

1 ENGROSSED HOUSE  
2 BILL NO. 2158

By: Lowe (Dick) and Dollens of  
the House

3 and

4 Stanley of the Senate  
5

6  
7 An Act relating to schools; amending 70 O.S. 2021,  
8 Section 11-103.6, as amended by Section 51, Chapter  
9 228, O.S.L. 2022 (70 O.S. Supp. 2022, Section 11-  
10 103.6), which relates to subject matter standards;  
11 modifying graduation requirement to complete a  
12 personal financial literacy course; specifying grade-  
13 level eligibility to fulfill requirement; amending 70  
14 O.S. 2021, Section 11-103.6h, which relates to  
15 personal financial literacy education; modifying  
16 areas of instruction; requiring certain students to  
17 complete certain financial literacy course to  
18 graduate; mandating instruction to be provided in  
19 separate semester course; allowing districts to  
20 integrate instruction in certain grades with other  
21 courses; deleting provision for identification of  
22 online curricula; providing resources to assist  
23 schools; identifying resources for certain students;  
24 updating statutory citation; modifying how Department  
may use certain funds; modifying requirements for  
students who transfer in-state after certain grade  
level; removing authorization to use certain online  
assessment in certain circumstances; permitting  
districts to develop certain assessment; allowing  
teachers with certain certifications to teach  
personal financial literacy; amending 70 O.S. 2021,  
Section 11-103.6h-1, which relates to the Personal  
Financial Literacy Education Revolving Fund; updating  
statutory references; providing an effective date;  
and declaring an emergency.

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

1 SECTION 1. AMENDATORY 70 O.S. 2021, Section 11-103.6, as  
2 amended by Section 51, Chapter 228, O.S.L. 2022 (70 O.S. Supp. 2022,  
3 Section 11-103.6), is amended to read as follows:

4 Section 11-103.6 A. 1. The State Board of Education shall  
5 adopt subject matter standards for instruction of students in the  
6 public 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,  
9 communication, and health and physical education.

10 2. School districts shall develop and implement curriculum,  
11 courses and instruction in order to ensure that students meet the  
12 skills and competencies as set forth in this section and in the  
13 subject matter standards adopted by the State Board of Education.

14 3. All students shall gain literacy at the elementary and  
15 secondary levels. Students shall develop skills in reading,  
16 writing, speaking, computing and critical thinking. For purposes of  
17 this section, critical thinking means a manner of analytical  
18 thinking which is logical and uses linear factual analysis to reach  
19 a conclusion. They shall learn about cultures and environments -  
20 their own and those of others with whom they share the earth. All  
21 students shall receive the instruction needed to lead healthy and  
22 physically active lifestyles. Students, therefore, shall study  
23 social studies, literature, languages, the arts, health, mathematics  
24 and science. Such curricula shall provide for the teaching of a

1 hands-on career exploration program in cooperation with technology  
2 center schools.

3 4. The subject matter standards shall be designed to teach the  
4 competencies for which students shall be tested as provided in  
5 Section 1210.508 of this title, and shall be designed to prepare all  
6 students for active citizenship, employment and/or successful  
7 completion of postsecondary education without the need for remedial  
8 coursework at the postsecondary level.

9 5. The subject matter standards shall be designed with rigor as  
10 defined in paragraph 3 of subsection G of this section.

11 6. The subject matter standards for English Language Arts shall  
12 give Classic Literature and nonfiction literature equal  
13 consideration to other literature. In addition, emphasis shall be  
14 given to the study of complete works of literature.

15 7. At a minimum, the subject matter standards for mathematics  
16 shall require mastery of the standard algorithms in mathematics,  
17 which is the most logical, efficient way of solving a problem that  
18 consistently works, and for students to attain fluency in Euclidian  
19 geometry.

