

# An Act

ENROLLED HOUSE  
BILL NO. 2158

By: Lowe (Dick) and Dollens of  
the House

and

Stanley and Woods of the  
Senate

An Act relating to schools; amending 70 O.S. 2021, Section 11-103.6, as amended by Section 1, Chapter 9, O.S.L. 2023 (70 O.S. Supp. 2023, Section 11-103.6), which relates to subject matter standards; modifying graduation requirement to complete a personal financial literacy course; specifying grade-level eligibility to fulfill requirement; amending 70 O.S. 2021, Section 11-103.6h, which relates to personal financial literacy education; modifying areas of instruction; requiring certain students to complete certain financial literacy course to graduate; mandating instruction to be provided in separate semester course; allowing districts to integrate instruction in certain grades with other courses; deleting provision for identification of online curricula; providing resources to assist schools; identifying resources for certain students; 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; and providing an effective date.

SUBJECT: Schools

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

SECTION 1. AMENDATORY 70 O.S. 2021, Section 11-103.6, as amended by Section 1, Chapter 9, O.S.L. 2023 (70 O.S. Supp. 2023, Section 11-103.6), is amended to read as follows:

Section 11-103.6 A. 1. The State Board of Education shall adopt subject matter standards for instruction of students in the public schools of this state that are necessary to ensure there is attainment of desired levels of competencies in a variety of areas to include language, mathematics, science, social studies, communication, and health and physical education.

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

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

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

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

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

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

8. The subject matter standards for history, social studies and United States Government shall include study of important historical documents, including the United States Constitution, Declaration of Independence, Emancipation Proclamation, Federalist Papers and other documents with significant history and heritage of the United States, and the content of the United States naturalization test, with an emphasis on the specific content of the test and the ideas and concepts it references. Beginning with the 2022-2023 school year, the United States naturalization test shall be administered in accordance with subsection F of this section.

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

10. The subject matter standards for health and physical education shall include but not be limited to the domains of physical, emotional, social and intellectual health. Health literacy shall include the ability to obtain, process and understand basic health information and services needed to make appropriate health decisions. Health shall also include the importance of proper nutrition and exercise, mental health and wellness, substance abuse, coping skills for understanding and managing trauma, establishing and maintaining positive relationships and responsible decision making. Physical literacy shall include the ability to move with competence and confidence in a wide variety of physical activities in multiple environments that benefit the healthy development of the whole person.

B. Subject to the provisions 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 college preparatory/work ready curriculum units or sets of competencies at the secondary level:

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

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

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

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

5. Two units or sets of competencies of the same world or non-English language or two units of computer technology approved for college admission requirements, 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;

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

7. 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

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

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

D. 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 - Four units or sets of competencies, to consist of one unit or set of competencies of grammar and composition, and three 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 - Three units or sets of competencies to consist of one unit or set of competencies of Algebra I or Algebra I taught in a contextual methodology, and two 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 or acceptance and successful completion of one (1) year of a full-time, three-hour career and technology program leading to an industry credential/certificate or college credit. The State Board of Career and Technology Education shall promulgate rules to define the provisions of this section related to the accepted industry-valued credentials which are industry-endorsed or industry-aligned. The list of accepted industry-valued credentials shall be reviewed annually and updated at least every three (3) years by the Board,
- h. (1) contextual mathematics courses which enhance technology preparation, or  
(2) a science, technology, engineering and math (STEM) block course meeting the requirements for course competencies listed in paragraph 2 of subsection B of this section, whether taught at a:
  - (a) comprehensive high school, or

(b) technology center school when taken in the tenth, 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 tenth, eleventh or twelfth grade upon approval of the State Board of Education and the independent district board of education, or
- j. any other mathematics course with content and/or rigor equal to or above Algebra I;

3. Science - Three units or sets of competencies to consist of one unit or set of competencies of Biology I or Biology I taught in a contextual methodology, and two 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. (1) contextual science courses which enhance technology preparation, or  
(2) a science, technology, engineering and math (STEM) block course meeting the requirements for course competencies listed in paragraph 3 of subsection B of this section, whether taught at a:
  - (a) comprehensive high school, or
  - (b) technology center school when taken in the tenth, 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 tenth, 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;

4. Social Studies - Three units or sets of competencies, to consist of one unit or set of competencies of United States History, one-half (1/2) to one unit or set of competencies of United States Government, one-half (1/2) unit or set of competencies of Oklahoma History, and one-half (1/2) to one unit or set of competencies which 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.

