AN ACT CONCERNING THE TREASURER’S RECOMMENDATIONS FOR THE INCLUSION OF FINANCIAL LITERACY IN THE PUBLIC SCHOOL CURRICULUM.

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

Section 1. Section 10-16b of the 2020 supplement to the general statutes, as amended by section 1 of public act 19-12, is repealed and the following is substituted in lieu thereof (Effective July 1, 2021):

(a) In the public schools the program of instruction offered shall include at least the following subject matter, as taught by legally qualified teachers, the arts; career education; consumer education, which shall include personal financial management in accordance with the provisions of section 2 of this act; health and safety, including, but not limited to, human growth and development, nutrition, first aid, including cardiopulmonary resuscitation training in accordance with the provisions of section 10-16qq, disease prevention and cancer awareness, including, but not limited to, age and developmentally appropriate instruction in performing self-examinations for the purposes of screening for breast cancer and testicular cancer,
community and consumer health, physical, mental and emotional
health, including youth suicide prevention, substance abuse prevention,
including instruction relating to opioid use and related disorders, safety,
which shall include the safe use of social media, as defined in section 9-
601, and may include the dangers of gang membership, and accident
prevention; language arts, including reading, writing, grammar,
speaking and spelling; mathematics; physical education; science, which
may include the climate change curriculum described in subsection (d)
of this section; social studies, including, but not limited to, citizenship,
economics, geography, government, history and Holocaust and
genocide education and awareness in accordance with the provisions of
section 10-18f; African-American and black studies in accordance with
the provisions of section 10-16ss; Puerto Rican and Latino studies in
accordance with the provisions of section 10-16ss; computer
programming instruction; and in addition, on at least the secondary
level, one or more world languages; vocational education; and the black
and Latino studies course in accordance with the provisions of sections
10-16tt and 10-16uu. For purposes of this subsection, world languages
shall include American Sign Language, provided such subject matter is
taught by a qualified instructor under the supervision of a teacher who
holds a certificate issued by the State Board of Education. For purposes
of this subsection, the "arts" means any form of visual or performing
arts, which may include, but not be limited to, dance, music, art and
theatre.

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

(c) Each local and regional board of education shall on September 1,
1982, and annually thereafter at such time and in such manner as the
Commissioner of Education shall request, attest to the State Board of
Education that such local or regional board of education offers at least
the program of instruction required pursuant to this section, and that
such program of instruction is planned, ongoing and systematic.

(d) The State Board of Education shall make available curriculum materials and such other materials as may assist local and regional boards of education in developing instructional programs pursuant to this section. The State Board of Education, within available appropriations and utilizing available resource materials, shall assist and encourage local and regional boards of education to include: (1) Holocaust and genocide education and awareness; (2) the historical events surrounding the Great Famine in Ireland; (3) African-American and black studies; (4) Puerto Rican and Latino studies; (5) Native American history; (6) personal financial management, including, but not limited to, financial literacy as developed in the plan provided under section 10-16pp; (7) training in cardiopulmonary resuscitation and the use of automatic external defibrillators; (8) labor history and law, including organized labor, the collective bargaining process, existing legal protections in the workplace, the history and economics of free market capitalism and entrepreneurialism, and the role of labor and capitalism in the development of the American and world economies; (9) climate change consistent with the Next Generation Science Standards; (10) topics approved by the state board upon the request of local or regional boards of education as part of the program of instruction offered pursuant to subsection (a) of this section; and (11) instruction relating to the Safe Haven Act, sections 17a-57 to 17a-61, inclusive. The Department of Energy and Environmental Protection shall be available to each local and regional board of education for the development of curriculum on climate change as described in this subsection.

Sec. 2. (NEW) (Effective July 1, 2021) (a) For the school year commencing July 1, 2021, and each school year thereafter, each local and regional board of education shall include personal financial management, including, but not limited to, financial literacy as developed in the plan provided under section 10-16pp of the general statutes, as part of the consumer education curriculum for the school district, pursuant to section 10-16b of the general statutes, as amended.
by this act. In developing and implementing the personal financial management curriculum, the board may utilize existing and appropriate public or private materials, personnel and other resources, including the curriculum materials made available by the State Board of Education pursuant to subsection (d) of section 10-16b of the general statutes, as amended by this act.