20 8. The subject matter standards for history, social studies and  
21 United States Government shall include study of important historical  
22 documents, including the United States Constitution, Declaration of  
23 Independence, Emancipation Proclamation, Federalist Papers and other  
24 documents with significant history and heritage of the United

1 States, and the content of the United States naturalization test,  
2 with an emphasis on the specific content of the test and the ideas  
3 and concepts it references. Beginning with the 2022-2023 school  
4 year, the United States naturalization test shall be administered in  
5 accordance with subsection F of this section.

6 9. The subject matter standards for United States Government  
7 shall include an emphasis on civics, the structure and relationship  
8 between the national, state, county and local governments and  
9 simulations of the democratic process. For the purposes of this  
10 section, "civics" means the study of the rights and duties of  
11 Oklahoma and United States citizens and of how those governments  
12 work.

13 10. The subject matter standards for health and physical  
14 education shall include but not be limited to the domains of  
15 physical, emotional, social and intellectual health. Health  
16 literacy shall include the ability to obtain, process and understand  
17 basic health information and services needed to make appropriate  
18 health decisions. Health shall also include the importance of  
19 proper nutrition and exercise, mental health and wellness, substance  
20 abuse, coping skills for understanding and managing trauma,  
21 establishing and maintaining positive relationships and responsible  
22 decision making. Physical literacy shall include the ability to  
23 move with competence and confidence in a wide variety of physical  
24

1 activities in multiple environments that benefit the healthy  
2 development of the whole person.

3 B. Subject to the provisions of subsection C of this section,  
4 in order to graduate from a public high school accredited by the  
5 State Board of Education with a standard diploma, students shall  
6 complete the following college preparatory/work ready curriculum  
7 units or sets of competencies at the secondary level:

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

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

16 3. Three units or sets of competencies of laboratory science  
17 approved for college admission requirements including one unit or  
18 set of competencies of life science meeting the standards for  
19 Biology I; one unit or set of competencies of physical science,  
20 meeting the standards for Physical Science, Chemistry or Physics;  
21 and one unit or set of competencies from the domains of physical  
22 science, life science or earth and space science such that the  
23 content and rigor is above Biology I or Physical Science;

24

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

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

14 6. One additional unit or set of competencies selected from  
15 paragraphs 1 through 5 of this subsection or career and technology  
16 education courses, concurrently enrolled courses, Advanced Placement  
17 courses or International Baccalaureate courses approved for college  
18 admission requirements; ~~and~~

19 7. One-half (1/2) unit or set of competencies of personal  
20 financial literacy, as provided in the Passport to Financial  
21 Literacy Act, whether taught as an elective course or when taught  
22 during instruction as provided in and subject to the standards of  
23 subsection A of Section 11-103.6h of this title in coursework  
24 offered by the school district or partnering technology center

1 school by a teacher certified in a relevant secondary subject area  
2 and taken in the tenth, eleventh, or twelfth grade; and

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

5 C. In lieu of the requirements of subsection B of this section  
6 which requires a college preparatory/work ready curriculum, a  
7 student may enroll in the core curriculum as provided in subsection  
8 D of this section upon written approval of the parent or legal  
9 guardian of the student. For students under the age of eighteen  
10 (18) school districts shall require a parent or legal guardian of  
11 the student to meet with a designee of the school prior to  
12 enrollment in the core curriculum. The State Department of  
13 Education shall develop and distribute to school districts a form  
14 suitable for this purpose, which shall include information on the  
15 benefits to students of completing the college preparatory/work  
16 ready curriculum as provided for in subsection B of this section.

