

House Bill 3094

Sponsored by Representative BYNUM (at the request of Rick Metsger)

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Establishes personal financial education as requirement for high school diploma. Allows school district to designate that credit earned by student for personal financial education may be used to satisfy credit requirement for mathematics or for history, geography, economics and civics.

Prescribes requirements of personal financial education.

Requires school districts and public charter schools to offer students instruction in personal financial education.

A BILL FOR AN ACT

1
2 Relating to personal financial education; creating new provisions; and amending ORS 329.007,
3 329.025, 329.045 and 329.451.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1.** ORS 329.451, as amended by section 1, chapter 175, Oregon Laws 2021, and section
6 6, chapter 81, Oregon Laws 2022, is amended to read:

7 329.451. (1)(a) At or before grade 12, a school district or public charter school shall award a high
8 school diploma to a student who completes the requirements established by subsection (2) of this
9 section.

10 (b) A school district or public charter school shall award a modified diploma to a student who
11 satisfies the requirements established by subsection (7) of this section, an extended diploma to a
12 student who satisfies the requirements established by subsection (8) of this section or an alternative
13 certificate to a student who satisfies the requirements established by subsection (9) of this section.

14 (c) A school district or public charter school may not deny a student who has the documented
15 history described in subsection (7)(b) or (8)(b) of this section the opportunity to pursue a diploma
16 with more stringent requirements than a modified diploma or an extended diploma for the sole rea-
17 son that the student has the documented history.

18 (d) A school district or public charter school may award a modified diploma or extended diploma
19 to a student only upon receiving consent as provided by subsection (6) of this section.

20 (2)(a) In order to receive a high school diploma from a school district or public charter school,
21 a student must satisfy the requirements established by the State Board of Education and the school
22 district or public charter school and, while in grades 9 through 12, must complete at least 24 total
23 credits, which must include at least:

24 (A) Three credits of mathematics;

25 (B) Four credits of language arts; *[and]*

26 (C) One half-credit of civics[.]; **and**

27 **(D) One half-credit of personal financial education, as described in paragraph (d) of this**
28 **subsection.**

29 (b) If a school district or public charter school requires a student to complete more than 24 total

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted.
New sections are in **boldfaced** type.

1 credits, as provided by paragraph (a) of this subsection, the school district or public charter school
 2 may only require the student to complete additional credits for:

3 (A) Subjects for which the State Board of Education has established academic content standards
 4 under ORS 329.045;

5 (B) Courses provided as part of a career and technical education program; or

6 (C) Courses that provide, or qualify to provide, credit at post-secondary institutions of education.

7 (c)(A) A school district or public charter school that requires students to satisfy any require-
 8 ments not specified by paragraph (a) of this subsection or by rule of the State Board of Education
 9 must grant to a student a waiver of the requirements established by the school district or public
 10 charter school if the student is or, at any time from grade 9 to 12, was:

11 (i) A foster child, as defined in ORS 30.297;

12 (ii) Homeless, as determined under rules adopted by the State Board of Education based on
 13 standards adopted by the Department of Human Services;

14 (iii) A runaway, as determined under rules adopted by the State Board of Education based on
 15 standards adopted by the Department of Human Services;

16 (iv) A child in a military family covered by the Interstate Compact on Educational Opportunity
 17 for Military Children, as determined under rules adopted by the State Board of Education;

18 (v) A child of a migrant worker, as determined under rules adopted by the State Board of Edu-
 19 cation; or

20 (vi) Enrolled in the Youth Corrections Education Program or the Juvenile Detention Education
 21 Program.

22 (B)(i) For any student identified under subparagraph (A) of this paragraph, a school district or
 23 public charter school must accept any credits earned by the student in an educational program in
 24 this state and apply those credits toward requirements specified by paragraph (a) of this subsection
 25 or by rule of the State Board of Education if the credits satisfied those requirements in that edu-
 26 cational program in this state.