(b) A local or regional board of education may accept gifts, grants and donations, including in-kind donations, designated for the development and implementation of the personal financial management curriculum under this section.

Sec. 3. Section 10-221a of the 2020 supplement to the general statutes is repealed and the following is substituted in lieu thereof (Effective July 1, 2020):

(a) For classes graduating from 1988 to 2003, inclusive, no local or regional board of education shall permit any student to graduate from high school or grant a diploma to any student who has not satisfactorily completed a minimum of twenty credits, not fewer than four of which shall be in English, not fewer than three in mathematics, not fewer than three in social studies, not fewer than two in science, not fewer than one in the arts or vocational education and not fewer than one in physical education.

(b) For classes graduating from 2004 to 2022, inclusive, no local or regional board of education shall permit any student to graduate from high school or grant a diploma to any student who has not satisfactorily completed a minimum of twenty credits, not fewer than four of which shall be in English, not fewer than three in mathematics, not fewer than three in social studies, including at least a one-half credit course on civics and American government, not fewer than two in science, not fewer than one in the arts or vocational education and not fewer than one in physical education.

(c) Commencing with classes graduating in 2023, and for each graduating class thereafter, no local or regional board of education shall
permit any student to graduate from high school or grant a diploma to
any student who has not satisfactorily completed a minimum of twenty-
five credits, including not fewer than: (1) Nine credits in the humanities,
including civics and the arts; (2) nine credits in science, technology,
engineering and mathematics; (3) one credit in physical education and
wellness; (4) one credit in health and safety education, as described in
section 10-16b, as amended by this act; (5) one credit in world languages,
subject to the provisions of subsection [(g)] [(h)] of this section; and (6) a
one credit mastery-based diploma assessment.

(d) Commencing with classes graduating in 2025, and for each
graduating class thereafter, no local or regional board of education shall
permit any student to graduate from high school or grant a diploma to
any student who has not satisfactorily completed a minimum of twenty-
five credits, including not fewer than: (1) Nine credits in the humanities,
including civics and the arts; (2) nine credits in science, technology,
engineering and mathematics; (3) one credit in physical education and
wellness; (4) one credit in health and safety education, as described in
section 10-16b, as amended by this act; (5) one credit in world languages,
subject to the provisions of subsection (h) of this section; and (6) a one
credit mastery-based diploma assessment. At least one credit, which
may count toward the requirement described in subdivision (2) of this
subsection shall be in personal financial management.

[(d)] (e) Commencing with classes graduating in 2023, and for each
graduating class thereafter, local and regional boards of education shall
provide adequate student support and remedial services for students
beginning in grade seven. Such student support and remedial services
shall provide alternate means for a student to complete any of the high
school graduation requirements described in subsection (c) of this
section, if such student is unable to satisfactorily complete any of the
required courses or exams. Such student support and remedial services
shall include, but not be limited to, (1) allowing students to retake
courses in summer school or through an on-line course; (2) allowing
students to enroll in a class offered at a constituent unit of the state
system of higher education, as defined in section 10a-1, pursuant to
subdivision (4) of subsection [(g)] (h) of this section; (3) allowing students who received a failing score, as determined by the Commissioner of Education, on an end of the school year exam to take an alternate form of the exam; and (4) allowing those students whose individualized education programs state that such students are eligible for an alternate assessment to demonstrate competency on any of the five core courses through success on such alternate assessment.

[(e)] (f) Any student who presents a certificate from a physician or advanced practice registered nurse stating that, in the opinion of the physician or advanced practice registered nurse, participation in physical education is medically contraindicated because of the physical condition of such student, shall be excused from the physical education requirement, provided the credit for physical education may be fulfilled by an elective.

