

EHB 1476

1 THE STATE SENATE  
2 Tuesday, April 10, 2007

3 ENGROSSED

4 House Bill No. 1476

5 As Amended

6 ENGROSSED HOUSE BILL NO. 1476 - By: COODY, PITTMAN, SULLIVAN, DANK,  
7 KERN, SHUMATE, DORMAN, SHANNON, WESSELHOFT, TERRILL and McDANIEL  
8 (Randy) of the House and JOLLEY and BASS of the Senate.

9 [ schools - creating the Passport to Financial Literacy Act  
10 - codification - effective date -  
11 emergency ]

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

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

16 Section 2 of this act shall be known and may be cited as the  
17 "Passport to Financial Literacy Act".

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

21 A. Personal financial literacy education shall be taught in the  
22 public schools of this state. Personal financial literacy education  
23 shall include, but is not limited to, the following areas of  
24 instruction:

- 1        1. Understanding interest, credit card debt, and on-line
- 2        commerce;
- 3        2. Rights and responsibilities of renting or buying a home;
- 4        3. Savings and investing;
- 5        4. Planning for retirement;
- 6        5. Bankruptcy;
- 7        6. Banking and financial services;
- 8        7. Balancing a checkbook;
- 9        8. Understanding loans and borrowing money, including predatory
- 10       lending and payday loans;
- 11       9. Understanding insurance;
- 12       10. Identity fraud and theft;
- 13       11. Charitable giving;
- 14       12. Understanding the financial impact and consequences of
- 15       gambling;
- 16       13. Earning an income; and
- 17       14. Understanding state and federal taxes.

18       B. Beginning with students entering the seventh grade in the

19       2008-2009 school year, in order to graduate from a public high

20       school accredited by the State Board of Education with a standard

21       diploma, students shall fulfill the requirements for a personal

22       financial literacy passport. The requirements for a personal

23       financial literacy passport shall be satisfactory completion in all

1 areas of instruction in personal financial literacy as listed in  
2 subsection A of this section during grades seven through twelve.

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

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

14 E. The State Board of Education shall identify and adopt  
15 curriculum standards for personal financial literacy instruction  
16 that reflect the areas of instruction listed in subsection A of this  
17 section. The standards shall be incorporated into the state  
18 academic content standards adopted by the Board pursuant to Section  
19 11-103.6 of Title 70 of the Oklahoma Statutes and known as the  
20 Priority Academic Student Skills Curriculum.

21 F. The State Department of Education shall:

22 1. Develop guidelines and material designed to enable schools  
23 to infuse personal financial literacy within any course of study

1 currently offered by the school district or offer personal financial  
2 literacy as a separate course. The guidelines shall outline the  
3 areas of instruction to be taught based on the curriculum standards  
4 adopted by the Board;

5 2. Develop professional development programs that are designed  
6 to help teachers provide instruction in personal financial literacy  
7 and incorporate the curriculum into an existing course or courses or  
8 develop curriculum for a separate personal financial literacy  
9 course; and

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

14 G. The Department may work with one or more not-for-profit  
15 organizations that have proven expertise in the development of  
16 standards and curriculum and delivery of teacher professional  
17 development in personal financial literacy for the purpose of  
18 developing and providing guidelines, materials, resources, and  
19 professional development.

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

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

4 Section 11-103.6 A. The State Board of Education shall adopt  
5 curricular standards for instruction of students in the public  
6 schools of this state that are necessary to ensure there is  
7 attainment of desired levels of competencies in a variety of areas  
8 to include language, mathematics, science, social studies and  
9 communication. All students shall gain literacy at the elementary  
10 and secondary levels through a core curriculum. Students must  
11 develop skills in reading, writing, speaking, computing and critical  
12 thinking. They also must learn about cultures and environments -  
13 their own and those of others with whom they share the earth.  
14 Students, therefore, must study social studies, literature,  
15 languages, the arts, mathematics and science. Such curricula shall  
16 provide for the teaching of a hands-on career exploration program in  
17 cooperation with technology center schools. The core curriculum  
18 shall be designed to teach the competencies for which students shall  
19 be tested as provided in Section 1210.508 of this title, and shall  
20 be designed to prepare all students for employment and/or  
21 postsecondary education.

