

STATE OF OKLAHOMA

1st Session of the 51st Legislature (2007)

CONFERENCE COMMITTEE
SUBSTITUTE
FOR ENGROSSED
HOUSE BILL NO. 1476

By: Coody, Pittman, Sullivan,
Dank, Kern, Shumate,
Dorman, Shannon,
Wesselhoft, Terrill and
McDaniel (Randy) of the
House

and

Jolley and Bass of the
Senate

CONFERENCE COMMITTEE SUBSTITUTE

An Act relating to schools; creating the Passport to Financial Literacy Act; requiring personal financial literacy education to be taught in public schools in the state; listing areas of instruction; requiring students to fulfill passport requirements in order to graduate from high school; directing school districts to provide personal financial literacy instruction to certain students; providing for integration of instruction into existing courses or as a separate course; granting school districts certain options; directing the State Board of Education to adopt curriculum standards for personal financial literacy; requiring standards to be incorporated into certain state standards; directing the State Department of Education to take certain action; authorizing the Department to work with certain not-for-profit organizations for certain purpose; requiring school districts to assess personal financial literacy knowledge of certain transferred students; authorizing school districts to make an exception for transferred students who demonstrate knowledge; allowing school districts to use on-line modules for assessment and instruction of transferred students;

1 authorizing school districts to make an exception to
2 passport requirements for certain transferred
3 students; encouraging the State Textbook Committee to
4 adopt certain textbooks with certain provisions;
5 amending 70 O.S. 2001, Section 11-103.6, as last
6 amended by Section 2, Chapter 289, O.S.L. 2006 (70
7 O.S. Supp. 2006, Section 11-103.6), which relates to
8 high school graduation and curriculum requirements;
9 adding the personal financial literacy passport as a
10 graduation requirement; providing for codification;
11 providing an effective date; and declaring an
12 emergency.

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

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

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

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

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

1. Understanding interest, credit card debt, and on-line
commerce;

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

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

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

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

19 F. The State Department of Education shall:

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

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

8 3. Provide resources, including on-line modules, for
9 integrating the teaching of personal financial literacy into an
10 existing course or courses of study or for developing a separate
11 personal financial literacy course. The on-line modules shall
12 include an assessment component for each area of instruction listed
13 in subsection A of this section.

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, including
19 on-line modules, and professional development.

20 H. 1. For students who transfer into an Oklahoma school
21 district from out of state after the seventh grade, school districts
22 shall assess the knowledge of the student in each of the areas of
23 instruction listed in subsection A of this section. If the school
24 district determines that the transferred student has successfully

1 completed instruction in any or all of the areas of personal
2 financial literacy instruction at a previous school in which the
3 student was enrolled or if the student demonstrates satisfactory
4 knowledge of any or all of the areas of personal financial literacy
5 instruction through an assessment, the school district may exempt
6 the student from completing instruction in that area of personal
7 financial literacy instruction. School districts may use the
8 assessment contained in the on-line modules provided by the State
9 Department of Education pursuant to subsection F of this section to
10 determine the personal financial literacy knowledge level of the
11 student. School districts may also use the on-line modules to
12 present an area of instruction to transferred students who have not
13 completed or who did not demonstrate satisfactory knowledge in one
14 or more of the areas of personal financial literacy instruction.

15 2. For students who transfer into an Oklahoma school district
16 from out of state after the junior year of high school, school
17 districts may make an exception to the requirements for a personal
18 financial literacy passport pursuant to the provisions of Section
19 11-103.6 of Title 70 of the Oklahoma Statutes.

20 I. 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.

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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
24 this section, in order to graduate from a public high school

1 accredited by the State Board of Education with a standard diploma,
2 students shall complete the following college preparatory/work ready
3 curriculum units or sets of competencies at the secondary level:

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

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

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

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

21 5. Two units of the same foreign or non-English language or two
22 units of computer technology approved for college admission
23 requirements, whether taught at a high school or a technology center
24 school, including computer programming, hardware, and business

1 computer applications, such as word processing, databases,
2 spreadsheets, and graphics, excluding keyboarding or typing courses;

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

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

8 C. Beginning with students entering the ninth grade in the
9 2006-07 school year, in lieu of the requirements of subsection B of
10 this section which requires a college preparatory/work ready
11 curriculum, a student may enroll in the core curriculum as provided
12 in subsection D of this section upon written approval of the parent
13 or legal guardian of the student. School districts may require a
14 parent or legal guardian of the student to meet with a designee of
15 the school prior to enrollment in the core curriculum. The State
16 Department of Education shall develop and distribute to school
17 districts a form suitable for this purpose, which shall include
18 information on the benefits to students of completing the college
19 preparatory/work ready curriculum as provided for in subsection B of
20 this section.

