

**SENATE AMENDMENTS**  
**2<sup>nd</sup> Printing**

By: King, Garcia of Dallas, et al.

H.B. No. 27

A BILL TO BE ENTITLED

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);

1           (4) three credits in social studies under Section  
2 28.002(a)(1)(D), including one credit in United States history, at  
3 least one-half credit in government and at least one-half credit in  
4 ~~[economics or]~~ personal financial literacy ~~[& economics]~~, and one  
5 credit in economics, world geography, or world history;

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

9           (6) five elective credits;

10          (7) one credit in fine arts under Section  
11 28.002(a)(2)(D); and

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

14          (b-23) The agency shall:

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

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

23          **(b-24) In adopting rules under Subsection (b-1), the State**  
24 **Board of Education shall allow a student to comply with the**  
25 **curriculum requirement under Subsection (b-1)(4) for a one-half**  
26 **credit in personal financial literacy by successfully completing an**  
27 **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 2025-2026 school year or a later school year. For  
8 students entering a grade above ninth grade during the 2025-2026  
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 2025-2026  
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.

**ADOPTED**

**MAY 27 2025**

*Latey Law*  
Secretary of the Senate

FLOOR AMENDMENT NO. 1

BY:

*Peter P. Stone*

1 Amend H.B. No. 27 (senate committee report) as follows:

2 (1) In SECTION 3 of the bill (page 2, lines 16 and 17),  
3 strike "2025-2026" and substitute "2026-2027" in each place it  
4 appears.

5 (2) In SECTION 4 of the bill (page 2, line 21), strike  
6 "2025-2026" and substitute "2026-2027".

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 89TH LEGISLATIVE REGULAR SESSION**

**May 28, 2025**

**TO:** Honorable Dustin Burrows, Speaker of the House, House of Representatives

**FROM:** Jerry McGinty, Director, Legislative Budget Board

**IN RE: HB27** by King (Relating to courses in personal financial literacy for high school students in public schools.), **As Passed 2nd House**

<b>No significant fiscal implication to the State is anticipated.</b>
---

It is assumed that any costs associated with the bill could be absorbed using existing resources.

**Local Government Impact**

The bill would require school districts to implement a new one credit course in economics.

**Source Agencies:** 701 Texas Education Agency

**LBB Staff:** JMc, NC, SL, JPE

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 89TH LEGISLATIVE REGULAR SESSION**

**May 25, 2025**

**TO:** Honorable Brandon Creighton, Chair, Senate Committee on Education K-16

**FROM:** Jerry McGinty, Director, Legislative Budget Board

**IN RE: HB27** by King (Relating to courses in personal financial literacy for high school students in public schools.), **As Engrossed**

<b>No significant fiscal implication to the State is anticipated.</b>
---

It is assumed that any costs associated with the bill could be absorbed using existing resources.

**Local Government Impact**

The bill would require school districts to implement a new one credit course in economics.

**Source Agencies:** 701 Texas Education Agency

**LBB Staff:** JMc, NC, SL, JPE

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 89TH LEGISLATIVE REGULAR SESSION**

**April 4, 2025**

**TO:** Honorable Brad Buckley, Chair, House Committee on Public Education

**FROM:** Jerry McGinty, Director, Legislative Budget Board

**IN RE: HB27** by King (relating to courses in personal financial literacy for high school students in public schools.), **Committee Report 1st House, Substituted**

<b>No significant fiscal implication to the State is anticipated.</b>
---

It is assumed that any costs associated with the bill could be absorbed using existing resources.

**Local Government Impact**

The bill would require school districts to implement a new one credit course in economics.

**Source Agencies:** 701 Texas Education Agency

**LBB Staff:** JMc, JPE, SL

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 89TH LEGISLATIVE REGULAR SESSION**

**March 16, 2025**

**TO:** Honorable Brad Buckley, Chair, House Committee on Public Education

**FROM:** Jerry McGinty, Director, Legislative Budget Board

**IN RE: HB27** by King (Relating to courses in personal financial literacy and economics for high school students in public schools.), **As Introduced**

<b>No significant fiscal implication to the State is anticipated.</b>
---

It is assumed that any costs associated with the bill could be absorbed using existing resources.

**Local Government Impact**

The bill would require school districts to implement a new one credit course in economics.

**Source Agencies:** 701 Texas Education Agency

**LBB Staff:** JMc, JPE, SL