22 B. Beginning with students entering the ninth grade in the  
23 2006-07 school year and subject to the provisions of subsection C of

1 this section, in order to graduate from a public high school  
2 accredited by the State Board of Education with a standard diploma,  
3 students shall complete the following college preparatory/work ready  
4 curriculum units or sets of competencies at the secondary level:

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

8 2. Three units of mathematics, limited to Algebra I, Algebra  
9 II, Geometry, Trigonometry, Math Analysis, Calculus, Advanced  
10 Placement Statistics, or any mathematics course with content and/or  
11 rigor above Algebra I and approved for college admission  
12 requirements;

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

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

22 5. Two units of the same foreign or non-English language or two  
23 units of computer technology approved for college admission

1 requirements, whether taught at a high school or a technology center  
2 school, including computer programming, hardware, and business  
3 computer applications, such as word processing, databases,  
4 spreadsheets, and graphics, excluding keyboarding or typing courses;

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

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

10 C. Beginning with students entering the ninth grade in the  
11 2006-07 school year, in lieu of the requirements of subsection B of  
12 this section which requires a college preparatory/work ready  
13 curriculum, a student may enroll in the core curriculum as provided  
14 in subsection D of this section upon written approval of the parent  
15 or legal guardian of the student. School districts may require a  
16 parent or legal guardian of the student to meet with a designee of  
17 the school prior to enrollment in the core curriculum. The State  
18 Department of Education shall develop and distribute to school  
19 districts a form suitable for this purpose, which shall include  
20 information on the benefits to students of completing the college  
21 preparatory/work ready curriculum as provided for in subsection B of  
22 this section.

1           D. For students who entered the ninth grade prior to the 2006-  
2 07 school year and for those students subject to the requirements of  
3 subsection C of this section, in order to graduate from a public  
4 high school accredited by the State Board of Education with a  
5 standard diploma, students shall complete the following core  
6 curriculum units or sets of competencies at the secondary level:

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

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

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

- 21           a. Algebra II,
- 22           b. Geometry or Geometry taught in a contextual  
23           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
- 7                technology preparation whether taught at a:
- 8                (1)  comprehensive high school, or
- 9                (2)  technology center school when taken in the
- 10               eleventh or twelfth grade, taught by a certified
- 11               teacher, and approved by the State Board of
- 12               Education and the independent district board of
- 13               education,
- 14           i.    mathematics courses taught at a technology center
- 15               school by a teacher certified in the secondary subject
- 16               area when taken in the eleventh or twelfth grade upon
- 17               approval of the State Board of Education and the
- 18               independent district board of education, or
- 19           j.    equal to or above Algebra I;
- 20           3.    Science - 3 units or sets of competencies, to consist of 1
- 21               unit or set of competencies of Biology I or Biology I taught in a
- 22               contextual methodology, and 2 units or sets of competencies in the

1 areas of life, physical, or earth science or technology which may  
2 include, but are not limited to, the following courses:

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

1 Education and the independent district board of  
2 education,

3 p. science courses taught at a technology center school  
4 by a teacher certified in the secondary subject area  
5 when taken in the eleventh or twelfth grade upon  
6 approval of the State Board of Education and the  
7 independent district board of education, or

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

10 4. Social Studies - 3 units or sets of competencies, to consist  
11 of 1 unit or set of competencies of United States History, 1/2 to 1  
12 unit or set of competencies of United States Government, 1/2 unit or  
13 set of competencies of Oklahoma History, and 1/2 to 1 unit or set of  
14 competencies which may include, but are not limited to, the  
15 following courses:

16 a. World History,

17 b. Geography,

18 c. Economics,

19 d. Anthropology, or

20 e. other social studies courses with content and/or rigor  
21 equal to or above United States History, United States  
22 Government, and Oklahoma History; and

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

3           E. 1. In addition to the curriculum requirements of either  
4 subsection B or D of this section, in order to graduate from a  
5 public high school accredited by the State Board of Education  
6 students shall complete the requirements for a personal financial  
7 literacy passport as set forth in the Passport to Financial Literacy  
8 Act and any additional course requirements or recommended elective  
9 courses as may be established by the State Board of Education and  
10 the district school board. School districts shall strongly  
11 encourage students to complete two units or sets of competencies of  
12 foreign languages and two units or sets of competencies of physical  
13 and health education.