21 D. For students who entered the ninth grade prior to the 2006-
22 07 school year and for those students subject to the requirements of
23 subsection C of this section, in order to graduate from a public
24 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,

- h. contextual mathematics courses which enhance technology preparation whether taught at a:
 - (1) comprehensive high school, or
 - (2) technology center school when taken in the 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 eleventh or twelfth grade upon approval of the State Board of Education and the independent district board of education, or
- j. 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,
- o. contextual science courses which enhance technology preparation whether taught at a:
 - (1) comprehensive high school, or
 - (2) technology center school when taken in the 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 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;

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

- 7 a. World History,
- 8 b. Geography,
- 9 c. Economics,
- 10 d. Anthropology, or
- 11 e. other social studies courses with content and/or rigor
12 equal to or above United States History, United States
13 Government, and Oklahoma History; and

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

16 E. 1. In addition to the curriculum requirements of either
17 subsection B or D of this section, in order to graduate from a
18 public high school accredited by the State Board of Education
19 students shall complete the requirements for a personal financial
20 literacy passport as set forth in the Passport to Financial Literacy
21 Act and any additional course requirements or recommended elective
22 courses as may be established by the State Board of Education and
23 the district school board. School districts shall strongly
24 encourage students to complete two units or sets of competencies of

1 foreign languages and two units or sets of competencies of physical
2 and health education.

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

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

10 F. For purposes of this section:

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

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

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

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

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

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

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

1 3. Technology center school districts may offer programs
2 designed in cooperation with institutions of higher education which
3 have an emphasis on a focused field of career study upon approval of
4 the State Board of Education and the independent district board of
5 education. Students in the tenth grade may be allowed to attend
6 these programs for up to one-half (1/2) of a school day and credit
7 for the units or sets of competencies required in paragraphs 2 and 3
8 of subsection B or D of this section shall be given if the courses
9 are taught by a teacher certified in the secondary subject area;
10 provided, credit for units or sets of competencies pursuant to
11 subsection B of this section shall be approved for college admission
12 requirements.

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

1 It is the intent of the Legislature that for students enrolled
2 in a concurrent enrollment course which is paid for by the school
3 district pursuant to this paragraph, the institution charge only the
4 supplementary and special service fees that are directly related to
5 the concurrent enrollment course and enrollment procedures for that
6 student. It is further the intent of the Legislature that fees for
7 student activities and student service facilities, including the
8 student health care and cultural and recreational service fees, not
9 be charged to such students.

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

15 6. Beginning with ninth-grade students enrolled in the 2008-
16 2009 school year, the three units or sets of competencies in
17 mathematics required in subsection B or D of this section shall be
18 completed in the ninth through twelfth grades; provided, if a
19 student completes any required courses in mathematics prior to ninth
20 grade, the student may take any other mathematics courses to fulfill
21 the requirement to complete three units in grades nine through
22 twelve after the student has satisfied the requirements of
23 subsection B or D of this section.

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

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

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

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

23 3. Internet-based courses or vocational-technical courses
24 utilizing integrated or embedded skills for which no Priority

1 Academic Student Skills have been adopted by the State Board of
2 Education may be approved by the Board if such courses incorporate
3 standards of nationally recognized professional organizations and
4 are taught by certified teachers.

5 4. Courses offered by a supplemental education organization
6 that is accredited by a national accrediting body and that are
7 taught by a certified teacher and provide for the teaching and
8 learning of the appropriate skills and knowledge in the PASS may,
9 upon approval of the State Board of Education and the school
10 district board of education, be counted for academic credit and
11 toward meeting the graduation requirements of this section.

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

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

21 L. Children who have individualized education programs pursuant
22 to the Individuals with Disabilities Education Act (IDEA), and who
23 satisfy the graduation requirements through the individualized
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1 education program for that student shall be awarded a standard
2 diploma.

3 M. For students who enter the ninth grade in or prior to the
4 2007-08 school year who are enrolled in an alternative education
5 program and meet the requirements of their plans leading to high
6 school graduation developed pursuant to Section 1210.568 of this
7 title shall be awarded a standard diploma.

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

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

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

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

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

SECTION 5. It being immediately necessary for the preservation
of the public peace, health and 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.

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