

AN ACT

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

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

SECTION 1. Section 28.025, Education Code, is amended by amending Subsections (b-1) and (b-23) and adding Subsection (b-24) to read as follows:

(b-1) The State Board of Education by rule shall require that the curriculum requirements for the foundation high school program under Subsection (a) include a requirement that students successfully complete:

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

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

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

(4) three credits in social studies under Section 28.002(a)(1)(D), including one credit in United States history, at least one-half credit in government and at least one-half credit in ~~[economics or]~~ personal financial literacy ~~[& economics]~~, and one credit in economics, world geography, or world history;

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

(6) five elective credits;

(7) one credit in fine arts under Section 28.002(a)(2)(D); and

(8) except as provided by Subsection (b-11), one credit in physical education under Section 28.002(a)(2)(C).

(b-23) The agency shall:

(1) develop a list of free, open-source, and publicly available curricula that may be used by a school district to provide a personal financial literacy ~~[& economics]~~ course that satisfies the curriculum requirement under Subsection (b-1)(4); and

(2) seek, accept, and spend any federal or private grant funds and gifts that are available for the purpose of providing a personal financial literacy ~~[& economics]~~ course as part of the foundation high school program.

(b-24) In adopting rules under Subsection (b-1), the State Board of Education shall allow a student to comply with the curriculum requirement under Subsection (b-1)(4) for a one-half credit in personal financial literacy by successfully completing an advanced placement course designated by the State Board of

1 Education as containing substantively similar and rigorous  
2 academic content.

3       SECTION 2. Section 28.025(b-22), Education Code, is  
4 repealed.

5       SECTION 3. Section 28.025(b-1), Education Code, as amended  
6 by this Act, applies only to students entering the ninth grade  
7 during the 2026-2027 school year or a later school year. For  
8 students entering a grade above ninth grade during the 2026-2027  
9 school year, Section 28.025(b-1), Education Code, as that section  
10 existed before amendment by this Act, applies, and that section is  
11 continued in effect for that purpose.

12       SECTION 4. This Act applies beginning with the 2026-2027  
13 school year.

14       SECTION 5. This Act takes effect immediately if it receives  
15 a vote of two-thirds of all the members elected to each house, as  
16 provided by Section 39, Article III, Texas Constitution. If this  
17 Act does not receive the vote necessary for immediate effect, this  
18 Act takes effect September 1, 2025.

\_\_\_\_\_  
President of the Senate

\_\_\_\_\_  
Speaker of the House

I certify that H.B. No. 27 was passed by the House on April 24, 2025, by the following vote: Yeas 140, Nays 1, 2 present, not voting; and that the House concurred in Senate amendments to H.B. No. 27 on May 29, 2025, by the following vote: Yeas 135, Nays 2, 1 present, not voting.

\_\_\_\_\_  
Chief Clerk of the House

I certify that H.B. No. 27 was passed by the Senate, with amendments, on May 27, 2025, by the following vote: Yeas 31, Nays 0.

\_\_\_\_\_  
Secretary of the Senate

APPROVED: \_\_\_\_\_  
Date  
  
\_\_\_\_\_  
Governor