

THE HOUSE OF REPRESENTATIVES
Monday, March 5, 2007

Committee Substitute for
House Bill No. 1476

COMMITTEE SUBSTITUTE FOR HOUSE BILL NO. 1476- By: COODY, PITTMAN, SULLIVAN, DANK, KERN, SHUMATE and DORMAN of the House and JOLLEY of the Senate.

(schools – creating The Passport to Financial Literacy Act – codification – effective date – emergency)

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

1 SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma
2 Statutes as Section 11-103.6g of Title 70, unless there is created a duplication in
3 numbering, reads as follows:

4 Section 2 of this act shall be known and may be cited as the “Passport to Financial
5 Literacy Act”.

6 SECTION 2. NEW LAW A new section of law to be codified in the Oklahoma
7 Statutes as Section 11-103.6h of Title 70, unless there is created a duplication in
8 numbering, reads as follows:

9 A. Personal financial literacy education shall be taught in the public schools of this
10 state. Personal financial literacy education shall include, but is not limited to, the
11 following areas of instruction:

- 1 1. Understanding interest, credit card debt, and on-line commerce;
- 2 2. Rights and responsibilities of renting or buying a home;
- 3 3. Savings and investing;
- 4 4. Planning for retirement;
- 5 5. Bankruptcy;
- 6 6. Banking and financial services;
- 7 7. Balancing a checkbook;
- 8 8. Understanding loans and borrowing money, including predatory lending and
- 9 payday loans;
- 10 9. Understanding insurance;
- 11 10. Identity fraud and theft;
- 12 11. Charitable giving;
- 13 12. Understanding the financial impact and consequences of gambling;
- 14 13. Earning an income; and
- 15 14. Understanding state and federal taxes.
- 16 B. Beginning with students entering the seventh grade in the 2008-2009 school
- 17 year, in order to graduate from a public high school accredited by the State Board of
- 18 Education with a standard diploma, students shall fulfill the requirements for a personal
- 19 financial literacy passport. The requirements for a personal financial literacy passport
- 20 shall be satisfactory completion in all areas of instruction in personal financial literacy as
- 21 listed in subsection A of this section during grades seven through twelve.

1 C. Beginning with the 2008-2009 school year, school districts shall provide
2 instruction in personal financial literacy to students during grades seven through twelve.
3 School districts shall have the option of determining when each area of instruction listed
4 in subsection A of this section shall be presented to students.

5 D. Personal financial literacy instruction shall be integrated into one or more
6 existing courses of study or provided in a separate personal financial literacy course.
7 School districts shall have the option of determining into which course or courses each
8 area of instruction listed in subsection A of this section shall be integrated.

9 E. The State Board of Education shall identify and adopt curriculum standards for
10 personal financial literacy instruction that reflect the areas of instruction listed in
11 subsection A of this section. The standards shall be incorporated into the state academic
12 content standards adopted by the Board pursuant to Section 11-103.6 of Title 70 of the
13 Oklahoma Statutes and known as the Priority Academic Student Skills Curriculum.

14 F. The State Department of Education shall:

15 1. Develop guidelines and material designed to enable schools to infuse personal
16 financial literacy within any course of study currently offered by the school district or
17 offer personal financial literacy as a separate course. The guidelines shall outline the
18 areas of instruction to be taught based on the curriculum standards adopted by the
19 Board;

20 2. Develop professional development programs that are designed to help teachers
21 provide instruction in personal financial literacy and incorporate the curriculum into an

1 existing course or courses or develop curriculum for a separate personal financial literacy
2 course; and

3 3. Provide resources, including on-line modules, for integrating the teaching of
4 personal financial literacy into an existing course or courses of study or for developing a
5 separate personal financial literacy course.

6 G. The Department may work with one or more not-for-profit organizations that
7 have proven expertise in the development of standards and curriculum and delivery of
8 teacher professional development in personal financial literacy for the purpose of
9 developing and providing guidelines, materials, resources, and professional development.

