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LEGISLATIVE ACTION

Senate

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House

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Senator Hukill moved the following:

**Senate Amendment (with title amendment)**

Delete lines 323 - 379

and insert:

Section 8. Sections 9 and 10 of this act may be cited as the "Dorothy L. Hukill Financial Literacy Education Act."

Section 9. Paragraph (d) of subsection (2) of section 1003.41, Florida Statutes, is amended, and paragraph (f) is added to that subsection, to read:

1003.41 Next Generation Sunshine State Standards.—

(2) Next Generation Sunshine State Standards must meet the



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12 following requirements:

13 (d) Social Studies standards must establish specific  
14 curricular content for, at a minimum, geography, United States  
15 and world history, government, civics, humanities, and  
16 economics, including financial literacy. Financial literacy  
17 includes the knowledge, understanding, skills, behaviors,  
18 attitudes, and values that will enable a student to make  
19 responsible and effective financial decisions on a daily basis.  
20 Financial literacy instruction shall be an integral part of  
21 instruction throughout the entire economics course and include  
22 information regarding earning income; buying goods and services;  
23 saving and financial investing; taxes; the use of credit and  
24 credit cards; budgeting and debt management, including student  
25 loans and secured loans; banking and financial services;  
26 planning for one's financial future, including higher education  
27 and career planning; credit reports and scores; and fraud and  
28 identity theft prevention. The requirements for financial  
29 literacy specified under this paragraph do not apply to students  
30 entering grade 9 in the 2017-2018 school year and thereafter.

31 (f) Effective for students entering grade 9 in the 2017-  
32 2018 school year and thereafter, financial literacy standards  
33 must establish specific curricular content for, at a minimum,  
34 personal financial literacy and money management. Financial  
35 literacy includes instruction in the areas specified in s.  
36 1003.4282(3)(h).

37 Section 10. Paragraphs (b), (d), (f), and (g) of subsection  
38 (3) of section 1003.4282, Florida Statutes, are amended,  
39 paragraph (h) is added to that subsection, and subsections (7)  
40 and (9) of that section are amended, to read:



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41 1003.4282 Requirements for a standard high school diploma.-  
42 (3) STANDARD HIGH SCHOOL DIPLOMA; COURSE AND ASSESSMENT  
43 REQUIREMENTS.-

44 (b) *Four credits in mathematics.*-A student must earn one  
45 credit in Algebra I and one credit in Geometry. A student's  
46 performance on the statewide, standardized Algebra I end-of-  
47 course (EOC) assessment constitutes 30 percent of the student's  
48 final course grade. A student must pass the statewide,  
49 standardized Algebra I EOC assessment, or earn a comparative  
50 score, in order to earn a standard high school diploma. A  
51 student must take one statewide, standardized Mathematics  
52 assessment in high school which must be Algebra I, Geometry, or  
53 Algebra II. A student's performance on the statewide,  
54 standardized assessment ~~Geometry EOC assessment~~ constitutes 30  
55 percent of the student's final course grade. ~~If the state~~  
56 ~~administers a statewide, standardized Algebra II assessment, a~~  
57 ~~student selecting Algebra II must take the assessment, and the~~  
58 ~~student's performance on the assessment constitutes 30 percent~~  
59 ~~of the student's final course grade.~~ A student who earns an  
60 industry certification for which there is a statewide college  
61 credit articulation agreement approved by the State Board of  
62 Education may substitute the certification for one mathematics  
63 credit. Substitution may occur for up to two mathematics  
64 credits, except for Algebra I and Geometry.