27 (ii) As used in this subparagraph, “educational program in this state” means an educational
 28 program that is:

29 (I) Provided by a school district, a public charter school, the Youth Corrections Education
 30 Program or the Juvenile Detention Education Program; or

31 (II) Funded as provided by ORS 343.243 for students in a long term care or treatment facility
 32 described in ORS 343.961 or a hospital identified in ORS 343.261.

33 **(d)(A) A school district may elect to designate that any credit earned by a student in
 34 personal financial education satisfies the requirement for:**

35 **(i) One half-credit of the total credits required for mathematics under paragraph (a)(A)
 36 of this subsection; or**

37 **(ii) One half-credit of the total credits required for history, geography, economics and
 38 civics by the State Board of Education by rule adopted under paragraph (a) of this sub-
 39 section.**

40 **(B) A designation made under subparagraph (A)(ii) of this paragraph may not be used to
 41 satisfy the requirement for one-half credit of civics, as required under paragraph (a)(C) of
 42 this subsection.**

43 **(C) A school district may elect to designate a credit in personal financial education as
 44 satisfying a credit requirement for mathematics or for history, geography, economics and
 45 civics if the school district receives approval from the Department of Education for the**

1 **curriculum used for the personal financial education course. A school district may change a**
 2 **designation under this paragraph if the school district:**

3 **(i) Receives approval for the new curriculum from the Department of Education;**

4 **(ii) Gives notice of the change to students of the school district prior to the students**
 5 **selecting courses for the first school year in which the change is implemented; and**

6 **(iii) Allows a student who received credit under one designation to use that designation**
 7 **for purposes of determining if the student satisfies the requirements for a high school di-**
 8 **ploma.**

9 (3) A student providing work samples to demonstrate proficiency in Essential Learning Skills
 10 as may be required under subsection (2) of this section must be allowed to use accommodations de-
 11 scribed in the student's individualized education program or the student's plan developed in ac-
 12 cordance with section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794. As used in this
 13 subsection, the term "accommodations":

14 (a) Includes, but is not limited to:

15 (A) Additional time to demonstrate proficiency.

16 (B) The ability to demonstrate proficiency in an alternative location that is secure and
 17 proctored.

18 (C) The use of text-to-speech or speech-to-text technology or other assistive technology.

19 (b) Does not include modifications that lower the proficiency standards or that are used solely
 20 to earn modified credit.

21 (4) A student may satisfy the requirements of subsection (2) of this section in less than four
 22 years. If a student satisfies the requirements of subsection (2) of this section and a school district
 23 or public charter school has received consent as provided by subsection (6) of this section, the
 24 school district or public charter school shall award a high school diploma to the student.

25 (5) If a school district or public charter school has received consent as provided by subsection
 26 (6) of this section, the school district or public charter school may advance the student to the next
 27 grade level if the student has satisfied the requirements for the student's current grade level.

28 (6)(a) For the purpose of receiving consent as provided by subsections (1)(d), (4) and (5) of this
 29 section, consent shall be provided by:

30 (A) The parent or guardian of the student, if the student:

31 (i) Is under 18 years of age and is not emancipated pursuant to ORS 419B.550 to 419B.558; or

32 (ii) Has been determined not to have the ability to give informed consent regarding the student's
 33 education pursuant to a protective proceeding under ORS chapter 125; or

34 (B) The student, if the student is 18 years of age or older or is emancipated pursuant to ORS
 35 419B.550 to 419B.558.

36 (b) For the purpose of awarding a modified diploma or extended diploma as provided by sub-
 37 section (1)(d) of this section or of awarding a high school diploma as provided by subsection (4) of
 38 this section, consent must be received during the school year for which the diploma will be awarded.

39 (7) A school district or public charter school shall award a modified diploma only to students
 40 who have demonstrated the inability to meet the full set of academic content standards for a high
 41 school diploma with reasonable modifications and accommodations. To be eligible for a modified di-
 42 ploma, a student must:

43 (a) Satisfy the requirements for a modified diploma established by the State Board of Education;
 44 and

45 (b) Have a documented history of an inability to maintain grade level achievement due to sig-

1 nificant learning and instructional barriers or have a documented history of a medical condition that
 2 creates a barrier to achievement.

