

By: Guerra

H.B. No. 3575

A BILL TO BE ENTITLED

AN ACT

relating to personal financial literacy and career skills courses for high school students in public schools.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Section 8.051(d), Education Code, is amended to read as follows:

(d) Each regional education service center shall maintain core services for purchase by school districts and campuses. The core services are:

(1) training and assistance in:

(A) teaching each subject area assessed under Section 39.023; and

(B) providing instruction in personal financial literacy and career skills as required under Section 28.0021;

(2) training and assistance in providing a gifted and talented program and each program that qualifies for a funding allotment under Section 48.102, 48.104, or 48.105;

(3) assistance specifically designed for a school district or campus assigned an unacceptable performance rating under Section 39.054;

(4) training and assistance to teachers, administrators, members of district boards of trustees, and members of site-based decision-making committees;

(5) assistance specifically designed for a school

1 district that is considered out of compliance with state or federal  
2 special education requirements, based on the agency's most recent  
3 compliance review of the district's special education programs; and

4 (6) assistance in complying with state laws and rules.

5 SECTION 2. The heading to Section 28.0021, Education Code,  
6 is amended to read as follows:

7 Sec. 28.0021. PERSONAL FINANCIAL LITERACY AND CAREER  
8 SKILLS.

9 SECTION 3. Section 28.0021, Education Code, is amended by  
10 amending Subsection (b) and adding Subsection (c) to read as  
11 follows:

12 (b) Each school district and each open-enrollment charter  
13 school that offers a high school program shall provide a [~~an~~  
14 ~~elective~~] course in personal financial literacy and career skills  
15 that meets the requirements for [~~a one-half elective~~] credit under  
16 Section 28.025, using materials approved by the State Board of  
17 Education. The course may be offered as a distinct course in  
18 personal financial literacy and career skills or as an elective  
19 course or existing course that includes instruction in personal  
20 financial literacy and career skills sufficient to meet the  
21 requirements for one-half credit under Section 28.025(b-1)(9). The  
22 instruction in personal financial literacy and career skills must  
23 include instruction on:

24 (1) completing the application for federal student aid  
25 provided by the United States Department of Education;

26 (2) the financial consequences of failing to make  
27 timely student loan payments;

1           (3) the effect of student loan debt on a person's  
2 finances;

3           (4) the circumstances in which student loans are  
4 dischargeable in bankruptcy;

5           (5) completing and filing an income tax return;

6           (6) managing a credit score;

7           (7) managing and paying down a mortgage;

8           (8) creating a resume; and

9           (9) preparing for a job interview.

10        (c) In fulfilling the requirement to provide financial  
11 literacy and career skills instruction under this section, a school  
12 district or open-enrollment charter school may use an existing  
13 state, federal, private, or nonprofit program that provides  
14 students without charge the instruction described under this  
15 section.

16        SECTION 4. Section 28.0024(a), Education Code, is amended  
17 to read as follows:

18        (a) A school district or open-enrollment charter school may  
19 establish a school-based savings program to facilitate increased  
20 awareness of the importance of saving for higher education and  
21 facilitate personal financial literacy and career skills  
22 instruction. A district or school may offer the program in  
23 conjunction with a personal financial literacy and career skills  
24 course under Section 28.0021.

25        SECTION 5. Section 28.025(b-1), Education Code, is amended  
26 to read as follows:

27        (b-1) The State Board of Education by rule shall require

1 that the curriculum requirements for the foundation high school  
2 program under Subsection (a) include a requirement that students  
3 successfully complete:

4 (1) four credits in English language arts under  
5 Section 28.002(a)(1)(A), including one credit in English I, one  
6 credit in English II, one credit in English III, and one credit in  
7 an advanced English course authorized under Subsection (b-2);

8 (2) three credits in mathematics under Section  
9 28.002(a)(1)(B), including one credit in Algebra I, one credit in  
10 geometry, and one credit in any advanced mathematics course  
11 authorized under Subsection (b-2);

12 (3) three credits in science under Section  
13 28.002(a)(1)(C), including one credit in biology, one credit in any  
14 advanced science course authorized under Subsection (b-2), and one  
15 credit in integrated physics and chemistry or in an additional  
16 advanced science course authorized under Subsection (b-2);

17 (4) three credits in social studies under Section  
18 28.002(a)(1)(D), including one credit in United States history, at  
19 least one-half credit in government and at least one-half credit in  
20 economics, and one credit in world geography or world history;

21 (5) except as provided under Subsections (b-12),  
22 (b-13), and (b-14), two credits in the same language in a language  
23 other than English under Section 28.002(a)(2)(A);

24 (6) four and one-half [~~five~~] elective credits;

25 (7) one credit in fine arts under Section  
26 28.002(a)(2)(D); [~~and~~]

27 (8) except as provided by Subsection (b-11), one

1 credit in physical education under Section 28.002(a)(2)(C); and  
2 (9) at least one-half credit in personal financial  
3 literacy and career skills under Section 28.0021.

4 SECTION 6. Section 29.917(a), Education Code, is amended to  
5 read as follows:

6 (a) From funds appropriated for the purpose, the  
7 commissioner may award grants to organizations that provide  
8 volunteers to teach classroom or after-school programs to enhance:

- 9 (1) college readiness;
- 10 (2) workforce readiness;
- 11 (3) dropout prevention; or
- 12 (4) personal financial literacy and career skills.

13 SECTION 7. Section 28.025(b-1), Education Code, as amended  
14 by this Act, applies only to students entering the ninth grade  
15 during the 2021-2022 school year or a later school year. For  
16 students entering a grade above ninth grade during the 2021-2022  
17 school year, Section 28.025(b-1), Education Code, as that section  
18 existed before amendment by this Act, applies, and that section is  
19 continued in effect for that purpose.

20 SECTION 8. This Act takes effect immediately if it receives  
21 a vote of two-thirds of all the members elected to each house, as  
22 provided by Section 39, Article III, Texas Constitution. If this  
23 Act does not receive the vote necessary for immediate effect, this  
24 Act takes effect September 1, 2021.