10 H. The State Textbook Committee created in Section 16-101 of Title 70 of the
11 Oklahoma Statutes may, when selecting textbooks for mathematics, economics, or
12 similar courses, select those textbooks which contain substantive provisions on personal
13 finance.

14 SECTION 3. AMENDATORY 70 O.S. 2001, Section 11-103.6, as last amended
15 by Section 2, Chapter 289, O.S.L. 2006 (70 O.S. Supp. 2006, Section 11-103.6), is
16 amended to read as follows:

17 Section 11-103.6 A. The State Board of Education shall adopt curricular standards
18 for instruction of students in the public schools of this state that are necessary to ensure
19 there is attainment of desired levels of competencies in a variety of areas to include
20 language, mathematics, science, social studies and communication. All students shall
21 gain literacy at the elementary and secondary levels through a core curriculum.
22 Students must develop skills in reading, writing, speaking, computing and critical

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BOLD FACE CAPITALIZED language denotes Committee Amendments.
~~Strike thru~~ language denotes deletion from present Statutes.

1 thinking. They also must learn about cultures and environments - their own and those of
2 others with whom they share the earth. Students, therefore, must study social studies,
3 literature, languages, the arts, mathematics and science. Such curricula shall provide
4 for the teaching of a hands-on career exploration program in cooperation with technology
5 center schools. The core curriculum shall be designed to teach the competencies for
6 which students shall be tested as provided in Section 1210.508 of this title, and shall be
7 designed to prepare all students for employment and/or postsecondary education.

8 B. Beginning with students entering the ninth grade in the 2006-07 school year
9 and subject to the provisions of subsection C of this section, in order to graduate from a
10 public high school accredited by the State Board of Education with a standard diploma,
11 students shall complete the following college preparatory/work ready curriculum units or
12 sets of competencies at the secondary level:

13 1. Four units of English to include Grammar, Composition, Literature, or any
14 English course approved for college admission requirements;

15 2. Three units of mathematics, limited to Algebra I, Algebra II, Geometry,
16 Trigonometry, Math Analysis, Calculus, Advanced Placement Statistics, or any
17 mathematics course with content and/or rigor above Algebra I and approved for college
18 admission requirements;

19 3. Three units of laboratory science, limited to Biology, Chemistry, Physics, or any
20 laboratory science course with content and/or rigor equal to or above Biology and
21 approved for college admission requirements;

1 4. Three units of history and citizenship skills, including one unit of American
2 History, one-half unit of Oklahoma History, ~~one-half~~ 1/2 unit of United States
3 Government and one unit from the subjects of History, Government, Geography,
4 Economics, Civics, or Non-Western culture and approved for college admission
5 requirements;

6 5. Two units of the same foreign or non-English language or two units of computer
7 technology approved for college admission requirements, whether taught at a high school
8 or a technology center school, including computer programming, hardware, and business
9 computer applications, such as word processing, databases, spreadsheets, and graphics,
10 excluding keyboarding or typing courses;

11 6. One additional unit selected from paragraphs 1 through 5 of this subsection or
12 career and technology education courses approved for college admission requirements;
13 and

14 7. One unit or set of competencies of fine arts, such as music, art, or drama, or one
15 unit or set of competencies of speech.

16 C. Beginning with students entering the ninth grade in the 2006-07 school year, in
17 lieu of the requirements of subsection B of this section which requires a college
18 preparatory/work ready curriculum, a student may enroll in the core curriculum as
19 provided in subsection D of this section upon written approval of the parent or legal
20 guardian of the student. School districts may require a parent or legal guardian of the
21 student to meet with a designee of the school prior to enrollment in the core curriculum.

22 The State Department of Education shall develop and distribute to school districts a form

1 suitable for this purpose, which shall include information on the benefits to students of
2 completing the college preparatory/work ready curriculum as provided for in subsection
3 B of this section.