3 (8) A school district or public charter school shall award an extended diploma only to students
 4 who have demonstrated the inability to meet the full set of academic content standards for a high
 5 school diploma with reasonable modifications and accommodations. To be eligible for an extended
 6 diploma, a student must:

7 (a) While in grade nine through completion of high school, complete 12 credits, which may not
 8 include more than six credits earned in a self-contained special education classroom and shall in-
 9 clude:

10 (A) Two credits of mathematics;

11 (B) Two credits of language arts;

12 (C) Two credits of science;

13 (D) Three credits of history, geography, economics, [or] civics **or personal financial**
 14 **education;**

15 (E) One credit of health;

16 (F) One credit of physical education; and

17 (G) One credit of the arts or a world language; and

18 (b) Have a documented history of:

19 (A) An inability to maintain grade level achievement due to significant learning and instruc-
 20 tional barriers;

21 (B) A medical condition that creates a barrier to achievement; or

22 (C) A change in the student's ability to participate in grade level activities as a result of a se-
 23 rious illness or injury that occurred after grade eight.

24 (9) A school district or public charter school shall award an alternative certificate to a student
 25 who does not satisfy the requirements for a high school diploma, a modified diploma or an extended
 26 diploma if the student meets requirements established by the board of the school district or public
 27 charter school.

28 (10) A student shall have the opportunity to satisfy the requirements of subsection (7), (8) or (9)
 29 of this section by the later of:

30 (a) Four years after starting grade nine; or

31 (b) The student reaching the age of 21 years, if the student is entitled to a public education until
 32 the age of 21 years under state or federal law.

33 (11)(a) A student may satisfy the requirements described in subsection (7), (8) or (9) of this sec-
 34 tion in less than four years if consent is provided in the manner described in subsection (6)(a) of this
 35 section.

36 (b) The consent provided under this subsection must be written and must clearly state that the
 37 parent, guardian or student is waiving the time allowed under subsection (10) of this section. A
 38 consent may not be used to allow a student to satisfy the requirements of subsection (7), (8) or (9)
 39 of this section in less than three years.

40 (c) A copy of all consents provided under this subsection for students in a school district must
 41 be forwarded to the district superintendent.

42 (d) Each school district must provide to the Superintendent of Public Instruction information
 43 about the number of consents provided during a school year.

44 (12)(a) A student who qualifies to receive or receives a modified diploma, an extended diploma
 45 or an alternative certificate shall:

1 (A) Have the option of participating in a high school graduation ceremony with the class of the
2 student; and

3 (B) Have access to instructional hours, hours of transition services and hours of other services
4 that are designed to:

5 (i) Meet the unique needs of the student; and

6 (ii) When added together, provide a total number of hours of instruction and services to the
7 student that equals at least the total number of instructional hours that is required to be provided
8 to students who are attending a public high school.

9 (b)(A) The number of instructional hours, hours of transition services and hours of other ser-
10 vices that are appropriate for a student shall be determined by the student's individualized education
11 program team. Based on the student's needs and performance level, the student's individualized ed-
12 ucation program team may decide that the student will not access the total number of hours of in-
13 struction and services to which the student has access under paragraph (a)(B) of this subsection.

14 (B) A school district may not unilaterally decrease the total number of hours of instruction and
15 services to which the student has access under paragraph (a)(B) of this subsection, regardless of the
16 age of the student.

17 (c) If a student's individualized education program team decides that the student will not access
18 the total number of hours of instruction and services to which the student has access under para-
19 graph (a)(B) of this subsection, the school district shall annually:

20 (A) Provide the following information in writing to the parent or guardian of the student:

21 (i) The school district's duty to comply with the requirements of paragraph (a)(B) of this sub-
22 section; and

23 (ii) The prohibition against a school district's unilaterally decreasing the total number of hours
24 of instruction and services to which the student has access.