65 (d) *Three credits in social studies.*-A student must earn  
66 one credit in United States History; one credit in World  
67 History; one-half credit in economics, which must include  
68 financial literacy; and one-half credit in United States  
69 Government. However, for a student entering grade 9 in the 2017-



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70 2018 school year or thereafter, financial literacy is not a  
71 required component of the one-half credit in economics ~~The~~  
72 ~~United States History EOC assessment constitutes 30 percent of~~  
73 ~~the student's final course grade.~~

74 (f) *One credit in physical education.*—Physical education  
75 must include the integration of health. Participation in an  
76 interscholastic sport at the junior varsity or varsity level for  
77 two full seasons shall satisfy the one-credit requirement in  
78 physical education ~~if the student passes a competency test on~~  
79 ~~personal fitness with a score of "C" or better. The competency~~  
80 ~~test on personal fitness developed by the Department of~~  
81 ~~Education must be used.~~ A district school board may not require  
82 that the one credit in physical education be taken during the  
83 9th grade year. Completion of one semester with a grade of "C"  
84 or better in a marching band class, in a physical activity class  
85 that requires participation in marching band activities as an  
86 extracurricular activity, or in a dance class shall satisfy one-  
87 half credit in physical education or one-half credit in  
88 performing arts. This credit may not be used to satisfy the  
89 personal fitness requirement or the requirement for adaptive  
90 physical education under an individual education plan (IEP) or  
91 504 plan. Completion of 2 years in a Reserve Officer Training  
92 Corps (R.O.T.C.) class, a significant component of which is  
93 drills, shall satisfy the one-credit requirement in physical  
94 education and the one-credit requirement in performing arts.  
95 This credit may not be used to satisfy the personal fitness  
96 requirement or the requirement for adaptive physical education  
97 under an IEP or 504 plan.

98 (g) ~~Eight~~ *Credits in Electives.*—School districts must



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99 develop and offer coordinated electives so that a student may  
100 develop knowledge and skills in his or her area of interest,  
101 such as electives with a STEM or liberal arts focus. Such  
102 electives must include opportunities for students to earn  
103 college credit, including industry-certified career education  
104 programs or series of career-themed courses that result in  
105 industry certification or articulate into the award of college  
106 credit, or career education courses for which there is a  
107 statewide or local articulation agreement and which lead to  
108 college credit. A student entering grade 9 before the 2017-2018  
109 school year must earn eight credits in electives. A student  
110 entering grade 9 in the 2017-2018 school year or thereafter must  
111 earn seven and one-half credits in electives.

112 (h) One-half credit in personal financial literacy.-  
113 Beginning with students entering grade 9 in the 2017-2018 school  
114 year, each student shall earn one-half credit in personal  
115 financial literacy and money management. This instruction must  
116 include discussion of or instruction in the following:

117 1. Types of bank accounts offered, opening and managing a  
118 bank account, and assessing the quality of a depository  
119 institution's services.

120 2. Balancing a checkbook.

121 3. Basic principles of money management, such as spending,  
122 credit, credit scores, and managing debt, including retail and  
123 credit card debt.

124 4. Completing a loan application.

125 5. Receiving an inheritance and related implications.

126 6. Basic principles of personal insurance policies.

127 7. Computing federal income taxes.



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- 128       8. Local tax assessments.
- 129       9. Computing interest rates by various mechanisms.
- 130       10. Simple contracts.
- 131       11. Contesting an incorrect billing statement.
- 132       12. Types of savings and investments.
- 133       13. State and federal laws concerning finance.

134  
135 ===== T I T L E   A M E N D M E N T =====

136 And the title is amended as follows:

137       Delete lines 31 - 37

138 and insert:

139       for certain high school credits; providing a short  
140       title; amending s. 1003.41, F.S.; revising the  
141       financial literacy requirements for the Next  
142       Generation Sunshine State Standards; amending s.  
143       1003.4282, F.S.; revising the mathematics and social  
144       studies requirements for a standard high school  
145       diploma; removing a requirement that a student  
146       participating in an interscholastic sport pass a  
147       competency test on personal fitness to satisfy the  
148       physical education credit requirement for high school  
149       graduation; revising the required credits for a  
150       standard high school diploma to seven and one-half,  
151       rather than eight, credits in electives and to include  
152       one-half credit of instruction in personal financial  
153       literacy and money management; deleting provisions  
154       requiring