4 D. For students who entered the ninth grade prior to the 2006-07 school year and
5 for those students subject to the requirements of subsection C of this section, in order to
6 graduate from a public high school accredited by the State Board of Education with a
7 standard diploma, students shall complete the following core curriculum units or sets of
8 competencies at the secondary level:

9 1. Language Arts – 4 units or sets of competencies, to consist of 1 unit or set of
10 competencies of grammar and composition, and 3 units or sets of competencies which
11 may include, but are not limited to, the following courses:

- 12 a. American Literature,
- 13 b. English Literature,
- 14 c. World Literature,
- 15 d. Advanced English Courses, or
- 16 e. other English courses with content and/or rigor equal to or above
17 grammar and composition;

18 2. Mathematics – 3 units or sets of competencies, to consist of 1 unit or set of
19 competencies of Algebra I or Algebra I taught in a contextual methodology, and 2 units or
20 sets of competencies which may include, but are not limited to, the following courses:

- 21 a. Algebra II,
- 22 b. Geometry or Geometry taught in a contextual methodology,

- 1 c. Trigonometry,
2 d. Math Analysis or Precalculus,
3 e. Calculus,
4 f. Statistics and/or Probability,
5 g. Computer Science,
6 h. contextual mathematics courses which enhance technology preparation
7 whether taught at a:
8 (1) comprehensive high school, or
9 (2) technology center school when taken in the eleventh or twelfth
10 grade, taught by a certified teacher, and approved by the State
11 Board of Education and the independent district board of
12 education,
13 i. mathematics courses taught at a technology center school by a teacher
14 certified in the secondary subject area when taken in the eleventh or
15 twelfth grade upon approval of the State Board of Education and the
16 independent district board of education, or
17 j. equal to or above Algebra I;
- 18 3. Science – 3 units or sets of competencies, to consist of 1 unit or set of
19 competencies of Biology I or Biology I taught in a contextual methodology, and 2 units or
20 sets of competencies in the areas of life, physical, or earth science or technology which
21 may include, but are not limited to, the following courses:
22 a. Chemistry I,

- 1 b. Physics,
2 c. Biology II,
3 d. Chemistry II,
4 e. Physical Science,
5 f. Earth Science,
6 g. Botany,
7 h. Zoology,
8 i. Physiology,
9 j. Astronomy,
10 k. Applied Biology/Chemistry,
11 l. Applied Physics,
12 m. Principles of Technology,
13 n. qualified agricultural education courses,
14 o. contextual science courses which enhance technology preparation
15 whether taught at a:
16 (1) comprehensive high school, or
17 (2) technology center school when taken in the eleventh or twelfth
18 grade, taught by a certified teacher, and approved by the State
19 Board of Education and the independent district board of
20 education,
21 p. science courses taught at a technology center school by a teacher
22 certified in the secondary subject area when taken in the eleventh or

1 twelfth grade upon approval of the State Board of Education and the
2 independent district board of education, or

3 q. other science courses with content and/or rigor equal to or above
4 Biology I;

5 4. Social Studies – 3 units or sets of competencies, to consist of 1 unit or set of
6 competencies of United States History, 1/2 to 1 unit or set of competencies of United
7 States Government, 1/2 unit or set of competencies of Oklahoma History, and 1/2 to 1
8 unit or set of competencies which may include, but are not limited to, the following
9 courses:

10 a. World History,

11 b. Geography,

12 c. Economics,

13 d. Anthropology, or

14 e. other social studies courses with content and/or rigor equal to or above
15 United States History, United States Government, and Oklahoma
16 History; and

17 5. Arts – 2 units or sets of competencies which may include, but are not limited to,
18 courses in Visual Arts and General Music.

19 E. 1. In addition to the curriculum requirements of either subsection B or D of this
20 section, in order to graduate from a public high school accredited by the State Board of
21 Education students shall complete the requirements for a personal financial literacy
22 passport as set forth in the Passport to Financial Literacy Act and any additional course

1 requirements or recommended elective courses as may be established by the State Board
2 of Education and the district school board. School districts shall strongly encourage
3 students to complete two units or sets of competencies of foreign languages and two units
4 or sets of competencies of physical and health education.

5 2. No student shall receive credit for high school graduation more than once for
6 completion of the same unit or set of competencies to satisfy the curriculum requirements
7 of this section.

