The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT
(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Rules

BILL: CS/SB 114
INTRODUCER: Rules Committee and Senator Hutson and others
SUBJECT: High School Graduation Requirements/Dorothy L. Hukill Financial Literacy Act
DATE: April 4, 2019

Please see Section IX. for Additional Information:
COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/SB 114 revises financial literacy instructional requirements for students entering grade 9 in
the 2019-2020 school year and thereafter. Specifically, the bill:

- Modifies the requirements for a student to earn a standard high school diploma under the 24-
  credit pathway by:
  o Increasing the required credits for social studies from 3 to 3.5 to include a separate 0.5
    credit in financial literacy, distinct from economics, and specifying related requirements
    and exceptions from such requirements.
  o Reducing the number of required elective credits from 8 to 7.5.
- Modifies the 18-credit Academically Challenging Curriculum to Enhance Learning
  (ACCEL) options for earning a standard high school diploma to conform to the modifications
  made to the social studies and electives credit requirements under the 24-credit pathway.
- Revises the social studies standards to reflect separate curricular content for financial
  literacy, distinct from economics; and eliminates the existing financial literacy standards that
  are specified in law.
- Expands the Credit Acceleration Program to create a mechanism for students to earn the 0.5
  credit in financial literacy through the passage of an appropriate financial literacy assessment
  that is identified in State Board of Education rule, without enrolling in or completing the
  corresponding financial literacy course.

The bill designates the act as the “Dorothy L. Hukill Financial Literacy Act.”
The bill has no additional impact on state funds. School districts are provided funding for instructional materials through the instructional materials allocation within the Florida Education Finance Program.

The bill takes effect July 1, 2019.

II. Present Situation:

To graduate from high school with a standard high school diploma, a student must successfully complete 24 credits or 18 credits, an International Baccalaureate curriculum, or an Advanced International Certificate of Education curriculum.¹

Credits Required to Earn a Standard High School Diploma

24-Credit Requirement

To earn a standard high school diploma, a student must successfully complete 24 credits in the following subject areas:²

- Four credits in English Language Arts (ELA) I, II, III, and IV.
- Four credits in mathematics, including one each in Algebra I and Geometry. Industry certifications earned by students may substitute for up to two mathematics credits, except for Algebra I and Geometry.
- Three credits in science, including one credit in Biology I and two credits in equally rigorous courses.³ Industry certifications earned by students may substitute for one science credit, except for Biology I.
- Three credits in social studies, including one credit each in U.S. history and World History; one-half credit in economics, which must include financial literacy; and one-half credit in U.S. Government.
- One credit in fine or performing arts, speech and debate, or practical arts that incorporates artistic content and techniques of creativity, interpretation, and imagination.
- One credit in physical education that must include the integration of health.
- Eight credits in electives. School districts are required to develop and offer coordinated electives to enable a student to develop knowledge and skills in his or her area of interest and such electives must include opportunities for students to earn college credit.

18-Credit Requirement

Students may also earn a standard high school diploma after completing 18 credits under the Academically Challenging Curriculum to Enhance Learning (ACCEL) option.⁴ ACCEL options are educational options that provide academically challenging curriculum or accelerated instruction to eligible public school students in kindergarten through grade 12.⁵

¹ Sections 1002.3105(5) and 1003.4282(1)(a), F.S.
² Section 1003.4282(3), F.S.
³ Two of the three science credits must have a laboratory component. Section 1003.4282(3)(c), F.S.
⁴ Section 1002.3105(5), F.S.
⁵ Id., at (1)(a).
At a minimum, each school must offer the following ACCEL options: whole-grade and midyear promotion; subject-matter acceleration; virtual instruction in higher grade level subjects; and the Credit Acceleration Program. Additional ACCEL options may include, but are not limited to, enriched science, technology, engineering, and mathematics coursework; enrichment programs; flexible grouping; advanced academic courses; combined classes; self-paced instruction; rigorous industry certifications that are articulated to college credit and approved in accordance with the law;\textsuperscript{6} work-related internships or apprenticeships; curriculum compacting; advanced-content instruction; and telescoping curriculum.\textsuperscript{7}

Under the ACCEL option, students need to earn fewer elective credits (i.e., 3 credits in electives instead of the required 8 credits under the 24-credit standard high school diploma pathway) and students are not required to earn one credit in physical education.\textsuperscript{8} Additionally, similar to the requirements specified in law for the 24-credit pathway for earning a standard high school diploma, under the ACCEL option, students must earn a cumulative GPA of 2.0 on a 4.0 scale.\textsuperscript{9}