25 (B) Obtain a signed acknowledgment from the parent or guardian of the student that the parent
26 or guardian received the information described in subparagraph (A) of this paragraph.

27 (C) Include in the individualized education program for the student a written statement that
28 explains the reasons the student is not accessing the total number of hours of instruction and ser-
29 vices to which the student has access under paragraph (a)(B) of this subsection.

30 (d) For purposes of paragraph (a)(B) of this subsection, transition services and other services
31 designed to meet the unique needs of the student may be provided to the student through an inter-
32 agency agreement entered into by the school district if the individualized education program devel-
33 oped for the student indicates that the services may be provided by another agency. A school
34 district that enters into an interagency agreement as allowed under this paragraph retains the re-
35 sponsibility for ensuring that the student has access to the number of service hours required to be
36 provided to the student under this subsection. An agency is not required to change any eligibility
37 criteria or enrollment standards prior to entering into an interagency agreement as provided by this
38 paragraph.

39 (13) A school district or public charter school shall:

40 (a) Ensure that students have on-site access to the appropriate resources to achieve a high
41 school diploma, a modified diploma, an extended diploma or an alternative certificate at each high
42 school in the school district or at the public charter school.

43 (b) Provide literacy instruction to all students until graduation.

44 (c) Annually provide, to the parents or guardians of a student who has the documented history
45 described in subsection (8)(b) of this section, information about the availability of a modified di-

1 ploma, an extended diploma and an alternative certificate and the requirements for the diplomas and
 2 certificate:

3 (A) Beginning in grade five; or

4 (B) Beginning after a documented history described in subsection (8)(b) of this section has been
 5 established.

6 (14) A school district or public charter school shall allow a student to participate in the high
 7 school graduation ceremony with the class of the student and to wear:

8 (a) Native American items of cultural significance as provided by ORS 332.112; or

9 (b) A dress uniform issued to the student by a branch of the Armed Forces of the United States
 10 if the student:

11 (A) Qualifies to receive a high school diploma, a modified diploma, an extended diploma or an
 12 alternative certificate under this section; and

13 (B) Has completed basic training for, and is an active member of, a branch of the Armed Forces
 14 of the United States.

15 **SECTION 2. (1) The amendments to ORS 329.451 by section 1 of this 2023 Act become**
 16 **operative on January 1, 2026.**

17 **(2) The amendments to ORS 329.451 by section 1 of this 2023 Act apply to diplomas**
 18 **awarded on or after January 1, 2026.**

19 **SECTION 3.** ORS 329.007 is amended to read:

20 329.007. As used in this chapter, unless the context requires otherwise:

21 (1) “Academic content standards” means expectations of student knowledge and skills adopted
 22 by the State Board of Education under ORS 329.045.

23 (2) “Administrator” includes all persons whose duties require an administrative license.

24 (3) “Board” or “state board” means the State Board of Education.

25 (4) “Community learning center” means a school-based or school-linked program providing in-
 26 formal meeting places and coordination for community activities, adult education, child care, infor-
 27 mation and referral and other services as described in ORS 329.157. “Community learning center”
 28 includes, but is not limited to, a community school program as defined in ORS 336.505, family re-
 29 source centers as described in ORS 417.725, full service schools, lighted schools and 21st century
 30 community learning centers.

31 (5) “Department” means the Department of Education.

32 (6) “History, geography, economics and civics” includes, but is not limited to, Oregon Studies.

33 (7) “Language arts” includes reading, writing and other communications in any language, in-
 34 cluding English.

35 (8) “Oregon Studies” means history, geography, economics and civics specific to the State of
 36 Oregon. Oregon Studies instruction in Oregon government shall include municipal, county, tribal
 37 and state government, as well as the electoral and legislative processes.

38 (9) “Parents” means parents or guardians of students who are covered by this chapter.