8 3. A school district shall not be required to offer every course listed in subsections B
9 and D of this section, but shall offer sufficient courses to allow a student to meet the
10 graduation requirements during the secondary grade years of the student.

11 F. For purposes of this section:

12 1. "Contextual methodology" means academic content and skills taught by utilizing
13 real-world problems and projects in a way that helps students understand the
14 application of that knowledge;

15 2. "Qualified agricultural education courses" means courses that have been
16 determined by the State Board of Education to offer the sets of competencies in the
17 Priority Academic Student Skills (PASS), as adopted by the Board, for one or more
18 science content areas and which correspond to academic science courses. Qualified
19 agricultural education courses shall include, but are not limited to, Horticulture, Plant
20 and Soil Science, Natural Resources and Environmental Science, and Animal Science.
21 The courses shall be taught by teachers certified in agricultural education and comply
22 with all rules of the Oklahoma Department of Career and Technology Education;

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~~Strike thru~~ language denotes deletion from present Statutes.

1 3. “Rigor” means a level of difficulty that is appropriate for the grade level and that
2 meets state and/or national standards;

3 4. “Sets of competencies” means those skills and competencies that are specified in
4 the Priority Academic Student Skills (PASS), as adopted by the State Board of
5 Education, subchapter 5, Chapter 15, Title 210 of the Oklahoma Administrative Code,
6 and other skills and competencies adopted by the Board; and

7 5. “Unit” means a Carnegie Unit as defined by the North Central Association’s
8 Commission on Schools.

9 G. 1. The State Board of Education shall adopt a plan to ensure that rigor is
10 maintained in the content, teaching methodology, level of expectations for student
11 achievement, and application of learning in all the courses taught to meet the graduation
12 requirements as specified in this section.

13 2. The State Board of Education shall allow as much flexibility at the district level
14 as is possible without diminishing the rigor or undermining the intent of providing these
15 courses. To accomplish this purpose, the State Department of Education shall work with
16 school districts in reviewing and approving courses taught by districts that are not
17 specifically listed in subsections B and D of this section. Options may include, but shall
18 not be limited to, courses taken by concurrent enrollment, advanced placement, or
19 correspondence, or courses bearing different titles.

20 3. Technology center school districts may offer programs designed in cooperation
21 with institutions of higher education which have an emphasis on a focused field of career
22 study upon approval of the State Board of Education and the independent district board

1 of education. Students in the tenth grade may be allowed to attend these programs for
2 up to one-half (1/2) of a school day and credit for the units or sets of competencies
3 required in paragraphs 2 and 3 of subsection B or D of this section shall be given if the
4 courses are taught by a teacher certified in the secondary subject area; provided, credit
5 for units or sets of competencies pursuant to subsection B of this section shall be
6 approved for college admission requirements.

7 4. If a student enrolls in a concurrent course, the school district shall not be
8 responsible for any costs incurred for that course, unless the school district does not offer
9 enough course selection during the student's secondary grade years to allow the student
10 to receive the courses needed to meet the graduation requirements of this section. If the
11 school district does not offer the necessary course selection during the student's
12 secondary grade years, it shall be responsible for the cost of resident tuition at an
13 institution in The Oklahoma State System of Higher Education, fees, and books for the
14 concurrent enrollment course, and providing for transportation to and from the
15 institution to the school site.

16 It is the intent of the Legislature that for students enrolled in a concurrent
17 enrollment course which is paid for by the school district pursuant to this paragraph, the
18 institution charge only the supplementary and special service fees that are directly
19 related to the concurrent enrollment course and enrollment procedures for that student.
20 It is further the intent of the Legislature that fees for student activities and student
21 service facilities, including the student health care and cultural and recreational service
22 fees, not be charged to such students.

1 5. Credit for the units or sets of competencies required in subsection B or D of this
2 section shall be given when such units or sets of competencies are taken in the seventh or
3 eighth grades if the teachers are certified or authorized to teach the subjects for high
4 school credit and the required rigor is maintained.