[(f)] (g) Determination of eligible credits shall be at the discretion of the local or regional board of education, provided the primary focus of the curriculum of eligible credits corresponds directly to the subject matter of the specified course requirements. The local or regional board of education may permit a student to graduate during a period of expulsion pursuant to section 10-233d, if the board determines the student has satisfactorily completed the necessary credits pursuant to this section. The requirements of this section shall apply to any student requiring special education pursuant to section 10-76a, except when the planning and placement team for such student determines the requirement not to be appropriate. For purposes of this section, a credit shall consist of not less than the equivalent of a forty-minute class period for each school day of a school year except for a credit or part of a credit toward high school graduation earned (1) at an institution accredited by the Board of Regents for Higher Education or Office of Higher Education or regionally accredited, (2) through on-line coursework that is in accordance with a policy adopted pursuant to subsection [(g)] (h) of this section, or (3) through a demonstration of mastery based on competency and performance standards, in accordance with guidelines adopted by the State Board of Education.
[(g)] (h) Only courses taken in grades nine to twelve, inclusive, and
that are in accordance with the state-wide subject matter content
standards, adopted by the State Board of Education pursuant to section
10-4, shall satisfy the graduation requirements set forth in this section,
except that a local or regional board of education may grant a student
credit (1) toward meeting the high school graduation requirements
upon the successful demonstration of mastery of the subject matter
content described in this section achieved through educational
experiences and opportunities that provide flexible and multiple
pathways to learning, including cross-curricular graduation
requirements, career and technical education, virtual learning, work-
based learning, service learning, dual enrollment and early college,
courses taken in middle school, internships and student-designed
independent studies, provided such demonstration of mastery is in
accordance with such state-wide subject matter content standards; (2)
toward meeting a specified course requirement upon the successful
completion in grade seven or eight of any course, the primary focus of
which corresponds directly to the subject matter of a specified course
requirement in grades nine to twelve, inclusive; (3) toward meeting the
high school graduation requirement upon the successful completion of
a world language course (A) in grade six, seven or eight, (B) through on-
line coursework, or (C) offered privately through a nonprofit provider,
provided such student achieves a passing grade on an examination
prescribed, within available appropriations, by the Commissioner of
Education and such credits do not exceed four; (4) toward meeting the
high school graduation requirement upon achievement of a passing
grade on a subject area proficiency examination identified and
approved, within available appropriations, by the Commissioner of
Education, regardless of the number of hours the student spent in a
public school classroom learning such subject matter; (5) toward
meeting the high school graduation requirement upon the successful
completion of coursework during the school year or summer months at
an institution accredited by the Board of Regents for Higher Education
or Office of Higher Education or regionally accredited. One three-credit
semester course, or its equivalent, at such an institution shall equal one-
half credit for purposes of this section; (6) toward meeting the high
school graduation requirement upon the successful completion of on-
line coursework, provided the local or regional board of education has
adopted a policy in accordance with this subdivision for the granting of
credit for on-line coursework. Such a policy shall ensure, at a minimum,
that (A) the workload required by the on-line course is equivalent to that
of a similar course taught in a traditional classroom setting, (B) the
content is rigorous and aligned with curriculum guidelines approved
by the State Board of Education, where appropriate, (C) the course
engages students and has interactive components, which may include,
but are not limited to, required interactions between students and their
teachers, participation in on-line demonstrations, discussion boards or
virtual labs, (D) the program of instruction for such on-line coursework
is planned, ongoing and systematic, and (E) the courses are (i) taught by
teachers who are certified in the state or another state and have received
training on teaching in an on-line environment, or (ii) offered by
institutions of higher education that are accredited by the Board of
Regents for Higher Education or Office of Higher Education or
regionally accredited; or (7) toward meeting the high school graduation
requirement upon the successful completion of the academic
advancement program, pursuant to section 10-5c.

[(h) (i) A local or regional board of education may offer one-half
credit in community service which, if satisfactorily completed, shall
qualify for high school graduation credit pursuant to this section,
provided such community service is supervised by a certified school
administrator or teacher and consists of not less than fifty hours of actual
service that may be performed at times when school is not regularly in
session and not less than ten hours of related classroom instruction. For
purposes of this section, community service does not include partisan
political activities. The State Board of Education shall assist local and
regional boards of education in meeting the requirements of this section.
The State Board of Education shall award a community service
recognition award to any student who satisfactorily completes fifty
hours or more of community service in accordance with the provisions]
of this subsection.

[(i)] [(j)] (1) A local or regional board of education may award a diploma to a veteran, as defined in subsection (a) of section 27-103, or a person with a qualifying condition, as defined in said section, who has received a discharge other than bad conduct or dishonorable from active service in the armed forces, which veteran or person served during World War II or the Korean hostilities, as described in section 51-49h, or during the Vietnam Era, as defined in section 27-103, withdrew from high school prior to graduation in order to serve in the armed forces of the United States and did not receive a diploma as a consequence of such service.