17 D. For those students subject to the requirements of subsection  
18 C of this section, in order to graduate from a public high school  
19 accredited by the State Board of Education with a standard diploma,  
20 students shall complete the following core curriculum units or sets  
21 of competencies at the secondary level:

22 1. Language Arts - Four units or sets of competencies, to  
23 consist of one unit or set of competencies of grammar and  
24

1 composition, and three units or sets of competencies which may  
2 include, but are not limited to, the following courses:

- 3 a. American Literature,
- 4 b. English Literature,
- 5 c. World Literature,
- 6 d. Advanced English Courses, or
- 7 e. other English courses with content and/or rigor equal  
8 to or above grammar and composition;

9 2. Mathematics - Three units or sets of competencies to consist  
10 of one unit or set of competencies of Algebra I or Algebra I taught  
11 in a contextual methodology, and two units or sets of competencies  
12 which may include, but are not limited to, the following courses:

- 13 a. Algebra II,
- 14 b. Geometry or Geometry taught in a contextual  
15 methodology,
- 16 c. Trigonometry,
- 17 d. Math Analysis or Precalculus,
- 18 e. Calculus,
- 19 f. Statistics and/or Probability,
- 20 g. Computer Science or acceptance and successful  
21 completion of one (1) year of a full-time, three-hour  
22 career and technology program leading to an industry  
23 credential/certificate or college credit. The State  
24 Board of Career and Technology Education shall



1 promulgate rules to define the provisions of this  
2 section related to the accepted industry-valued  
3 credentials which are industry-endorsed or industry-  
4 aligned. The list of accepted industry-valued  
5 credentials shall be reviewed annually and updated at  
6 least every three (3) years by the Board,

7 h. (1) contextual mathematics courses which enhance  
8 technology preparation, or

9 (2) a science, technology, engineering and math  
10 (STEM) block course meeting the requirements for  
11 course competencies listed in paragraph 2 of  
12 subsection B of this section, whether taught at  
13 a:

14 (a) comprehensive high school, or

15 (b) technology center school when taken in the  
16 tenth, eleventh or twelfth grade, taught by  
17 a certified teacher, and approved by the  
18 State Board of Education and the independent  
19 district board of education,

20 i. mathematics courses taught at a technology center  
21 school by a teacher certified in the secondary subject  
22 area when taken in the tenth, eleventh or twelfth  
23 grade upon approval of the State Board of Education  
24 and the independent district board of education, or

1           j. any other mathematics course with content and/or rigor  
2                   equal to or above Algebra I;

3           3. Science - Three units or sets of competencies to consist of  
4 one unit or set of competencies of Biology I or Biology I taught in  
5 a contextual methodology, and two units or sets of competencies in  
6 the areas of life, physical, or earth science or technology which  
7 may include, but are not limited to, the following courses:

- 8           a. Chemistry I,
- 9           b. Physics,
- 10           c. Biology II,
- 11           d. Chemistry II,
- 12           e. Physical Science,
- 13           f. Earth Science,
- 14           g. Botany,
- 15           h. Zoology,
- 16           i. Physiology,
- 17           j. Astronomy,
- 18           k. Applied Biology/Chemistry,
- 19           l. Applied Physics,
- 20           m. Principles of Technology,
- 21           n. qualified agricultural education courses,
- 22           o. (1) contextual science courses which enhance  
23                   technology preparation, or

1 (2) a science, technology, engineering and math  
2 (STEM) block course meeting the requirements for  
3 course competencies listed in paragraph 3 of  
4 subsection B of this section, whether taught at  
5 a:

6 (a) comprehensive high school, or

7 (b) technology center school when taken in the  
8 tenth, eleventh or twelfth grade, taught by  
9 a certified teacher, and approved by the  
10 State Board of Education and the independent  
11 district board of education,

12 p. science courses taught at a technology center school  
13 by a teacher certified in the secondary subject area  
14 when taken in the tenth, eleventh or twelfth grade  
15 upon approval of the State Board of Education and the  
16 independent district board of education, or

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

19 4. Social Studies - Three units or sets of competencies, to  
20 consist of one unit or set of competencies of United States History,  
21 one-half (1/2) to one unit or set of competencies of United States  
22 Government, one-half (1/2) unit or set of competencies of Oklahoma  
23 History, and one-half (1/2) to one unit or set of competencies which  
24 may include, but are not limited to, the following courses:

