revolving fund for the state Department of Education to be designated the "Personal Financial Literacy Education Revolving Fund". The fund shall be a continuing fund, not subject to fiscal year limitations, and shall consist of all monies directed to be deposited in the fund pursuant to Section 30 of this act Section 3211 of Title 14 A of the Oklahoma statutes and any other monies received by the Department for such purpose from any other public or private source. All monies accruing to the credit of the fund are hereby appropriated and may be budgeted and expended by the Department for the purposes set forth in Section 11-103.6h of title 70 of the Oklahoma statutes this title. Expenditures from the fund shall be made upon warrants issued by the State Treasurer against claims filed as prescribed by law with the Director of the Office of Management and Enterprise Services for approval and payment.

SECTION 4. This act shall become effective July 1, 2022.
SECTION 5. It being immediately necessary for the preservation of the public peace, health or safety, an emergency is hereby declared to exist, by reason whereof this act shall take effect and be in full force from and after its passage and approval.

COMMITTEE REPORT BY: COMMITTEE ON EDUCATION March 1, 2022 - DO PASS AS AMENDED