39 **(10) “Personal financial education” means the study of the efficient and effective man-**
 40 **agement of personal financial resources, including information on:**

41 **(a) Savings and checking accounts, credit cards, retirement plans and other investments;**

42 **(b) Career advancement, including effective resume writing and job interview techniques;**
 43 **and**

44 **(c) Prevention of fraud related to personal accounts.**

45 [(10)] (11) “Public charter school” has the meaning given that term in ORS 338.005.

1 [(11)] (12) “School district” means a school district as defined in ORS 332.002, a state-operated
2 school or any legally constituted combination of such entities.

3 [(12)] (13) “Teacher” means any licensed employee of a school district who has direct responsi-
4 bility for instruction, coordination of educational programs or supervision of students and who is
5 compensated for such services from public funds. “Teacher” does not include a school nurse, as
6 defined in ORS 342.455, or a person whose duties require an administrative license.

7 [(13)] (14) “The arts” includes, but is not limited to, literary arts, performing arts and visual
8 arts.

9 [(14)] (15) “World languages” includes sign language, heritage languages and languages other
10 than a student’s primary language.

11 [(15)] (16) “21st Century Schools Council” means a council established pursuant to ORS 329.704.

12 **SECTION 4.** ORS 329.007, as amended by section 6, chapter 253, Oregon Laws 2019, and section
13 3, chapter 178, Oregon Laws 2021, is amended to read:

14 329.007. As used in this chapter, unless the context requires otherwise:

15 (1) “Academic content standards” means expectations of student knowledge and skills adopted
16 by the State Board of Education under ORS 329.045.

17 (2) “Administrator” includes all persons whose duties require an administrative license.

18 (3) “Board” or “state board” means the State Board of Education.

19 (4) “Community learning center” means a school-based or school-linked program providing in-
20 formal meeting places and coordination for community activities, adult education, child care, infor-
21 mation and referral and other services as described in ORS 329.157. “Community learning center”
22 includes, but is not limited to, a community school program as defined in ORS 336.505, family re-
23 source centers as described in ORS 417.725, full service schools, lighted schools and 21st century
24 community learning centers.

25 (5) “Department” means the Department of Education.

26 (6) “History, geography, economics and civics” includes, but is not limited to, Holocaust and
27 genocide studies and Oregon Studies.

28 (7) “Holocaust and genocide studies” means studies on the Holocaust, genocide and other acts
29 of mass violence that comply with the requirements described in ORS 329.494.

30 (8) “Language arts” includes reading, writing and other communications in any language, in-
31 cluding English.

32 (9) “Oregon Studies” means history, geography, economics and civics specific to the State of
33 Oregon. Oregon Studies instruction in Oregon government shall include municipal, county, tribal
34 and state government, as well as the electoral and legislative processes.

35 (10) “Parents” means parents or guardians of students who are covered by this chapter.

36 (11) **“Personal financial education” means the study of the efficient and effective man-
37 agement of personal financial resources, including information on:**

38 (a) **Savings and checking accounts, credit cards, retirement plans and other investments;**

39 (b) **Career advancement, including effective resume writing and job interview techniques;
40 and**

41 (c) **Prevention of fraud related to personal accounts.**

42 [(11)] (12) “Public charter school” has the meaning given that term in ORS 338.005.

43 [(12)] (13) “School district” means a school district as defined in ORS 332.002, a state-operated
44 school or any legally constituted combination of such entities.

45 [(13)] (14) “Teacher” means any licensed employee of a school district who has direct responsi-

1 bility for instruction, coordination of educational programs or supervision of students and who is
 2 compensated for such services from public funds. “Teacher” does not include a school nurse, as
 3 defined in ORS 342.455, or a person whose duties require an administrative license.

4 [(14)] (15) “The arts” includes, but is not limited to, literary arts, performing arts and visual
 5 arts.

6 [(15)] (16) “World languages” includes sign language, heritage languages and languages other
 7 than a student’s primary language.