5 6. Beginning with ninth-grade students enrolled in the 2008-2009 school year, the
6 three units or sets of competencies in mathematics required in subsection B or D of this
7 section shall be completed in the ninth through twelfth grades; provided, if a student
8 completes any required courses in mathematics prior to ninth grade, the student may
9 take any other mathematics courses to fulfill the requirement to complete three units in
10 grades nine through twelve after the student has satisfied the requirements of subsection
11 B or D of this section.

12 7. All units or sets of competencies required for graduation may be taken in any
13 sequence recommended by the school district.

14 H. As a condition of receiving accreditation from the State Board of Education, all
15 students in grades nine through twelve shall enroll in a minimum of six periods, or the
16 equivalent in block scheduling, of rigorous academic and/or rigorous vocational courses
17 each day, which may include arts, vocal and instrumental music, speech classes, and
18 physical education classes.

19 I. 1. Academic and vocational-technical courses designed to offer sets of
20 competencies integrated or embedded within the course that provide for the teaching and
21 learning of the appropriate skills and knowledge in the Priority Academic Student Skills
22 (PASS), as adopted by the State Board of Education, may upon approval of the Board be

1 counted for academic credit and toward meeting the graduation requirements of this
2 section.

3 2. Internet-based courses offered by a technology center school that are taught by a
4 certified teacher and provide for the teaching and learning of the appropriate skills and
5 knowledge in the PASS may, upon approval of the State Board of Education and the
6 independent district board of education, be counted for academic credit and toward
7 meeting the graduation requirements of this section.

8 3. Internet-based courses or vocational-technical courses utilizing integrated or
9 embedded skills for which no Priority Academic Student Skills have been adopted by the
10 State Board of Education may be approved by the Board if such courses incorporate
11 standards of nationally recognized professional organizations and are taught by certified
12 teachers.

13 4. Courses offered by a supplemental education organization that is accredited by a
14 national accrediting body and that are taught by a certified teacher and provide for the
15 teaching and learning of the appropriate skills and knowledge in the PASS may, upon
16 approval of the State Board of Education and the school district board of education, be
17 counted for academic credit and toward meeting the graduation requirements of this
18 section.

19 J. The State Board of Education shall provide an option for high school graduation
20 based upon attainment of the desired levels of competencies as required in tests
21 pursuant to the provisions of Section 1210.508 of this title. Such option shall be in lieu of
22 the amount of course credits earned.

1 K. The State Board of Education shall prescribe, adopt and approve a promotion
2 system based on the attainment by students of specified levels of competencies in each
3 area of the core curriculum.

4 L. Children who have individualized education programs pursuant to the
5 Individuals with Disabilities Education Act (IDEA), and who satisfy the graduation
6 requirements through the individualized education program for that student shall be
7 awarded a standard diploma.

8 M. For students who enter the ninth grade in or prior to the 2007-08 school year
9 who are enrolled in an alternative education program and meet the requirements of their
10 plans leading to high school graduation developed pursuant to Section 1210.568 of this
11 title shall be awarded a standard diploma.

12 N. Any student who completes the curriculum requirements of the International
13 Baccalaureate Diploma Program shall be awarded a standard diploma.

14 O. Any student who successfully completes an advanced mathematics or science
15 course offered pursuant to Section 1210.404 of this title shall be granted academic credit
16 toward meeting the graduation requirements pursuant to paragraph 2 or 3, as
17 appropriate, of subsection B or D of this section.

18 P. For purposes of this section, the courses approved for college admission
19 requirements shall be courses which are approved by the Oklahoma State Regents for
20 Higher Education for admission to an institution within The Oklahoma State System of
21 Higher Education.

1 Q. The State Department of Education shall collect and report data by school site
2 and district on the number of students who enroll in the core curriculum as provided in
3 subsection D of this section.

4 SECTION 4. This act shall become effective July 1, 2007.

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

8 COMMITTEE REPORT BY: COMMITTEE ON EDUCATION, dated 03-01-07 - DO
9 PASS, As Amended and Coauthored.