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

5. Arts - One unit or set of competencies which may include, but is not limited to, courses in Visual Arts and General Music; ~~and~~

6. One-half (1/2) unit or set of competencies of personal financial literacy, as provided in the Passport to Financial Literacy Act, whether taught as an elective course or when taught during instruction as provided in and subject to the standards of subsection A of Section 11-103.6h of this title in coursework offered by the school district or partnering technology center school by a teacher certified in a relevant secondary subject area and taken in the tenth, eleventh, or twelfth grade; and

7. Computer Education or World Language - One unit or set of competencies of computer technology, whether taught at a high school or a technology center school, including computer programming, hardware and business computer applications, such as word processing, databases, spreadsheets and graphics, excluding keyboarding or typing courses, or one unit or set of competencies of world or non-English language.

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

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

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

19 F. 1. In addition to the curriculum requirements of either  
20 subsection B or D of this section, beginning with ninth graders in  
21 the 2021-22 school year, in order to graduate from a public high  
22 school accredited by the State Board of Education, students shall  
23 pass the United States naturalization test pursuant to the  
24 provisions of this subsection.

1           2. School districts shall offer the United States  
2 naturalization test to students at least once per school year,  
3 beginning as early as eighth grade at the discretion of the school  
4 district; provided, any student may retake the exam upon request,  
5 and as often as desired, until earning a passing score. For  
6 purposes of this subsection, a passing score shall be 60 out of 100  
7 questions.

8           3. School districts shall exempt students with disabilities  
9 whose individualized education program (IEP), consistent with state  
10 law, indicates that the student is to be assessed with alternate  
11 achievement standards through the Oklahoma Alternate Assessment  
12 Program (OAAP).

13           G. For purposes of this section:

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

17           2. "Qualified agricultural education courses" means courses  
18 that have been determined by the State Board of Education to offer  
19 the sets of competencies for one or more science content areas and  
20 which correspond to academic science courses. Qualified  
21 agricultural education courses shall include, but are not limited  
22 to, Horticulture, Plant and Soil Science, Natural Resources and  
23 Environmental Science, and Animal Science. The courses shall be  
24 taught by teachers certified in agricultural education and comply

1 with all rules of the Oklahoma Department of Career and Technology  
2 Education;

3 3. "Rigor" means a level of difficulty that is thorough,  
4 exhaustive and accurate and is appropriate for the grade level;

5 4. "Sets of competencies" means instruction in those skills and  
6 competencies that are specified in the subject matter standards  
7 adopted by the State Board of Education and other skills and  
8 competencies adopted by the Board, without regard to specified  
9 instructional time; and

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

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

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

1 courses taken by concurrent enrollment, advanced placement, or  
2 correspondence, or courses bearing different titles.

3 3. The State Board of Education shall approve an advanced  
4 placement computer science course to meet the requirements of course  
5 competencies listed in paragraph 2 of subsection B of this section  
6 if the course is taken in a student's senior year and the student is  
7 concurrently enrolled in or has successfully completed Algebra II.

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

20 5. If a student enrolls in a concurrent course, the school  
21 district shall not be responsible for any costs incurred for that  
22 course, unless the school district does not offer enough course  
23 selection during the student's secondary grade years to allow the  
24 student to receive the courses needed to meet the graduation



1 requirements of this section. If the school district does not offer  
2 the necessary course selection during the student's secondary grade  
3 years, it shall be responsible for the cost of resident tuition at  
4 an institution in The Oklahoma State System of Higher Education,  
5 fees, and books for the concurrent enrollment course, and providing  
6 for transportation to and from the institution to the school site.

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

16 6. Credit for the units or sets of competencies required in  
17 subsection B or D of this section shall be given when such units or  
18 sets of competencies are taken prior to ninth grade if the teachers  
19 are certified or authorized to teach the subjects for high school  
20 credit and the required rigor is maintained.