(2) A local or regional board of education may award a diploma to any person who (A) withdrew from high school prior to graduation to work in a job that assisted the war effort during World War II, December 7, 1941, to December 31, 1946, inclusive, (B) did not receive a diploma as a consequence of such work, and (C) has been a resident of the state for at least fifty consecutive years.

[(j)] [(k)] For the school year commencing July 1, 2012, and each school year thereafter, each local and regional board of education shall create a student success plan for each student enrolled in a public school, beginning in grade six. Such student success plan shall include a student's career and academic choices in grades six to twelve, inclusive. Beginning in grade six, such student success plan shall provide evidence of career exploration in each grade including, but not limited to, careers in manufacturing. The Department of Education shall revise and issue to local and regional boards of education guidance regarding changes to such student success plans. On and after July 1, 2020, in creating such student success plans, consideration shall be given to career and academic choices in computer science, science, technology, engineering and mathematics.

[(k)] [(l)] Commencing with classes graduating in 2018, and for each graduating class thereafter, a local or regional board of education may
affix the Connecticut State Seal of Biliteracy, as described in subsection (f) of section 10-5, to a diploma awarded to a student who has achieved a high level of proficiency in English and one or more foreign languages, as defined in said subsection (f). The local or regional board of education shall include on such student's transcript a designation that the student received the Connecticut State Seal of Biliteracy.

Sec. 4. (NEW) (Effective from passage) Not later than July 1, 2021, the Department of Education shall develop the curriculum for a course in personal financial management. Such course shall count as one credit for purposes of the high school graduation requirements pursuant to section 10-221a of the general statutes, as amended by this act. In developing and implementing the curriculum for the course in personal financial management, the department may utilize existing and appropriate public or private materials, personnel and other resources, including the curriculum materials made available pursuant to subsection (d) of section 10-16b of the general statutes, as amended by this act.

Sec. 5. (NEW) (Effective from passage) (a) Not later than July 1, 2021, the State Board of Education shall develop and adopt a model curriculum for grades kindergarten to eight, inclusive. Such model curriculum shall be in accordance with the provisions of section 10-16b of the general statutes, as amended by this act, and include personal financial management within and among various subject matter areas. The state board shall make such model curriculum available on the Internet web site of the Department of Education.

(b) For the school year commencing July 1, 2021, and each school year thereafter, the Department of Education shall provide, upon request of a local or regional board of education, technical assistance and training to assist in the implementation of the model curriculum for grades kindergarten to eight, inclusive.

Sec. 6. (NEW) (Effective from passage) For the fiscal years ending June 30, 2022, and June 30, 2023, there is established a personal financial
management pilot program to be administered by the Capitol Region Education Council. The council shall assist member school districts in the provision of personal financial management instruction using the curriculum materials developed pursuant to section 4 of this act. Such assistance by the council may include, but need not be limited to, the collection and dissemination of curriculum materials, and the use of advisors who have expertise in personal financial management and who can provide assistance to teachers in such personal financial management instruction in classrooms. For purposes of this section, "member school districts" means those local and regional boards of education that are members of the Capitol Region Education Council.

Sec. 7. (NEW) (Effective July 1, 2020) Notwithstanding the provisions of subsection (g) of section 10-221a of the general statutes, as amended by this act, for the school year commencing July 1, 2021, a credit in personal financial management may cumulatively meet the forty-minute class period for each school day requirement by taking separate courses that meet the provisions of subdivision (2) of subsection (d) of section 10-221a of the general statutes, as amended by this act, in grades nine to twelve, inclusive, and shall be considered a cross-curricular graduation requirement pursuant to subsection (h) of said section 10-221a of the general statutes, provided a portion of the curriculum for such credits corresponds to the subject matter of personal financial management.

This act shall take effect as follows and shall amend the following sections:

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<td>Sec. 3</td>
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<td>Sec. 7</td>
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Statement of Purpose:
To (1) include instruction of personal financial management in the public school curriculum and as part of the high school graduation requirements; (2) require the development of a course in personal financial management and a model curriculum for grades kindergarten to eight that includes personal financial management; and (3) establish a personal financial management pilot program.

[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.]