Florida law requires the adoption of standards for core curricula content taught in public schools and specifies the requirements that students must meet to earn a standard high school diploma.\textsuperscript{10}

**Next Generation Sunshine State Standards**

The Next Generation Sunshine State Standards (NGSSS) establish the core curricula content to be taught in Florida and specify the core content knowledge and skills that K-12 public school students are expected to acquire.\textsuperscript{11} The standards must be rigorous and relevant to incrementally increase a student’s core content knowledge and skills over time.\textsuperscript{12} The curricular content for all subjects must integrate critical-thinking, problem-solving, and workforce-literacy skills; communication, reading, and writing skills; mathematics skills; collaboration skills; contextual and applied-learning skills; technology-literacy skills; information and media-literacy skills; and civic-engagement skills.\textsuperscript{13} The standards applicable to students in grades 9 through 12 may be organized by grade clusters that include more than one grade level, except as otherwise provided for visual performing arts, physical education, health, and foreign language standards.\textsuperscript{14}

The State Board of Education (SBE) is responsible for adopting the NGSSS and subsequent revisions to such standards in rule.\textsuperscript{15} Florida law requires social studies standards to establish curricula content for, at a minimum, geography, U.S. and world history, government, civics, humanities, and economics, including financial literacy.\textsuperscript{16}

\textsuperscript{6} Sections 1003.492 and 1008.44, F.S.
\textsuperscript{7} Section 1002.3105(1)(b), F.S.
\textsuperscript{8} Id., at (5).
\textsuperscript{9} Sections 1002.3105(5) and 1003.4282(6)(a), F.S.
\textsuperscript{10} Sections 1003.41 and 1003.4282(3), F.S.
\textsuperscript{11} Section 1003.41(1), F.S.
\textsuperscript{12} Id.
\textsuperscript{13} Id.
\textsuperscript{14} Id.
\textsuperscript{15} Section 1003.41(3)-(4), F.S.
\textsuperscript{16} Id., at (2)(d).
**Financial Literacy**

Curricular content for financial literacy includes the knowledge, understanding, skills, behaviors, attitudes, and values to enable a student to make responsible and effective financial decisions on a daily basis.\(^\text{17}\) Financial literacy instruction must be an integral part of instruction throughout the entire economics course and include information regarding:\(^\text{18}\)

- Earning income;
- Buying goods and services;
- Saving and financial investing;
- Taxes;
- The use of credit and credit cards;
- Budgeting and debt management, including student loans and secured loans;
- Banking and financial services;
- Planning for one’s financial future, including higher education and career planning;
- Credit reports and scores; and
- Fraud and identity theft prevention.

The Course Code Directory (CCD)\(^\text{19}\) lists at least 4 one-half credit economics courses with personal financial literacy\(^\text{20}\) and 2 separate one-half credit courses in personal financial literacy.\(^\text{21}\)

Florida law provides an alternative to the required coursework for generating high school credits.

**Credit Acceleration Program**

The Credit Acceleration Program is created to allow a student to earn high school credit in courses required for high school graduation through passage of a statewide, standardized end-of-course (EOC) assessment, an Advanced Placement Examination, or a College Level Examination Program (CLEP). A school district must award course credit to a student who is not enrolled in the course, or who has not completed the course, if the student attains a passing score on the corresponding EOC assessment, AP Examination, or CLEP.\(^\text{22}\)

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\(^{17}\) Section 1003.41(2)(d), F.S.

\(^{18}\) *Id.*

\(^{19}\) The Course Code Directory (CCD) lists all public preK-12 and postsecondary career and technical education courses that are available for use by school districts. Programs and courses that are funded through the Florida Education Finance Program and courses or programs for which students may earn credit toward high school graduation must be listed in the CCD. The CCD maintains course listings for administration and service assignments, K-12 education, exceptional student education, career and technical education, and adult education, with details regarding appropriate teacher certification levels. The CCD provides course information to schools, districts, and the state. Rule 6A-1.09441, F.A.C.


\(^{22}\) Section 1003.4295(3), F.S.
III. **Effect of Proposed Changes:**

CS/SB 114 revises financial literacy instructional requirements for students entering grade 9 in the 2019-2020 school year and thereafter. Specifically, the bill:

- Modifies the requirements for a student to earn a standard high school diploma under the 24-credit pathway by:
  - Increasing the required credits for social studies from 3 to 3.5 to include a separate 0.5 credit in financial literacy, distinct from economics, and specifying related requirements and exceptions from such requirements.
  - Reducing the number of required elective credits from 8 to 7.5.
- Modifies the 18-credit Academically Challenging Curriculum to Enhance Learning (ACCEL) options for earning a standard high school diploma to conform to the modifications made to the social studies and electives credit requirements under the 24-credit pathway.
- Revises the social studies standards to reflect separate curricular content for financial literacy, distinct from economics; and eliminates the existing financial literacy standards that are specified in law.
- Expands the Credit Acceleration Program to create a mechanism for students to earn the 0.5 credit in financial literacy through the passage of an appropriate financial literacy assessment that is identified in State Board of Education rule, without enrolling in or completing the corresponding financial literacy course.

