

By: King

H.B. No. 27

A BILL TO BE ENTITLED

1 AN ACT  
2 relating to courses in personal financial literacy and economics  
3 for high school students in public schools.

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

5 SECTION 1. Section 28.002(a), Education Code, is amended to  
6 read as follows:

7 (a) Each school district that offers kindergarten through  
8 grade 12 shall offer, as a required curriculum:

9 (1) a foundation curriculum that includes:

10 (A) English language arts;

11 (B) mathematics;

12 (C) science; and

13 (D) social studies, consisting of Texas, United  
14 States, and world history, government, personal financial  
15 literacy, economics, with emphasis on the free enterprise system  
16 and its benefits, and geography; and

17 (2) an enrichment curriculum that includes:

18 (A) to the extent possible, languages other than  
19 English;

20 (B) health, with emphasis on:

21 (i) physical health, including the  
22 importance of proper nutrition and exercise;

23 (ii) mental health, including instruction  
24 about mental health conditions, substance abuse, skills to manage

1 emotions, establishing and maintaining positive relationships, and  
2 responsible decision-making; and

3 (iii) suicide prevention, including  
4 recognizing suicide-related risk factors and warning signs;

5 (C) physical education;

6 (D) fine arts;

7 (E) career and technology education;

8 (F) technology applications; and

9 (G) religious literature, including the Hebrew  
10 Scriptures (Old Testament) and New Testament, and its impact on  
11 history and literature [~~, and~~

12 [~~(H) personal financial literacy~~].

13 SECTION 2. Section 28.0021(b), Education Code, is amended  
14 to read as follows:

15 (b) Each school district and each open-enrollment charter  
16 school that offers a high school program shall provide a [~~an~~  
17 ~~elective~~] course in personal financial literacy that meets the  
18 requirements for a one-half social studies [~~elective~~] credit under  
19 Section 28.025, using materials approved by the State Board of  
20 Education. The instruction in personal financial literacy must  
21 include instruction on completing the application for federal  
22 student aid provided by the United States Department of Education.  
23 In fulfilling the requirement to provide financial literacy  
24 instruction under this section, a school district or  
25 open-enrollment charter school may use an existing state, federal,  
26 private, or nonprofit program that provides students without charge  
27 the instruction described under this section.

1 SECTION 3. Sections 28.025(b-1) and (b-23), Education Code,  
2 are amended to read as follows:

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

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

11 (2) three credits in mathematics under Section  
12 28.002(a)(1)(B), including one credit in Algebra I, one credit in  
13 geometry, and one credit in any advanced mathematics course  
14 authorized under Subsection (b-2);

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

20 (4) three credits in social studies under Section  
21 28.002(a)(1)(D), including one credit in United States history, at  
22 least one-half credit in government and at least one-half credit in  
23 ~~[economics or]~~ personal financial literacy ~~[& economics]~~, and one  
24 credit in economics, world geography, or world history;

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

1 (6) five elective credits;

2 (7) one credit in fine arts under Section  
3 28.002(a)(2)(D); and

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

6 (b-23) The agency shall:

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

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

15 SECTION 4. Section 28.025(b-22), Education Code, is  
16 repealed.

17 SECTION 5. Sections 28.0021(b) and 28.025(b-1), Education  
18 Code, as amended by this Act, apply only to students entering the  
19 ninth grade during the 2025-2026 school year or a later school year.  
20 For students entering a grade above ninth grade during the  
21 2025-2026 school year, Sections 28.0021(b) and 28.025(b-1),  
22 Education Code, as those sections existed before amendment by this  
23 Act, apply, and those sections are continued in effect for that  
24 purpose.

25 SECTION 6. This Act applies beginning with the 2025-2026  
26 school year.

27 SECTION 7. This Act takes effect immediately if it receives

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1 a vote of two-thirds of all the members elected to each house, as  
2 provided by Section 39, Article III, Texas Constitution. If this  
3 Act does not receive the vote necessary for immediate effect, this  
4 Act takes effect September 1, 2025.