E. A school district may issue an alternate diploma to a student who meets the definition of a student with the most significant cognitive disabilities and who participates in the Oklahoma Alternate Assessment Program (OAAP) beginning in the 2023-2024 school year. An alternate diploma shall be standards-based, aligned with requirements for a standard diploma, and obtained by the school year in which a student turns twenty-two (22) years of age.

F. An alternate diploma shall not terminate a Free and Appropriate Public Education (FAPE) for students with an Individualized Education Program (IEP) unless they reach the maximum age of FAPE. The IEP team shall determine subsequent courses and services for students who receive an alternate diploma.

G. Students participating in the OAAP shall not be precluded from attempting to meet the requirements of a standard diploma and participation in the OAAP shall not determine a student's educational setting under the Individuals with Disabilities Education Act (IDEA).

H. Students who meet requirements for an alternate diploma may count as having received a standard diploma for purposes of calculating and reporting the adjusted cohort graduation rate (ACGR).

I. A student may be awarded an alternate diploma upon completion of the following curriculum units or sets of competencies at the secondary level:

1. Language Arts - Four units or sets of competencies based on alternate academic achievement standards to consist of reading literature, reading informational text, writing, speaking and listening, and language in the following courses:

- a. English 1 Alternate,
- b. English 2 Alternate,
- c. English 3 Alternate, and
- d. English 4 Alternate;

2. Mathematics - Three units or sets of competencies based on alternate academic achievement standards to consist of number, quantities, algebra, functions/statistics, probability, and geometry in the following courses:

- a. Math Alternate 1,
- b. Math Alternate 2, and
- c. Math Alternate 3;

3. Science - Three units or sets of competencies based on alternate academic achievement standards to consist of life science, physical science, and earth science in the following courses:

- a. Life Science Alternate,
- b. Physical Science Alternate, and
- c. Earth Science Alternate;

4. Social Studies - Three units or sets of competencies based on alternate academic achievement standards to consist of United

States History, United States Government, Oklahoma History, Geography, and Social Studies in the following courses:

- a. Social Studies Alternate 1,
- b. Social Studies Alternate 2, and
- c. Social Studies Alternate 3;

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

6. 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;

7. Career Readiness - at least two units of Career Readiness, including Career Readiness I, Career Readiness II, Career Readiness III, or Career Readiness IV. Each Career Readiness course may be substituted for Careers/Exploration, Internship I, or Internship II; and

8. Life Skills - at least two units of Life Skills, such as Life Skills I, Life Skills II, Life Skills III, or Life Skills IV. Each Life Skills course may be substituted for the Life Skills or Family and Consumer Science courses.

J. Courses in the core curriculum may be used as a substitute for corresponding courses required by the alternate diploma. Other courses may be substituted as determined by the State Board of Education.

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

world languages and two units or sets of competencies of physical and health education.

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

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

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

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

3. School districts shall exempt students with disabilities whose individualized education program (IEP), consistent with state law, indicates that the student is to be assessed with alternate achievement standards through the OAAP.

M. For purposes of this section:

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

2. "Qualified agricultural education courses" means courses that have been determined by the State Board of Education to offer the sets of competencies for one or more science content areas and which correspond to academic science courses. Qualified agricultural education courses shall include, but are not limited to, Horticulture, Plant and Soil Science, Natural Resources and Environmental Science, and Animal Science. The courses shall be

taught by teachers certified in agricultural education and comply with all rules of the Oklahoma Department of Career and Technology Education;

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

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

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

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

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

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

4. Technology center school districts may offer programs designed in cooperation with institutions of higher education which have an emphasis on a focused field of career study upon approval of the State Board of Education and the independent district board of education. Students in the tenth grade may be allowed to attend these programs for up to one-half (1/2) of a school day and credit for the units or sets of competencies required in paragraphs 2, 3

and, 6, and 7 of subsection B or D of this section shall be given if the courses are taught by a teacher certified in the secondary subject area; provided, credit for units or sets of competencies pursuant to subsection B of this section shall be approved for college admission requirements.

