

BILL ANALYSIS

Senate Research Center
89R3108 PRL-F

S.B. 625
By: Flores
Education K-16
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As Filed

AUTHOR'S / SPONSOR'S STATEMENT OF INTENT

Texas is facing a glaring financial literacy crisis, ranking 43rd out of all 50 states in the Financial Industry Regulatory Authority's (FINRA) most recent National Financial Capability Study. Currently, our young generations are not required to have personal financial literacy instruction besides what is briefed in our TEKS, denying them critical knowledge of finances they should know for the success of their futures, selves, and families.

This bill seeks to provide required instruction on personal financial literacy in high school by replacing the current one-half credit requirement in Economics to a one-half credit in Economics & Personal Financial Literacy. This bill, in addition to exposing students to valuable instruction on personal finances, would place Economics as an option among World Geography and World History for 1 credit.

As proposed, S.B. 625 amends current law relating to courses in personal financial literacy and economics for high school students in public schools.

RULEMAKING AUTHORITY

Rulemaking authority previously granted to the State Board of Education is modified in SECTION 1 (Section 28.025, Education Code) of this bill.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 28.025(b-1), Education Code, as follows:

(b-1) Requires the State Board of Education by rule to require that the curriculum requirements for the foundation high school program under Subsection (a) include a requirement that students successfully complete certain amounts of credits in certain subjects, including one credit in economics, rather than one half credit in economics. Makes nonsubstantive changes.

SECTION 2. Provides that Section 28.025(b-1), Education Code, as amended by this Act, applies only to students entering the ninth grade during the 2025–2026 school year or a later school year. Provides that, for students entering a grade above ninth grade during the 2025–2026 school year, Section 28.025(b-1), Education Code, as that section existed before amendment by this Act, applies, and that section is continued in effect for that purpose.

SECTION 3. Provides that this Act applies beginning with the 2025–2026 school year.

SECTION 4. Effective date: upon passage or September 1, 2025.