8 [(16)] (17) “21st Century Schools Council” means a council established pursuant to ORS 329.704.

9 **SECTION 5.** ORS 329.025 is amended to read:

10 329.025. It is the intent of the Legislative Assembly to maintain a system of public elementary
 11 and secondary schools that allows students, parents, teachers, administrators, school district boards
 12 and the State Board of Education to be accountable for the development and improvement of the
 13 public school system. The public school system shall have the following characteristics:

14 (1) Provides equal and open access and educational opportunities for all students in the state
 15 regardless of their linguistic background, culture, race, gender, capability or geographic location;

16 (2) Assumes that all students can learn and establishes high, specific skill and knowledge ex-
 17 pectations and recognizes individual differences at all instructional levels;

18 (3) Provides each student an education experience that supports academic growth beyond profi-
 19 ciency in established academic content standards and encourages students to attain aspirational
 20 goals that are individually challenging;

21 (4) Provides special education, compensatory education, linguistically and culturally appropriate
 22 education and other specialized programs to all students who need those services;

23 (5) Supports the physical and cognitive growth and development of students;

24 (6) Provides students with a solid foundation in the skills of reading, writing, problem solving
 25 and communication;

26 (7) Provides opportunities for students to learn, think, reason, retrieve information, use tech-
 27 nology and work effectively alone and in groups;

28 (8) Provides for rigorous academic content standards and instruction in mathematics, science,
 29 language arts, history, geography, economics, civics, physical education, health, the arts and world
 30 languages **and rigorous instruction in personal financial education;**

31 (9) Provides increased learning time;

32 (10) Provides students an educational background to the end that they will function successfully
 33 in a constitutional republic, a participatory democracy and a multicultural nation and world;

34 (11) Provides students with the knowledge and skills that will provide the opportunities to suc-
 35 ceed in the world of work, as members of families and as citizens;

36 (12) Provides students with the knowledge and skills that lead to an active, healthy lifestyle;

37 (13) Provides students with the knowledge and skills to take responsibility for their decisions
 38 and choices;

39 (14) Provides opportunities for students to learn through a variety of teaching strategies;

40 (15) Emphasizes involvement of parents and the community in the total education of students;

41 (16) Transports children safely to and from school;

42 (17) Ensures that the funds allocated to schools reflect the uncontrollable differences in costs
 43 facing each district;

44 (18) Ensures that local schools have adequate control of how funds are spent to best meet the
 45 needs of students in their communities; and

1 (19) Provides for a safe, educational environment.

2 **SECTION 6.** ORS 329.045 is amended to read:

3 329.045. (1)(a) In order to achieve the goals contained in ORS 329.025, the State Board of Edu-
4 cation shall regularly and periodically review and revise its Common Curriculum Goals, performance
5 indicators and diploma requirements.

6 (b) The review and revision conducted under this section shall:

7 (A) Include Essential Learning Skills and rigorous academic content standards in mathematics,
8 science, language arts, history, geography, economics, civics, physical education, health, the arts and
9 world languages.

10 (B) Involve teachers and other educators, parents of students and other citizens and shall pro-
11 vide ample opportunity for public comment.

12 (C) Encourage increased learning time. As used in this subparagraph, “increased learning
13 time” means a schedule that encompasses a longer school day, week or year for the purpose of in-
14 creasing the total number of school hours available to provide:

15 (i) Students with instruction in core academic subjects, including mathematics, science, language
16 arts, history, geography, economics, civics, **personal financial education**, the arts and world lan-
17 guages;

18 (ii) Students with instruction in subjects other than the subjects identified in sub-subparagraph
19 (i) of this subparagraph, including health and physical education;

20 (iii) Students with the opportunity to participate in enrichment activities that contribute to a
21 well-rounded education, including learning opportunities that may be based on service, experience
22 or work and that may be provided through partnerships with other organizations; and

23 (iv) Teachers with the opportunity to collaborate, plan and engage in professional development
24 within and across grades and subjects.