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

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

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

7. The three units or sets of competencies in mathematics required in subsection B or D of this section shall be completed in the ninth through twelfth grades. If a student completes any required courses or sets of competencies in mathematics prior to ninth grade, the student may take any other mathematics courses or sets of competencies to fulfill the requirement to complete three units or sets of competencies in grades nine through twelve after the student has satisfied the requirements of subsection B or D of this section.

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

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

0. 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 or other scheduling structure that allows for instruction in sets of competencies, of rigorous academic and/or rigorous vocational courses each day, which may include arts, vocal and instrumental music, speech classes, and physical education classes.

P. 1. Academic and vocational-technical courses designed to offer sets of competencies integrated or embedded within the courses that provide for the teaching and learning of the appropriate skills and knowledge in the subject matter standards, as adopted by the State Board of Education, may, upon approval of the Board, in consultation with the Oklahoma Department of Career and Technology Education if the courses are offered at a technology center school district, 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 subject matter standards 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.

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

4. Courses offered by a supplemental education organization that is accredited by a national accrediting body and that are

taught by a certified teacher and provide for the teaching and learning of the appropriate skills and knowledge in the subject matter standards may, upon approval of the State Board of Education and the school district board of education, be counted for academic credit and toward meeting the graduation requirements of this section.

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

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

S. Children who have an IEP pursuant to the IDEA, and who satisfy the graduation requirements through the individualized education program for that student shall be awarded a standard diploma.

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

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

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

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



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

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

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

Section 11-103.6h 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 online commerce;

2. Rights and responsibilities of renting or buying a home including:

a. down payments, mortgage payments, and variable and fixed interest rates,

b. various types of mortgage loans, and

c. escrow;

3. Savings and investing;

4. Planning for retirement including individual retirement accounts (IRAs), plans established under Section 401(k) of the Internal Revenue Code of 1986, as amended, and other avenues for saving and investing for retirement;

5. Bankruptcy;
6. Banking and financial services;
7. Managing a bank account including online banking features;
8. Understanding credit scores, credit reports, and what factors affect an individual's credit score;
9. Understanding the Free Application for Federal Student Aid (FAFSA), loans and borrowing money, including predatory lending and payday loans;
- ~~9.~~ 10. Understanding insurance;
- ~~10.~~ 11. Identity fraud and theft;
- ~~11.~~ 12. Charitable giving;
- ~~12.~~ 13. Understanding the financial impact and consequences of gambling;
- ~~13.~~ 14. Earning an income; and
- ~~14.~~ 15. Understanding state and federal income taxes.

B. ~~In~~ Beginning with students entering the ninth grade in the 2025-2026 school year, in order to graduate from a public high school accredited by the State Board of Education with a standard diploma, students shall fulfill the requirements for requirement by satisfactorily completing a personal financial literacy passport course or coursework containing the areas of instruction for personal financial literacy as provided in subsection A of this section during the tenth, eleventh, or twelfth grade. The requirements for a personal financial literacy passport shall be satisfactory completion in all areas of instruction in personal financial literacy as listed in subsection A of this section during grades seven through twelve or demonstration of satisfactory knowledge as provided for in subsection E of this section.

C. ~~School districts shall provide instruction in personal financial literacy to students during grades seven through twelve. School districts shall have the option of determining when each area~~

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

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

~~E.~~ D. Students with the most significant cognitive disabilities (MSCD) who have an Individualized Education Program (IEP) that directs that the student is to be assessed with alternate achievements standards through the Oklahoma Alternative Assessment Program may demonstrate satisfactory knowledge in each area of instruction listed in subsection A of this section upon a determination, supported by documentation, by the school district that the student has met the following criteria:

1. Receives substantive and substantial instruction in life-skills curriculum; and
2. Demonstrates the acquired knowledge of the student with MSCD by alternate measures as required by the IEP.

