



General Assembly

January Session, 2009

Raised Bill No. 6483

LCO No. 3699

03699_____BA_

Referred to Committee on Banks

Introduced by:

(BA)

**AN ACT CONCERNING CREDIT CARD OFFERS ON COLLEGE
CAMPUSES AND FINANCIAL LITERACY FOR HIGH SCHOOL
STUDENTS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective July 1, 2009*) On or before January 1, 2010,
2 the Board of Governors of Higher Education shall adopt policies
3 regulating credit card company marketing practices on campuses
4 within the state system of higher education. Such policies shall (1)
5 require credit card companies to register with the public institution of
6 higher education before conducting any marketing activities on the
7 campus of such institution; (2) prohibit credit card companies from
8 soliciting undergraduate students during the class registration period;
9 (3) require credit card companies to distribute debt education
10 materials; (4) prohibit public institutions of higher education from
11 selling student information to credit card companies; (5) prohibit
12 employees of such institution from marketing credit cards to students;
13 (6) restrict the time and place in which credit card marketing may
14 occur; and (7) prohibit the use of gifts and incentives in such
15 marketing.

16 Sec. 2. Section 10-16b of the general statutes is repealed and the
17 following is substituted in lieu thereof (*Effective October 1, 2009*):

18 (a) In the public schools the program of instruction offered shall
19 include at least the following subject matter, as taught by legally
20 qualified teachers, the arts; career education; consumer and personal
21 finance management education; health and safety, including, but not
22 limited to, human growth and development, nutrition, first aid,
23 disease prevention, community and consumer health, physical, mental
24 and emotional health, including youth suicide prevention, substance
25 abuse prevention, safety, which may include the dangers of gang
26 membership, and accident prevention; language arts, including
27 reading, writing, grammar, speaking and spelling; mathematics;
28 physical education; science; social studies, including, but not limited
29 to, citizenship, economics, geography, government and history; and in
30 addition, on at least the secondary level, one or more foreign
31 languages and vocational education. For purposes of this subsection,
32 [language arts] (1) "language arts" may include American sign
33 language or signed English, provided such subject matter is taught by
34 a qualified instructor under the supervision of a teacher who holds a
35 certificate issued by the State Board of Education; [. For purposes of
36 this subsection, the "arts"] (2) "the arts" means any form of visual or
37 performing arts, which may include, but not be limited to, dance,
38 music, art and theatre; and (3) "consumer and personal finance
39 management" means instruction on topics including, but not limited
40 to, using credit wisely, banking, expenses, income and the stock
41 market.

42 (b) If a local or regional board of education requires its pupils to
43 take a course in a foreign language, the parent or guardian of a pupil
44 identified as deaf or hearing impaired may request in writing that such
45 pupil be exempted from such requirement and, if such a request is
46 made, such pupil shall be exempt from such requirement.

47 (c) Each local and regional board of education shall on September 1,

48 1982, and annually thereafter at such time and in such manner as the
49 Commissioner of Education shall request, attest to the State Board of
50 Education that such local or regional board of education offers at least
51 the program of instruction required pursuant to this section, and that
52 such program of instruction is planned, ongoing and systematic.

53 (d) The State Board of Education shall make available curriculum
54 materials and such other materials as may assist local and regional
55 boards of education in developing instructional programs pursuant to
56 this section. The State Board of Education, within available
57 appropriations and utilizing available resource materials, shall assist
58 and encourage local and regional boards of education to include: (1)
59 Holocaust education and awareness; (2) the historical events
60 surrounding the Great Famine in Ireland; (3) African-American
61 history; (4) Puerto Rican history; (5) Native American history; [(6)
62 personal financial management; and (7)] and (6) topics approved by
63 the state board upon the request of local or regional boards of
64 education as part of the program of instruction offered pursuant to
65 subsection (a) of this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2009</i>	New section
Sec. 2	<i>October 1, 2009</i>	10-16b

Statement of Purpose:

To require public schools to provide instruction to students on personal finance management, and to prohibit credit card vendors from soliciting on college campuses within the state system of public higher education.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]