21 7. The three units or sets of competencies in mathematics  
22 required in subsection B or D of this section shall be completed in  
23 the ninth through twelfth grades. If a student completes any  
24 required courses or sets of competencies in mathematics prior to

1 ninth grade, the student may take any other mathematics courses or  
2 sets of competencies to fulfill the requirement to complete three  
3 units or sets of competencies in grades nine through twelve after  
4 the student has satisfied the requirements of subsection B or D of  
5 this section.

6 8. The one-half (1/2) unit or set of competencies in personal  
7 financial literacy required in subsection B or D of this section  
8 shall be completed in the tenth, eleventh, or twelfth grade to  
9 fulfill the requirements for graduation.

10 9. All units or sets of competencies required for graduation  
11 may be taken in any sequence recommended by the school district.

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

19 J. 1. Academic and vocational-technical courses designed to  
20 offer sets of competencies integrated or embedded within the courses  
21 that provide for the teaching and learning of the appropriate skills  
22 and knowledge in the subject matter standards, as adopted by the  
23 State Board of Education, may, upon approval of the Board, in  
24 consultation with the Oklahoma Department of Career and Technology

1 Education if the courses are offered at a technology center school  
2 district, be counted for academic credit and toward meeting the  
3 graduation requirements of this section.

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

11 3. Internet-based courses or vocational-technical courses  
12 utilizing integrated or embedded skills for which no subject matter  
13 standards have been adopted by the State Board of Education may be  
14 approved by the Board, in consultation with the Oklahoma Department  
15 of Career and Technology Education if the courses are offered at a  
16 technology center school district, if such courses incorporate  
17 standards of nationally recognized professional organizations and  
18 are taught by certified teachers.

19 4. Courses offered by a supplemental education organization  
20 that is accredited by a national accrediting body and that are  
21 taught by a certified teacher and provide for the teaching and  
22 learning of the appropriate skills and knowledge in the subject  
23 matter standards may, upon approval of the State Board of Education  
24 and the school district board of education, be counted for academic

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

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

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

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

17 N. Students who enter the ninth grade in or prior to the 2007-  
18 08 school year who are enrolled in an alternative education program  
19 and meet the requirements of their plans leading to high school  
20 graduation developed pursuant to Section 1210.568 of this title  
21 shall be awarded a standard diploma.

22 O. Any student who completes the curriculum requirements of the  
23 International Baccalaureate Diploma Program shall be awarded a  
24 standard diploma.

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

6 Q. For purposes of this section, the courses approved for  
7 college admission requirements shall be courses which are approved  
8 by the Oklahoma State Regents for Higher Education for admission to  
9 an institution within The Oklahoma State System of Higher Education.

10 R. Students who have been denied a standard diploma by the  
11 school district in which the student is or was enrolled for failing  
12 to meet the requirements of this section may re-enroll in the school  
13 district that denied the student a standard diploma following the  
14 denial of a standard diploma. The student shall be provided  
15 remediation or intervention and the opportunity to complete the  
16 curriculum units or sets of competencies required by this section to  
17 obtain a standard diploma. Students who re-enroll in the school  
18 district to meet the graduation requirements of this section shall  
19 be exempt from the hourly instructional requirements of Section 1-  
20 111 of this title and the six-period enrollment requirements of this  
21 section.

22 S. The State Department of Education shall collect and report  
23 data by school site and district on the number of students who  
24

1 enroll in the core curriculum as provided in subsection D of this  
2 section.