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

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

21           F. For purposes of this section:

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

4           2. "Qualified agricultural education courses" means courses  
5 that have been determined by the State Board of Education to offer  
6 the sets of competencies in the Priority Academic Student Skills  
7 (PASS), as adopted by the Board, for one or more science content  
8 areas and which correspond to academic science courses. Qualified  
9 agricultural education courses shall include, but are not limited  
10 to, Horticulture, Plant and Soil Science, Natural Resources and  
11 Environmental Science, and Animal Science. The courses shall be  
12 taught by teachers certified in agricultural education and comply  
13 with all rules of the Oklahoma Department of Career and Technology  
14 Education;

15           3. "Rigor" means a level of difficulty that is appropriate for  
16 the grade level and that meets state and/or national standards;

17           4. "Sets of competencies" means those skills and competencies  
18 that are specified in the Priority Academic Student Skills (PASS),  
19 as adopted by the State Board of Education, subchapter 5, Chapter  
20 15, Title 210 of the Oklahoma Administrative Code, and other skills  
21 and competencies adopted by the Board; and

22           5. "Unit" means a Carnegie Unit as defined by the North Central  
23 Association's Commission on Schools.

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

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

15           3. Technology center school districts may offer programs  
16 designed in cooperation with institutions of higher education which  
17 have an emphasis on a focused field of career study upon approval of  
18 the State Board of Education and the independent district board of  
19 education. Students in the tenth grade may be allowed to attend  
20 these programs for up to one-half (1/2) of a school day and credit  
21 for the units or sets of competencies required in paragraphs 2 and 3  
22 of subsection B or D of this section shall be given if the courses  
23 are taught by a teacher certified in the secondary subject area;

1 provided, credit for units or sets of competencies pursuant to  
2 subsection B of this section shall be approved for college admission  
3 requirements.

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

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

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

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

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

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

1 I. 1. Academic and vocational-technical courses designed to  
2 offer sets of competencies integrated or embedded within the course  
3 that provide for the teaching and learning of the appropriate skills  
4 and knowledge in the Priority Academic Student Skills (PASS), as  
5 adopted by the State Board of Education, may upon approval of the  
6 Board be counted for academic credit and toward meeting the  
7 graduation requirements of this section.

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

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

21 4. Courses offered by a supplemental education organization  
22 that is accredited by a national accrediting body and that are  
23 taught by a certified teacher and provide for the teaching and

1 learning of the appropriate skills and knowledge in the PASS may,  
2 upon approval of the State Board of Education and the school  
3 district board of education, be counted for academic credit and  
4 toward meeting the graduation requirements of this section.

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

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

14 L. Children who have individualized education programs pursuant  
15 to the Individuals with Disabilities Education Act (IDEA), and who  
16 satisfy the graduation requirements through the individualized  
17 education program for that student shall be awarded a standard  
18 diploma.

19 M. For students who enter the ninth grade in or prior to the  
20 2007-08 school year who are enrolled in an alternative education  
21 program and meet the requirements of their plans leading to high  
22 school graduation developed pursuant to Section 1210.568 of this  
23 title shall be awarded a standard diploma.

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

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

9 P. For purposes of this section, the courses approved for  
10 college admission requirements shall be courses which are approved  
11 by the Oklahoma State Regents for Higher Education for admission to  
12 an institution within The Oklahoma State System of Higher Education.

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

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

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

22 COMMITTEE REPORT BY: COMMITTEE ON APPROPRIATIONS, dated 4-4-07 - DO  
23 PASS, As Amended and Coauthored.