The bill designates the act as the “Dorothy L. Hukill Financial Literacy Act.”

**Credits Required to Earn a Standard High School Diploma**

The bill modifies the requirements for a student to earn a standard high school diploma under the 24-credit pathway by increasing the required credits for social studies from 3 to 3.5 to include a separate 0.5 credit in financial literacy, distinct from economics. The bill specifies that beginning with students entering grade 9 in the 2019-2020 school year, a student must earn 0.5 credit in financial literacy. Additionally, the bill:

- Specifies that students must earn the 0.5 credit in financial literacy in grades 11 or 12.
- Requires the state board to identify in rule one or more financial literacy assessments that are aligned to the state’s financial literacy standards for the purposes of credit acceleration in accordance with Florida law.
- Exempts certain students from meeting the financial literacy requirement to earn a standard high school diploma if such students’ transcripts document passage of a course for financial literacy. The bill specifies that such students include a high school student who transfers into Florida’s public high school system from another country, another state, a private school, or a home education program.

The bill also reduces the number of required electives from 8 to 7.5.

As such, the bill maintains the total number of credits at 24, which students must successfully complete to earn a standard high school diploma.

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23 The 2018-2019 Course Code Directory (CCD) lists 70 one-half credit elective courses that students may take to meet the elective credit requirements for earning a standard high school diploma. Students may also choose to take other courses in the CCD to meet the elective credit requirements, which also meet specified high school graduation requirements. Florida
Additionally, the bill modifies the 18-credit Academically Challenging Curriculum to Enhance Learning (ACCEL) options for earning a standard high school diploma to conform to the modifications made to the social studies and electives credit requirements under the 24-credit pathway.

**Next Generation Sunshine State Standards**

The bill revises the social studies standards to reflect separate curricular content for financial literacy, distinct from economics; and eliminates the existing financial literacy standards that are specified in law. Accordingly, the curricular content for financial literacy and related standards may be established by the Commissioner of Education. Florida law requires the state board to adopt rules to administer the Next Generation Sunshine State Standards for the core content of the curricula taught in the public schools.\(^\text{24}\)

**Credit Acceleration Program**

The bill expands the Credit Acceleration Program (CAP) to create a mechanism for students to earn 0.5 credit in financial literacy through the passage of an appropriate financial literacy assessment that is identified in state board rule, without enrolling in or completing the corresponding financial literacy course. Accordingly, the bill provides students the option to earn the high school credit in financial literacy by either successfully completing a financial literacy course or passing a financial literacy assessment.

This bill takes effect July 1, 2019.

**IV. Constitutional Issues:**

**A. Municipality/County Mandates Restrictions:**

None.

**B. Public Records/Open Meetings Issues:**

None.

**C. Trust Funds Restrictions:**

None.

**D. State Tax or Fee Increases:**

None.

\(^{24}\) Section 1003.41(4), F.S.
E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

None.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 1002.3105, 1003.41, 1003.4282, and 1003.4295.

IX. Additional Information:

A. Committee Substitute – Statement of Substantial Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Rules Committee on April 3, 2019:
The committee substitute maintains the substance of the bill with some modifications. Specifically, the committee substitute:

- Modifies the required credits for social studies from 3 to 3.5 under the 24-credit pathway for earning a standard high school diploma to include a separate 0.5 credit in financial literacy, distinct from economics, and specifies related requirements and exceptions from such requirements.
- Modifies the 18-credit Academically Challenging Curriculum to Enhance Learning (ACCEL) options for earning a standard high school diploma to conform to the modifications made to the social studies and electives credit requirements under the 24-credit pathway.
• Revises the social studies standards to reflect separate curricular content for financial literacy, distinct from economics; and eliminates the existing financial literacy standards that are specified in law.
• Expands the Credit Acceleration Program to create a mechanism for students to earn the 0.5 credit in financial literacy through the passage of an appropriate financial literacy assessment that is identified in State Board of Education rule, without enrolling in or completing the corresponding financial literacy course.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill’s introducer or the Florida Senate.