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

5 Section 11-103.6h A. Personal financial literacy education  
6 shall be taught in the public schools of this state. Personal  
7 financial literacy education shall include, but is not limited to,  
8 the following areas of instruction:

- 9 1. Understanding interest, credit card debt, and online  
10 commerce;
- 11 2. Rights and responsibilities of renting or buying a home;
- 12 3. Savings and investing;
- 13 4. Planning for retirement including individual retirement  
14 accounts (IRAs), plans established under Section 401(k) of the  
15 Internal Revenue Code of 1986, as amended, and other avenues for  
16 saving and investing for retirement;
- 17 5. Bankruptcy;
- 18 6. Banking and financial services;
- 19 7. Managing a bank account including online banking features;
- 20 8. Understanding credit scores, credit reports, and what  
21 factors affect an individual's credit score;
- 22 9. Understanding the Free Application for Federal Student Aid  
23 (FAFSA), loans and borrowing money, including predatory lending and  
24 payday loans;

- 1       ~~9.~~ 10. Understanding insurance;
- 2       ~~10.~~ 11. Identity fraud and theft;
- 3       ~~11.~~ 12. Charitable giving;
- 4       ~~12.~~ 13. Understanding the financial impact and consequences of
- 5 gambling;
- 6       ~~13.~~ 14. Earning an income; and
- 7       ~~14.~~ 15. Understanding state and federal income taxes.

8       B. ~~In~~ Beginning with students entering the ninth grade in the

9 2023-2024 school year, in order to graduate from a public high

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

11 diploma, students shall fulfill the ~~requirements for~~ requirement by

12 ~~satisfactorily completing~~ a personal financial literacy ~~passport~~

13 ~~course or coursework containing the areas of instruction for~~

14 ~~personal financial literacy as provided in subsection A of this~~

15 ~~section during the tenth, eleventh, or twelfth grade. The~~

16 ~~requirements for a personal financial literacy passport shall be~~

17 ~~satisfactory completion in all areas of instruction in personal~~

18 ~~financial literacy as listed in subsection A of this section during~~

19 ~~grades seven through twelve or demonstration of satisfactory~~

20 ~~knowledge as provided for in subsection E of this section.~~

21       C. ~~School districts shall provide instruction in personal~~

22 ~~financial literacy to students during grades seven through twelve.~~

23 ~~School districts shall have the option of determining when each area~~

24

1 ~~of instruction listed in subsection A of this section shall be~~  
2 ~~presented to students.~~

3 ~~D.~~ Personal financial literacy instruction shall be integrated  
4 into one or more existing courses of study or provided in a ~~separate~~  
5 one-half (1/2) unit personal financial literacy course. School  
6 ~~districts shall have the option of determining into which course or~~  
7 ~~courses each area of instruction listed in subsection A of this~~  
8 ~~section shall be integrated~~ may integrate or embed personal  
9 financial literacy instruction within one or more courses offered by  
10 the district to be counted toward meeting the graduation  
11 requirements of this section. Courses offered at a technology  
12 center school through an agreement between the school district and  
13 the Oklahoma Department of Career and Technology Education which  
14 integrate or embed personal financial literacy may, upon the  
15 approval of the Board, be counted toward meeting the graduation  
16 requirements of this section. School districts shall have the  
17 option of determining if a separate, one-half (1/2) unit personal  
18 financial literacy course will be offered as an elective, in  
19 addition to any courses offered by the school district or a  
20 partnering technology center school which integrate or embed the  
21 required personal financial literacy instruction.

22 ~~E.~~ D. Students with the most significant cognitive disabilities  
23 (MSCD) who have an Individualized Education Program (IEP) that  
24 directs that the student is to be assessed with alternate



1 achievements standards through the Oklahoma Alternative Assessment  
2 Program may demonstrate satisfactory knowledge in each area of  
3 instruction listed in subsection A of this section upon a  
4 determination, supported by documentation, by the school district  
5 that the student has met the following criteria:

6 1. Receives substantive and substantial instruction in life-  
7 skills curriculum; and

8 2. Demonstrates the acquired knowledge of the student with MSCD  
9 by alternate measures as required by the IEP.

10 ~~F.~~ E. The State Board of Education shall identify and adopt  
11 curriculum standards for personal financial literacy instruction  
12 that reflect the areas of instruction listed in subsection A of this  
13 section. The standards shall be incorporated into the state  
14 academic content standards adopted by the Board pursuant to Section  
15 11-103.6 of this title.

