

1 STATE OF OKLAHOMA

2 1st Session of the 51st Legislature (2007)

3 COMMITTEE SUBSTITUTE
4 FOR

HOUSE BILL NO. 1476

By: Coody

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8 COMMITTEE SUBSTITUTE

9 (schools - creating The Passport to Financial

10 Literacy Act - codification - effective date -

11 emergency)
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15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

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

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

21 SECTION 2. NEW LAW A new section of law to be codified
22 in the Oklahoma Statutes as Section 11-103.6h of Title 70, unless
23 there is created a duplication in numbering, reads as follows:
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1 A. Personal financial literacy education shall be taught in the
2 public schools of this state. Personal financial literacy education
3 shall include, but is not limited to, the following areas of
4 instruction:

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

7 2. Rights and responsibilities of renting or buying a home;

8 3. Savings and investing;

9 4. Planning for retirement;

10 5. Bankruptcy;

11 6. Banking and financial services;

12 7. Balancing a checkbook;

13 8. Understanding loans and borrowing money, including predatory
14 lending and payday loans;

15 9. Understanding insurance;

16 10. Identity fraud and theft;

17 11. Charitable giving;

18 12. Understanding the financial impact and consequences of
19 gambling;

20 13. Earning an income; and

21 14. Understanding state and federal taxes.

22 B. Beginning with students entering the seventh grade in the
23 2008-2009 school year, in order to graduate from a public high
24 school accredited by the State Board of Education with a standard

1 diploma, students shall fulfill the requirements for a personal
2 financial literacy passport. The requirements for a personal
3 financial literacy passport shall be satisfactory completion in all
4 areas of instruction in personal financial literacy as listed in
5 subsection A of this section during grades seven through twelve.

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

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

17 E. The State Board of Education shall identify and adopt
18 curriculum standards for personal financial literacy instruction
19 that reflect the areas of instruction listed in subsection A of this
20 section. The standards shall be incorporated into the state
21 academic content standards adopted by the Board pursuant to Section
22 11-103.6 of Title 70 of the Oklahoma Statutes and known as the
23 Priority Academic Student Skills Curriculum.

24 F. The State Department of Education shall:

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

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

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

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

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

3 SECTION 3. AMENDATORY 70 O.S. 2001, Section 11-103.6, as
4 last amended by Section 2, Chapter 289, O.S.L. 2006 (70 O.S. Supp.
5 2006, Section 11-103.6), is amended to read as follows:

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

1 B. Beginning with students entering the ninth grade in the
2 2006-07 school year and subject to the provisions of subsection C of
3 this section, in order to graduate from a public high school
4 accredited by the State Board of Education with a standard diploma,
5 students shall complete the following college preparatory/work ready
6 curriculum units or sets of competencies at the secondary level:

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

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

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

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

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

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

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

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

D. For students who entered the ninth grade prior to the 2006-07 school year and 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,
- 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

1 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
4 to or above Biology I;

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

11 a. World History,

12 b. Geography,

13 c. Economics,

14 d. Anthropology, or

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

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

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

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

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

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

14 F. For purposes of this section:

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

18 2. "Qualified agricultural education courses" means courses
19 that have been determined by the State Board of Education to offer
20 the sets of competencies in the Priority Academic Student Skills
21 (PASS), as adopted by the Board, for one or more science content
22 areas and which correspond to academic science courses. Qualified
23 agricultural education courses shall include, but are not limited
24 to, Horticulture, Plant and Soil Science, Natural Resources and

1 Environmental Science, and Animal Science. The courses shall be
2 taught by teachers certified in agricultural education and comply
3 with all rules of the Oklahoma Department of Career and Technology
4 Education;

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

7 4. "Sets of competencies" means those skills and competencies
8 that are specified in the Priority Academic Student Skills (PASS),
9 as adopted by the State Board of Education, subchapter 5, Chapter
10 15, Title 210 of the Oklahoma Administrative Code, and other skills
11 and competencies adopted by the Board; and

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

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

19 2. The State Board of Education shall allow as much flexibility
20 at the district level as is possible without diminishing the rigor
21 or undermining the intent of providing these courses. To accomplish
22 this purpose, the State Department of Education shall work with
23 school districts in reviewing and approving courses taught by
24 districts that are not specifically listed in subsections B and D of

1 this section. Options may include, but shall not be limited to,
2 courses taken by concurrent enrollment, advanced placement, or
3 correspondence, or courses bearing different titles.

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

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

1 fees, and books for the concurrent enrollment course, and providing
2 for transportation to and from the institution to the school site.

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

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

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

7. 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, 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 Priority Academic Student Skills (PASS), as adopted by the State Board of Education, may upon approval of the Board 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 PASS 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.

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

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

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

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

23 L. Children who have individualized education programs pursuant
24 to the Individuals with Disabilities Education Act (IDEA), and who

1 satisfy the graduation requirements through the individualized
2 education program for that student shall be awarded a standard
3 diploma.

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

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

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

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

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

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

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

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7 51-1-7441 KB 03/01/07