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

G. F. The State Department of Education shall:

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

2. ~~Develop professional development programs that are designed to help teachers provide instruction in personal financial literacy and incorporate the curriculum into an existing course or courses or develop curriculum for.~~ Development programs shall be designed to help teachers provide instruction through a separate personal financial literacy course. Professional development shall additionally be designed for teachers embedding personal financial literacy within their existing subject matter. Development of a bridge program designed for teachers seeking to transition from embedded instruction to a separate personal financial literacy course shall be developed;

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

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

5. Utilize funds deposited into the Personal Financial Literacy Education Revolving Fund created in Section 3 11-103.6h-1 of this act title for the purpose of and to fund the Passport to Financial Literacy Act. Such funds may be used for developing and providing

guidelines, materials and resources for personal financial literacy for students and teachers including, but not limited to, online curricula, training and professional development for teachers in the area of personal financial literacy as required in this subsection. The Department may use such funds to ~~contract or~~ work in conjunction with a ~~third party,~~ one or more Oklahoma-based not-for-profit ~~organization~~ organizations that ~~has~~ have proven expertise in the development of standards and curricula as well as delivery of teacher professional development in personal financial literacy. ~~The Department may further use a third party organization to deliver professional development for teachers in the area of work with these organizations for the purposes of developing personal financial literacy standards, curricula, and guidelines; providing materials and resources; and development of professional teacher learning programs.~~

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

~~I. G. 1. For students who transfer into an Oklahoma school district from out of state after the ~~seventh~~ tenth grade, school districts shall assess the knowledge of the student in each of the areas of instruction listed in subsection A of this section. If the school district determines that the transferred student has successfully completed instruction in ~~any or all of~~ the areas of personal financial literacy instruction at a previous school in which the student was enrolled or if the student demonstrates satisfactory knowledge of ~~any or all of~~ the areas of personal financial literacy instruction through an assessment, the school district may exempt the student from completing instruction in ~~that area of personal financial literacy instruction~~ literacy. School districts may use the assessment ~~contained in the online curricula provided or identified by the State Department of Education pursuant to subsection G of this section to determine the personal financial literacy knowledge level of the student.~~ School districts may also use the online curricula to present an area of instruction to transferred students who have not completed or who did not demonstrate satisfactory knowledge in one or more of the areas of personal financial literacy instruction developed and provided by the State Department of Education or the Department of Career and Technology Education as approved by the Board. School districts may~~

develop personal financial literacy assessments for transfer students as provided in this subsection.

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

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

~~K. I.~~ ~~In order to deliver high quality consistent personal financial literacy instruction, school~~ School districts shall to the extent possible may assign the responsibility for teaching personal financial literacy to the same teacher or teachers with secondary education certifications closely related to agricultural education, business and information technology, economics, family and consumer sciences, history and social studies, marketing, or mathematics. Upon request of a school district, the State Department of Education may review a teacher's certification to determine qualifications under this subsection. School districts may assign the responsibility for teaching personal financial literacy to one teacher or group of teachers with appropriate qualifications on a continuing basis.

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


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

Section 11-103.6h-1 There is hereby created in the State Treasury a revolving fund for the State Department of Education to be designated the "Personal Financial Literacy Education Revolving Fund". The fund shall be a continuing fund, not subject to fiscal year limitations, and shall consist of all monies directed to be deposited in the fund pursuant to Section ~~30~~ 3-211 of ~~this act~~ Title

14A of the Oklahoma Statutes and any other monies received by the Department for such purpose from any other public or private source. All monies accruing to the credit of the fund are hereby appropriated and may be budgeted and expended by the Department for the purposes set forth in Section 11-103.6h of ~~Title 70 of the Oklahoma Statutes~~ this title. Expenditures from the fund shall be made upon warrants issued by the State Treasurer against claims filed as prescribed by law with the Director of the Office of Management and Enterprise Services for approval and payment.

SECTION 4. This act shall become effective July 1, 2025.

Passed the House of Representatives the 30th day of April, 2023.

  
Presiding Officer of the House  
of Representatives

Passed the Senate the 23rd day of April, 2023.

  
Presiding Officer of the Senate

OFFICE OF THE GOVERNOR


Received by the Office of the Governor this 1<sup>st</sup>

day of May, 20 24, at 2:25 o'clock P. M.

By: Leif Gould

Approved by the Governor of the State of Oklahoma this 3

day of May, 20 24, at 2:05 o'clock P. M.

  
Governor of the State of Oklahoma

OFFICE OF THE SECRETARY OF STATE

Received by the Office of the Secretary of State this 3<sup>rd</sup>

day of May, 20 24, at 2:19 o'clock P. M.

By: Justin [Signature]