16 ~~G.~~ F. The State Department of Education shall:

17 1. Develop guidelines and material designed to enable schools  
18 to ~~infuse personal financial literacy within any course of study~~  
19 ~~currently offered by the school district or offer personal financial~~  
20 literacy as a separate course and shall develop guidelines and  
21 material designed to enable schools flexibility to integrate  
22 personal financial literacy within coursework as determined by the  
23 school district. The guidelines shall outline the areas of  
24

1 instruction to be taught based on the curriculum standards adopted  
2 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.~~ Development programs shall be designed to  
7 help teachers provide instruction through a separate personal  
8 financial literacy course. Professional development shall  
9 additionally be designed for teachers embedding personal financial  
10 literacy within their existing subject matter. Development of a  
11 bridge program designed for teachers seeking to transition from  
12 embedded instruction to a separate personal financial literacy  
13 course shall be developed;

14 3. Provide ~~and identify~~ resources, ~~including online curricula,~~  
15 ~~for integrating the teaching of personal financial literacy into an~~  
16 ~~existing course or courses of study or for~~ to assist schools in  
17 developing a separate personal financial literacy course. ~~Any~~  
18 ~~online curricula provided or identified by the Department shall~~  
19 ~~include an assessment component for each area of instruction listed~~  
20 ~~in subsection A of this section~~ and resources for schools seeking to  
21 offer a separate personal financial literacy course. The Department  
22 shall provide support to schools seeking to determine the most  
23 appropriate coursework when embedded instruction is necessary;  
24

1 4. Provide and identify resources, ~~including online curricula,~~  
2 ~~and materials~~ designed to enable students identified as English  
3 language learners and students with specific learning disabilities  
4 or individual educational needs to understand and use the personal  
5 financial literacy information presented; and

6 5. Utilize funds deposited into the Personal Financial Literacy  
7 Education Revolving Fund created in Section ~~3~~ 11-103.6h-1 of this  
8 ~~act~~ title for the purpose of and to fund the Passport to Financial  
9 Literacy Act. Such funds may be used for developing and providing  
10 guidelines, materials and resources for personal financial literacy  
11 for students and teachers including, but not limited to, online  
12 curricula, training and professional development for teachers in the  
13 area of personal financial literacy as required in this subsection.  
14 The Department may use such funds to ~~contract or~~ work in conjunction  
15 with a ~~third-party,~~ one or more Oklahoma-based not-for-profit  
16 ~~organization~~ organizations that ~~has~~ have proven expertise in the  
17 development of standards and curricula as well as delivery of  
18 teacher professional development in personal financial literacy.

19 The Department may ~~further use a third-party organization to deliver~~  
20 ~~professional development for teachers in the area of~~ work with these  
21 organizations for the purposes of developing personal financial  
22 literacy standards, curricula, and guidelines; providing materials  
23 and resources; and development of professional teacher learning  
24 programs.

1       ~~H. The Department may work with one or more not for profit~~  
2 ~~organizations that have proven expertise in the development of~~  
3 ~~standards and curriculum and delivery of teacher professional~~  
4 ~~development in personal financial literacy for the purpose of~~  
5 ~~developing and providing guidelines, materials, resources, including~~  
6 ~~online curricula, and professional development.~~