25 (c) Nothing in this subsection prevents a school district or public charter school from main-
26 taining control over course content, format, materials and teaching methods.

27 (2) The State Board of Education shall continually review and revise all adopted academic con-
28 tent standards necessary for students to successfully transition to the next phase of their education.

29 (3)(a) School districts and public charter schools must offer students instruction in mathematics,
30 science, language arts, history, geography, economics, civics, **personal financial education**, phys-
31 ical education, health, the arts and world languages.

32 (b) Instruction required under paragraph (a) of this subsection must:

33 (A) Meet the academic content standards adopted by the State Board of Education; and

34 (B) Meet the requirements adopted by the State Board of Education and the board of the school
35 district or public charter school.

36 *[(4) School districts and public charter schools are encouraged to offer students courses or other
37 educational opportunities in civics and financial literacy to allow every student who wants to receive
38 instruction in civics and financial literacy to be able to receive the instruction.]*

39 **SECTION 7.** ORS 329.045, as amended by section 1, chapter 202, Oregon Laws 2019, and section
40 6, chapter 178, Oregon Laws 2021, is amended to read:

41 329.045. (1)(a) In order to achieve the goals contained in ORS 329.025, the State Board of Edu-
42 cation shall regularly and periodically review and revise its Common Curriculum Goals, performance
43 indicators and diploma requirements.

44 (b) The review and revision conducted under this section shall:

45 (A) Include Essential Learning Skills and rigorous academic content standards in mathematics,

1 science, language arts, history, geography, economics, civics, physical education, health, the arts and
 2 world languages.

3 (B) Ensure that the academic content standards for history, geography, economics and civics
 4 include sufficient instruction on the histories, contributions and perspectives of individuals who:

5 (i) Are Native American;

6 (ii) Are of African, Asian, Pacific Island, Chicano, Latino or Middle Eastern descent;

7 (iii) Are women;

8 (iv) Have disabilities;

9 (v) Are immigrants or refugees; or

10 (vi) Are lesbian, gay, bisexual or transgender.

11 (C) Involve teachers and other educators, parents of students and other citizens and shall pro-
 12 vide ample opportunity for public comment.

13 (D) Encourage increased learning time. As used in this subparagraph, “increased learning
 14 time” means a schedule that encompasses a longer school day, week or year for the purpose of in-
 15 creasing the total number of school hours available to provide:

16 (i) Students with instruction in core academic subjects, including mathematics, science, language
 17 arts, history, geography, economics, civics, **personal financial education**, the arts and world lan-
 18 guages;

19 (ii) Students with instruction in subjects other than the subjects identified in sub-subparagraph
 20 (i) of this subparagraph, including health and physical education;

21 (iii) Students with the opportunity to participate in enrichment activities that contribute to a
 22 well-rounded education, including learning opportunities that may be based on service, experience
 23 or work and that may be provided through partnerships with other organizations; and

24 (iv) Teachers with the opportunity to collaborate, plan and engage in professional development
 25 within and across grades and subjects.

26 (c) Nothing in this subsection prevents a school district or public charter school from main-
 27 taining control over course content, format, materials and teaching methods.

28 (2) The State Board of Education shall continually review and revise all adopted academic con-
 29 tent standards necessary for students to successfully transition to the next phase of their education.

30 (3)(a) School districts and public charter schools must offer students instruction in mathematics,
 31 science, language arts, history, geography, economics, civics, **personal financial education**, phys-
 32 ical education, health, the arts and world languages.

33 (b) Instruction required under paragraph (a) of this subsection must:

34 (A) Meet the academic content standards adopted by the State Board of Education; and

35 (B) Meet the requirements adopted by the State Board of Education and the board of the school
 36 district or public charter school.

37 *[(4) School districts and public charter schools are encouraged to offer students courses or other*
 38 *educational opportunities in civics and financial literacy to allow every student who wants to receive*
 39 *instruction in civics and financial literacy to be able to receive the instruction.]*