7       F. G. 1. For students who transfer into an Oklahoma school  
8 district from out of state after the ~~seventh~~ tenth grade, school  
9 districts shall assess the knowledge of the student in each of the  
10 areas of instruction listed in subsection A of this section. If the  
11 school district determines that the transferred student has  
12 successfully completed instruction in ~~any or all of~~ the areas of  
13 personal financial literacy instruction at a previous school in  
14 which the student was enrolled or if the student demonstrates  
15 satisfactory knowledge of ~~any or all of~~ the areas of personal  
16 financial literacy instruction through an assessment, the school  
17 district may exempt the student from completing instruction in ~~that~~  
18 ~~area of personal financial literacy instruction~~ literacy. School  
19 districts may use the assessment ~~contained in the online curricula~~  
20 ~~provided or identified by the State Department of Education pursuant~~  
21 ~~to subsection C of this section to determine the personal financial~~  
22 ~~literacy knowledge level of the student.~~ School districts may also  
23 ~~use the online curricula to present an area of instruction to~~  
24 ~~transferred students who have not completed or who did not~~

1 ~~demonstrate satisfactory knowledge in one or more of the areas of~~  
2 ~~personal financial literacy instruction~~ developed and provided by  
3 the State Department of Education or the Department of Career and  
4 Technology Education as approved by the Board. School districts may  
5 develop personal financial literacy assessments for transfer  
6 students as provided in this subsection.

7 2. For students who transfer into an Oklahoma school district  
8 from out of state during or after ~~the~~ their junior year of high  
9 school, school districts may make an exception to the requirements  
10 for a personal financial literacy ~~passport~~ course pursuant to the  
11 provisions of Section 11-103.6 of this title. School districts  
12 shall still encourage completion of instruction in personal  
13 financial literacy.

14 ~~J. H.~~ H. The State Textbook Committee created in Section 16-101 of  
15 this title may, when selecting textbooks for mathematics, economics,  
16 or similar courses, select those textbooks which contain substantive  
17 provisions on personal finance.

18 ~~K. I.~~ I. ~~In order to deliver high quality consistent personal~~  
19 ~~financial literacy instruction, school~~ School districts ~~shall to the~~  
20 ~~extent possible~~ may assign the responsibility for teaching personal  
21 financial literacy to ~~the same teacher or teachers~~ with secondary  
22 education certifications closely related to agricultural education,  
23 business and information technology, economics, family and consumer  
24 sciences, history and social studies, marketing, or mathematics.

1 Upon request of a school district, the State Department of Education  
2 may review a teacher's certification to determine qualifications  
3 under this subsection. School districts may assign the  
4 responsibility for teaching personal financial literacy to one  
5 teacher or group of teachers with appropriate qualifications on a  
6 continuing basis.

7 ~~H.~~ J. Beginning with the 2020-2021 school year, all teachers  
8 who are assigned the responsibility for teaching personal financial  
9 literacy shall complete ongoing professional development training in  
10 the areas of personal financial literacy instruction in accordance  
11 with guidelines established by the State Department of Education.

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

14 Section 11-103.6h-1 There is hereby created in the State  
15 Treasury a revolving fund for the State Department of Education to  
16 be designated the "Personal Financial Literacy Education Revolving  
17 Fund". The fund shall be a continuing fund, not subject to fiscal  
18 year limitations, and shall consist of all monies directed to be  
19 deposited in the fund pursuant to Section ~~30~~ 3-211 of ~~this act~~ Title  
20 14A of the Oklahoma Statutes and any other monies received by the  
21 Department for such purpose from any other public or private source.  
22 All monies accruing to the credit of the fund are hereby  
23 appropriated and may be budgeted and expended by the Department for  
24 the purposes set forth in Section 11-103.6h of ~~Title 70 of the~~

1 ~~Oklahoma Statutes~~ this title. Expenditures from the fund shall be  
2 made upon warrants issued by the State Treasurer against claims  
3 filed as prescribed by law with the Director of the Office of  
4 Management and Enterprise Services for approval and payment.

5 SECTION 4. This act shall become effective July 1, 2023.

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

10 Passed the House of Representatives the 28th day of February,  
11 2023.

11

12

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\_\_\_\_\_  
Presiding Officer of the House  
of Representatives

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Passed the Senate the \_\_\_\_ day of \_\_\_\_\_, 2023.

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Presiding Officer of the Senate

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